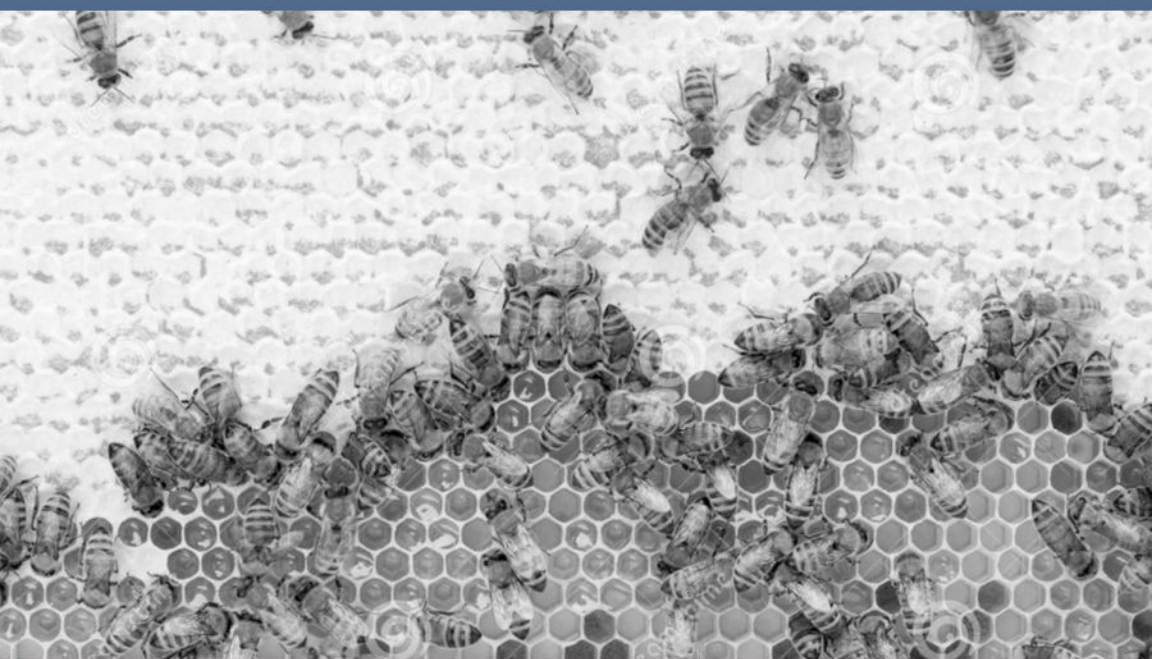


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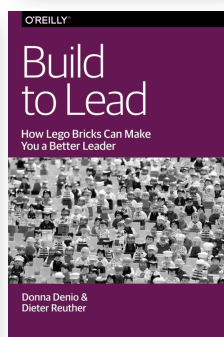
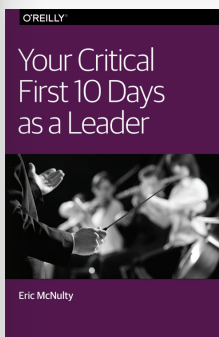
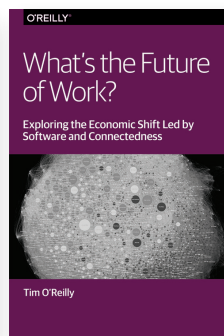
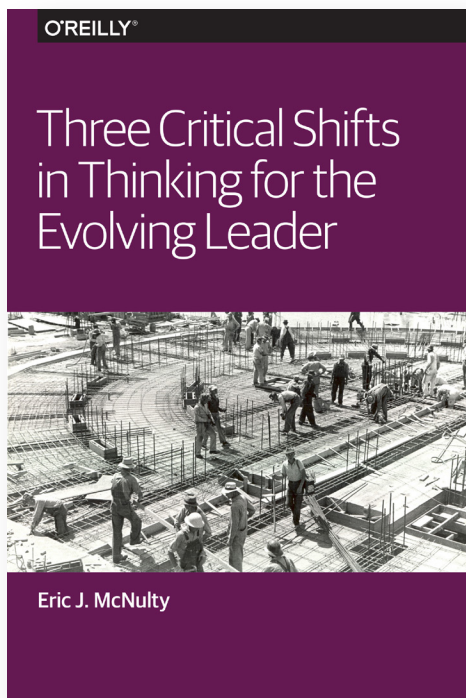
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*Emerging Resources for the
On-Demand Workforce*

Nick Grossman and Elizabeth Woyke

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Serving Workers in the Gig Economy

by Nick Grossman and Elizabeth Woyke

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Serving Workers in the Gig Economy

TL;DR: Supporting Workers in the Gig Economy

- Macro forces are unbundling the benefits and protections that have traditionally come from full-time employment.
- This is putting great strain on public policies aimed at protecting workers, in particular the notion of “worker classification” (employee vs contractor) as the primary determinant of responsibility for benefits and protections.
- Meanwhile, new services are emerging to support workers in the gig economy, providing many of the benefits and protections previously attached to employment, but using a model that understands and fits with the shape of the gig economy.
- Here, we explore the categories of services being developed and profile a sampling of companies building offerings in the space.

