**How might we improve the financial lives of gig workers so that they are financially healthy and more resilient to shocks**

Name: Zach Nanus

Age:

Gender: Male

Region: California ()

Occupation: Signed up for Uber working on and off for 3-4 years, wasn’t full time, but was trying to do other gigs. Added Lyft 2 years after starting doing Uber. Also did Postmates. Last November stopped, got a full time job then. Signed up for Uber initially in 2015.

Started doing uber because of financial opportunities. Wanted flexibility doing it whenever he wanted, had his own car, prius so the gas was a low expense. Doing jobs on the side in the film industry. Doing it to supplement income.

Uber advertises insurance directly on the app as well.

Financial picture of gig worker?

Ranges a lot. Wasn’t working consistently. If he did certain weekly guarantees, it would be 800 bucks a week. There was an earlier point where he went 4 times a week. But by the end, it was only when there were good deals.

Every driver gets a different incentive. Unique deals for other people. Guarantee certain money like 100$ if you hit quotas. Could be a week time period, or certain days time period. One Lyft was getting 4$ for every ride, good startup bonus. Then weekly guarantee bonuses that was once a month. Basically like 90 rides, you get guaranteed 850$, would do lifts around USC. Made like 350$, bonus out 500$. Dollars depend on UberPool (cheaper rate), airport rides are more expensive. He guesses that average is $5-XX per ride.

How easy to get on the platform?

Similarities of UI/UX versus Pistmates and Lyft. They all use the basic layout of heres the map of the city and what fare you get. Heat map of cash plus opportunities. They all have instant cash out and send money to your debit card. Uber and Lyft have a lot more in depth and has a lot of advertising and is pouring a lot into partnerships with companies. Just 5% off Denny’s etc. advertising their credit cards as well.

What kind of services of supplies did you have?

Use own car or rent a car? Own Prius.

Cost of operation – wear and tear on car?

Expenses - 50-100$ maybe less. $170.

People who rent cars pay like 200-300 a week. This is kind of common.

Why did you stop being an uber driver- still gig working?

This was too much of a grind,. Sometimes it was fruitful, sometimes it was very good, but it was a lot of driving and got tired of it. Started exploring new industry, and was able to find work there, and didn’t make sense. Money was not good, the only reason that it was fruitful was that he had a Prius. Have to drive a lot in order to pay the gus guzzler vehicles, and leasing car expense. Can’t raise kids on that.

Did you try to save money or invest it? Did you use any digital services?

* Robin Hood
* Trueville
* Mint
* IRA
* Uber offers insurance in partnership Swift? over the platform

Did you have to go through any kind of additional training to do the job you are doing right now? How was the on-boarding process?

Other gigs?

* Postmates

**Top Five Questions**

1. In a few sentences, could you explain to us what you are currently doing to make a living. What’s your Job?
2. What are your biggest challenges and obstacles you are facing on a daily basis and on a broader base and how do you manage to overcome them?
3. Have you had any financial shock in the past?
   1. Yes:
      1. How did you overcome it?
      2. What steps would you have to take to deal with such hardship?
      3. Did you change any of your financial behaviors, after managing it?
   2. No:
      1. Have you thought about these things?
      2. What would you do in the case of a devastating unexpected event?
      3. Do you have any financial safety net set up?
      4. How prepared are you currently to deal with such hardship?
4. What is your plan to cope in case you suffer financial distress in-near future? Friends and Families, dip into savings. Drive throughout the night to get a lot of money. If you need money fast, if you needed 150 dollars by tomorrow, could get on the uber app and drive till he got 160 bucks and then instantly cash out. If he needed money, he could hop on and work extra hours and work more as needed.
5. What is your biggest barrier to allow you to better respond to financial distress?
6. Do you use any tech solutions to monitor or improve your financial situation?
   1. Yes:
      1. Would you mind telling us which ones you use, what you use them for and how you do it?
   2. No
      1. Why not tell us more?!

