The “Flexi-Income” Intelligence Suite

Insights Report: GigFin Income Stabilizer

Market Viability & Risk Analysis for “Salary Smoothing” Product

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1. Executive Summary

The Flexi-Income Intelligence Suite was developed to assess the feasibility and risk profile of GigFin's proposed *Salary Smoothing* product for gig economy workers. Using a dimensional Business Intelligence model and interactive dashboards, the project evaluates income stability, volatility, and geographic performance across platforms, job categories, and regions.

As shown in **Figure 1**, the analyzed portfolio represents a substantial economic opportunity, with total earnings exceeding $59 million. However, despite this scale, only **5.59% of workers** meet the strict eligibility criteria defined by the current Income Volatility Index (IVI) threshold.

Key takeaway: While the gig economy is financially significant, income instability is widespread. A selective, data-driven rollout strategy is therefore essential to balance financial inclusion with responsible risk management.

2. Analytical Context and Methodology

The analysis is built on a star schema data model with a daily-grain fact table capturing job-level earnings. Dimension tables describe workers, platforms, regions, job categories, and time.

Key analytical measures include:

- Total Earnings
- Average Daily Earnings (ADE)
- Income Volatility Index (IVI)
- Gap Day Frequency
- Work Intensity Ratio
- Platform Dependency Ratio

These measures allow the dashboards to move beyond descriptive reporting toward diagnostic and strategic analysis.

3. Key Insights and Findings

Finding 1: Portfolio Size Masks Underlying Instability

As illustrated in **Figure 1**, the portfolio generates significant earnings volume, with strong Average Daily Earnings across filters. However, this surface-level performance hides considerable income volatility at the worker level.

Why this matters: High aggregate earnings do not guarantee repayment capacity. Lending decisions must therefore be based on income predictability rather than total income alone.

Finding 2: The Eligibility Paradox

The Eligibility Percentage card in **Figure 2** shows that only **5.59%** of workers qualify for Salary Smoothing under the current IVI threshold of 20%.

Why this matters: A Total Addressable Market of roughly 5% is unlikely to justify the operational costs of a lending product.

Finding 3: Work Consistency Drives Stability

The scatter plot in **Figure 3** reveals a strong relationship between Work Intensity Ratio and Income Volatility Index.

Why this matters: Behavioral consistency is a stronger predictor of stability than income magnitude.

Finding 4: Job Category Is a Structural Risk Factor

As shown in **Figure 4**, gap day frequency varies significantly by job category.

Why this matters: Uniform risk models systematically misprice structurally intermittent work.

Finding 5: Geographic Disparities Shape Real Income

Figures 5, 6, and 7 highlight major regional differences in earnings, volatility, and cost of living.

Why this matters: Geography must inform lending limits and repayment terms.

4. Business Recommendations

Each recommendation below is explicitly grounded in dashboard evidence (Figures 1–8) to ensure feasibility and analytical consistency.

R1: Implement Dual-Metric Eligibility Screening

As shown in **Figure 3**, workers with moderate volatility but high work consistency often display stable income behavior. Eligibility should therefore be defined as:

- IVI < 0.20, or
- IVI between 0.20 and 0.30 with above-median Work Intensity Ratio

This approach mitigates the over-exclusion highlighted in **Figure 2**.

R2: Adjust Risk Rules by Job Category

Figure 4 shows that gap days are structurally higher in creative roles. Risk thresholds should be adapted by job category rather than applied uniformly.

R3: Replace Hard Credit Freezes with Graduated Responses

Figures 3 and 4 indicate that instability emerges progressively. GigFin should apply warning signals, limit reductions, and temporary freezes sequentially rather than immediately blocking access.

R4: Prioritize Regional Rollout Based on Real Purchasing Power

Figures 6, 7, and 8 demonstrate that regions with similar earnings differ substantially once cost of living is considered. Initial rollout should prioritize regions with favorable real income dynamics.

R5: Maintain Platform-Neutral Credit Scoring

Figure 1 shows balanced earnings across platforms, while Figure 5 confirms that volatility is not platform-exclusive. Credit decisions should therefore remain worker-centric.

R6: Treat Salary Smoothing as a Learning Product

Given the absence of repayment data, Salary Smoothing should be launched as a controlled pilot, using dashboards (Figures 1–8) as live monitoring tools to recalibrate risk thresholds.

5. Limitations and Future Improvements

Limitations

- Absence of loan repayment and default data.
- Reliance on historical income patterns.
- Lack of expense and household financial data.
- Regional aggregation limits city-level insights.

Future Improvements

- Integrate repayment and delinquency data.
- Introduce predictive income-forecasting models.
- Extend time horizons for seasonality analysis.
- Incorporate open banking data for net income estimation.

6. Conclusion

The Flexi-Income Intelligence Suite demonstrates that gig economy income is volatile but not random. Through targeted analytics and disciplined rollout strategies, GigFin can design a Salary Smoothing product that expands financial inclusion while maintaining prudent risk controls.

A. Appendix: Dashboard Figures

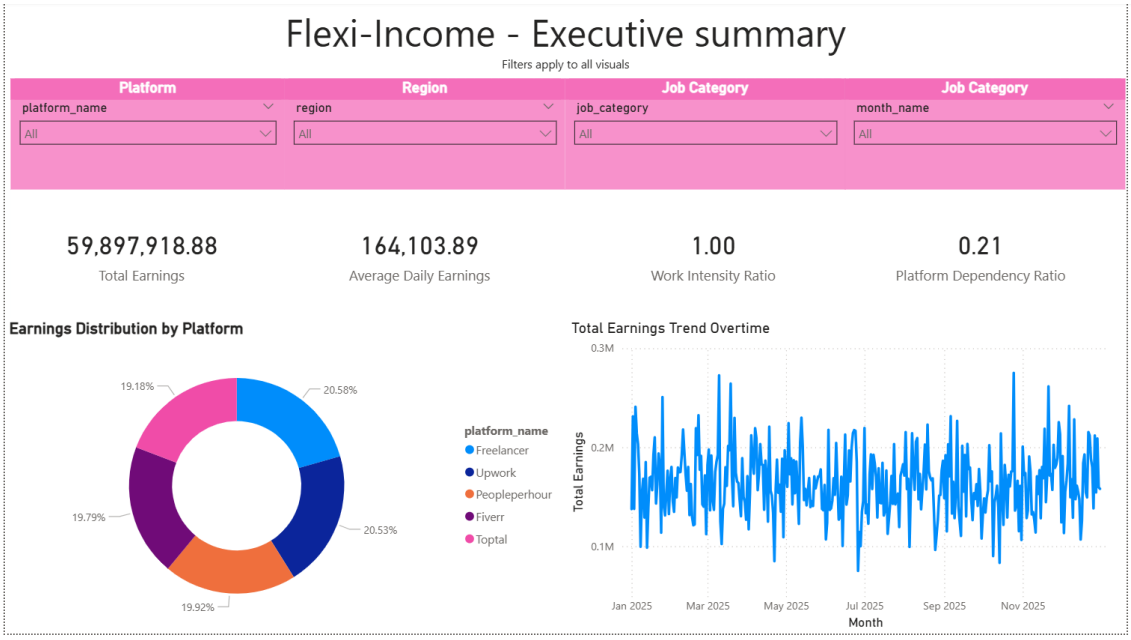

Figure 1: Figure 1: Executive Summary Dashboard — Portfolio Overview

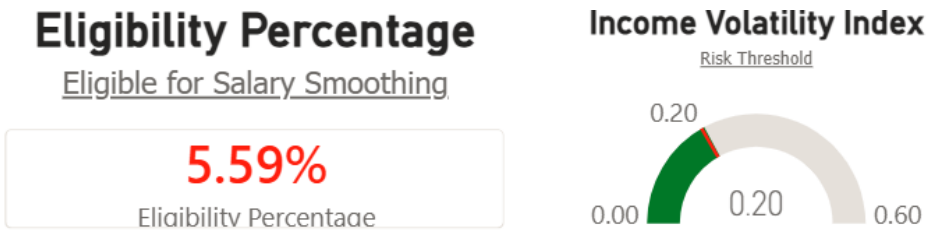

Figure 2: Figure 2: Eligibility Percentage and Volatility Threshold

Figure 3: Figure 3: Income Stability vs Work Intensity

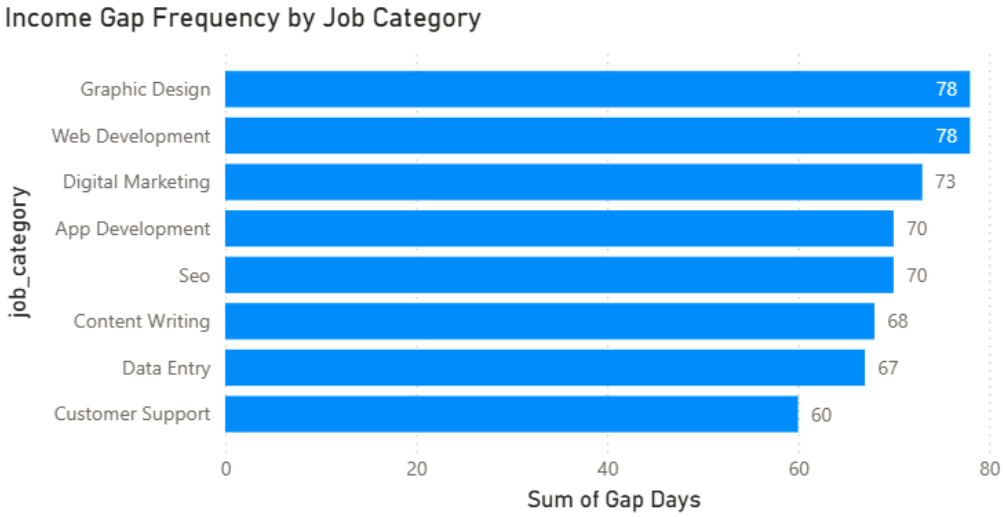

Figure 4: Figure 4: Gap Day Frequency by Job Category

platform_name	Income Volatility Index
Toptal	0.43
Upwork	0.43
Freelancer	0.44
Fiverr	0.44
Peopleperhour	0.46
Average	**0.20**