**General**

1. Have you heard about the term GigWorker?
   1. Yes: Would you consider yourself a gig worker?
   2. No: What do you think the term Gig Worker stands for?

**Education**

1. What is your highest level of education?
2. Did you have to go through any kind of additional training to do the job you are doing right now?
3. Are you planning on going through advanced training in the near future or is it even required for you to take next steps in your career?
   1. Yes: What would it be?
   2. No: Why not, tell us more… (:
4. Do you think you would be better at what you are now if you would have gone through an education that is related to the field of your occupation?
5. Do you think additional training or an academic education would have (had) an influence on your salary?

**Work**

1. In a few sentences, could you explain to us what you are currently doing to make a living. What’s your Job?
2. Do you perform Gig-work full-time or are you supplementing a regular full-time job?
3. Would you say that you have an employer?
   1. Yes: Who is your employer and how would you describe your relationship with your employer?
   2. No: So, would you consider yourself being self-employed?
      1. Yes: How do you acquire new work, clients, customers?
      2. NO: What are you? Would you mind telling us more?
4. Who are your clients and customers?
   1. How do you acquire new clients/customers?
   2. Who do you stay in touch with them?
   3. What do you deliver to them and how do you do it?
5. How does your regular Tuesday look like?
6. How about the other days of the week?
7. What do you do on weekends, anything fun happened last weekend?
8. Do you have a fixed schedule and a working routine?
9. How long have you been doing your job?
10. What have been doing prior to your current job?
11. Why have you chosen to start doing the job you are doing now?
12. Was it easy for you to transfer from your last occupation to your recent job?
13. Do you work by yourself or in a team?
    1. If in team: How do you structure your team work?
14. What are your biggest challenges and obstacles you are facing on a daily basis and on a broader base and how do you manage to overcome them?

**Life**

1. What do you enjoy in life when you are not working?
2. Would you say you have enough time to spend on hobbies and/or family and friends?
3. What do you do when you want to indulge yourself?
4. Can you tell us what you spend most of your money on?
5. Can you tell us what you would like to spend more/less money on?

**Finance**

1. Are you saving some of your income on any particular timely base?
   1. Yes:
      1. How much are you trying to save?
      2. Is there anything in particular you are saving money for?
      3. How do you save it? Are you using any specific tools to save money?
   2. No:
      1. Why not?
      2. What is stopping you from doing it?
      3. Would you like to?
2. Are you investing any of your income?
   1. Yes:
      1. How much money are you investing?
      2. What are you investing your money in?
      3. How long are you planning on investing?
      4. Are you using any specific tools to invest your money?
   2. No:
      1. Why not?
      2. What is stopping you from doing it?
      3. Would you like to do it?
3. What would you consider a financial shock or hardship event? (in terms of event, dollar cost, etc)
4. Have you had any financial shocks in the past?
   1. Yes:
      1. How did you manage it?
      2. What steps would you have to take to deal with such hardship?
      3. Did you change any of your financial behaviors, after managing it?
   2. No:
      1. Have you thought about these things?
      2. What would you do in the case of a devastating unexpected event?
      3. Do you have any financial safety net set up?
      4. How prepared are you currently to deal with such hardship?

**Insurance**

1. Do you have any coverage that helps you in case you suffer financial distress?
   1. Yes:
      1. What are these?
   2. No:
      1. Would you consider to contract one?

**Tech solution**

1. Do you use any tech solutions to monitor or improve your financial situation?
   1. Yes:
      1. Would you mind telling us which ones you use, what you use them for and how you do it?
   2. No
      1. Why not tell us more?!
2. In case you could keep your savings with a digital/tech solution, would you use it?
   1. Yes:
      1. do you think it could have any risk?
      2. What considerations would you have?
   2. No:
      1. Why?
3. In case you suffer a financial shock, do you think that a peer to peer platform could help you to go through it?
4. How can you imagine that solution?