Figure 5: Figure 5: Income Volatility Index by Platform

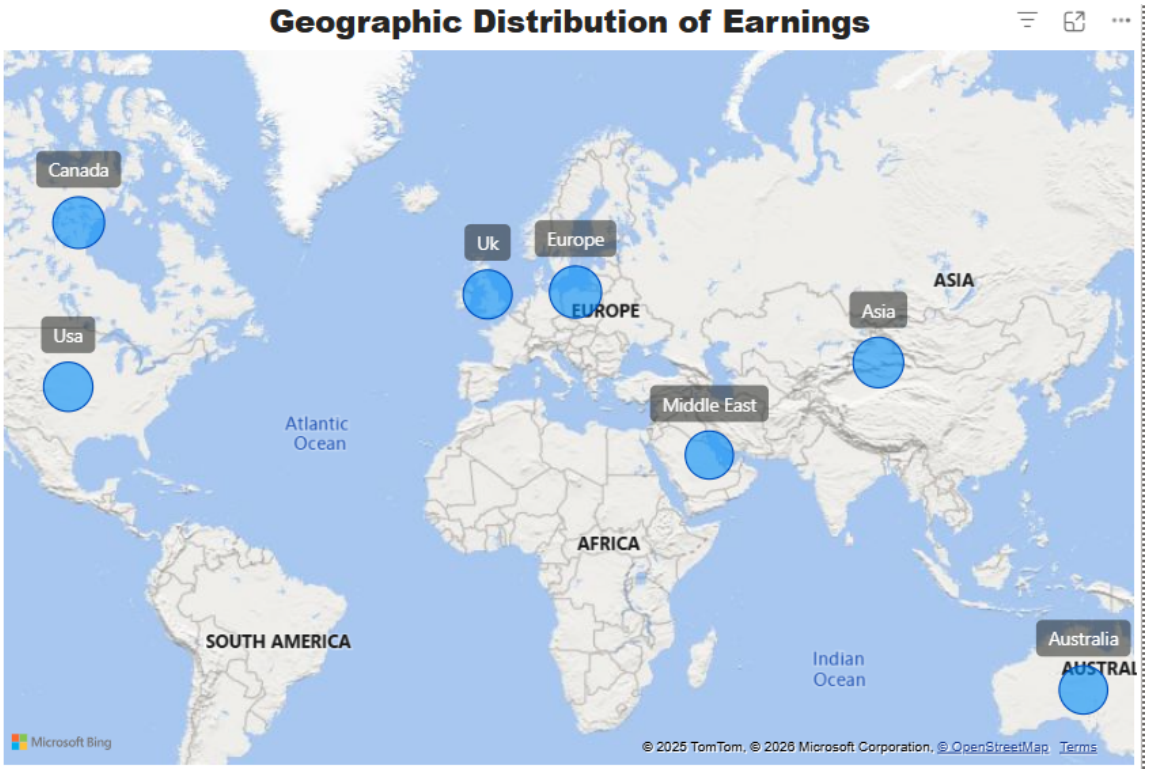

Figure 6: Figure 6: Geographic Distribution of Earnings

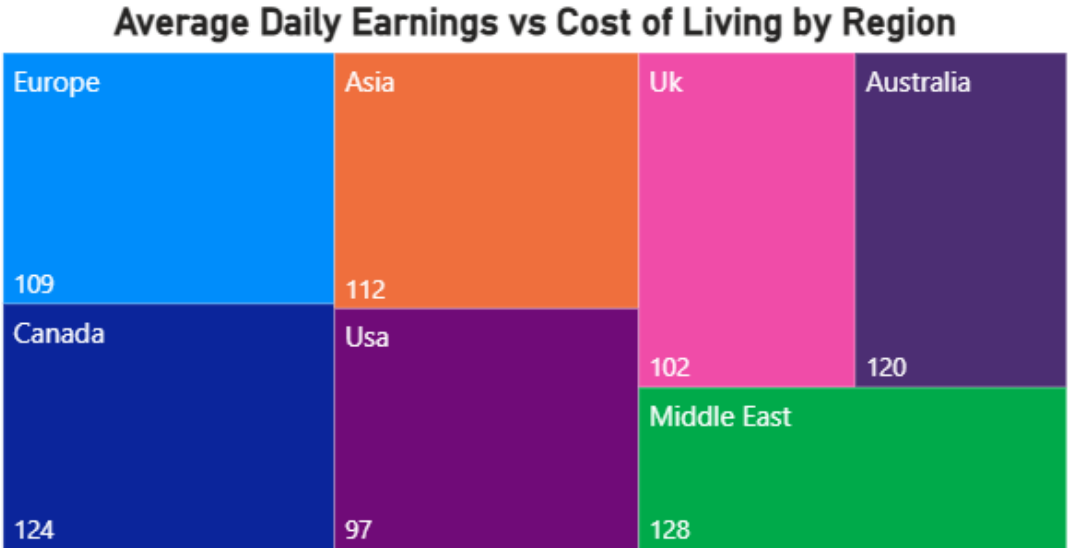

Figure 7: Figure 7: Earnings vs Cost of Living by Region

Regional Performance Summary

region	Average Daily Earnings	Income Volatility Index	Sum of is_gap_day
Usa	23,269.52	0.58	6
Australia	22,368.91	0.57	15
Middle East	22,004.87	0.56	14
Uk	22,890.74	0.46	16
Canada	25,796.58	0.45	13
Asia	24,610.36	0.42	9
Europe	26,301.96	0.39	13
Total	**167,242.94**	**0.19**	**86**

Figure 8: Figure 8: Regional Performance Summary