The Great Unbundling

We are in the midst of a great social and economic shift. Global, mobile connectivity and ubiquitous data are steadily restructuring not only our interpersonal relationships, but our economic and industrial systems. This great reshaping has often been referred to as *unbundling*—the breaking up of previously understood packages of

goods and services into their component parts, eventually to be *rebundled* in new ways.

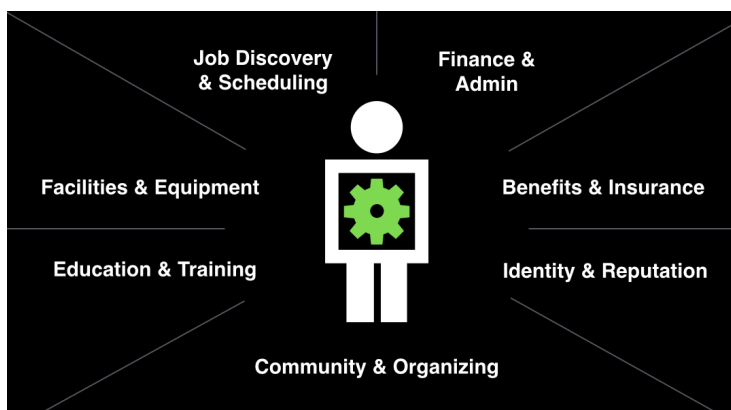
We are familiar with the unbundling of the media and publishing industries—from triple-play cable packages to Internet + Netflix + Amazon + AppleTV; from compact discs to MP3 downloads, to streaming services; from print newspapers and books to blogs and eBooks—and the same is steadily happening to every other economic and industrial sector.

It's even happening in highly regulated sectors such as transportation (ride-sharing), housing (home sharing), finance (peer-to-peer lending, crowdfunding, Bitcoin), and health (telemedicine, personal sensors, home diagnostics), where the regulations that shaped these sectors in the 20th century are coming under intense pressure to adapt.

This great unbundling means that products and services are often much more accessible, in much smaller pieces, and from a greater number of providers.

What is true from the consumer's perspective is also true from the worker's perspective: work is now more accessible than ever, but it's coming in a different form. Rather than a single job from a single employer, we now have access to many jobs from many sources, in many shapes and sizes. As this happens, the very notion of a “job” is being unbundled into its component parts.

The Unbundling of the Job



So, what's in a job, exactly? What are its component parts? How are they coming unbundled?

Author Nick Grossman's colleague from Union Square Ventures, Albert Wenger, **describes it as such:**

“Do people need jobs or can we deliver what jobs provide some other way and in a potentially unbundled fashion? The “jobs of a job” include income, structure, social connections, meaning, and at least in the US, access to healthcare.”

In other words, the things we've come to think of as the components of a “job” aren't inherently bound together. And indeed, the unbundling of the job means that each of these components, and more, are becoming available from new places, and are able to be bound together in new ways.

Later in the report, we'll look in detail at the following components of the work bundle:

Job Discovery and Scheduling

How one finds work and manages his/her time

Finance and Administration

Managing money and admin tasks such as paying taxes

Benefits and Insurance

From healthcare, to worker's comp, to retirement

Identity and Reputation

Both are critical to succeeding in the gig economy

Community and Organizing

Modern versions of the water cooler and union hall

Education and Training

Skills development, just as with work, comes from many sources

Facilities and Equipment

Rethinking what it means to be “in the office”

Much attention has been paid to the first component, which is essentially *income*. Independent from the other previously bundled components of “a job,” it's easier than ever to find sources of income online. A major force here is the “platformization” of work, meaning the emergence of web and mobile job marketplaces and work platforms such as Amazon's **Mechanical Turk**, the freelancer market-

place **Upwork**, and on-demand service platforms such as **Uber**, **Handy**, and **Doctor on Demand**.

Online work platforms build on top of these fundamental trends and provide two primary services: first, making markets, cultivating and sustaining both supply and demand; and second, establishing “trust and safety” systems (such as escrow, reputation, insurance, and acceptable use policies) that ensure the smooth operation of the marketplace.

Such platforms are not the underlying cause of the shift, but are rather an accelerant. There are more fundamental drivers of this shift:

- The web and mobile connectivity that enables more direct, person-to-person transactions of all types.
- The age-old push of corporations to lessen their reliance on full-time workers, and increase the utilization of part-time and contract workers, for cost-saving reasons.

All told, these forces are drawing more and more people into the part-time labor force, aka the “gig economy.” According to a **recent study by Freelancers Union and Upwork**, in 2015, nearly 54 million Americans—roughly 34% of the US population—participated in some form of freelance work, and the trend is accelerating year over year.

Aside from the income component of the job bundle, which has seen enormous experimentation and growth in the past decade, we are now beginning to see the emergence of the other parts of the bundle. That’s what this report will focus on—the tools and services that gig workers might begin to rely on to fulfill the set of needs that was previously fulfilled by a full-time job.

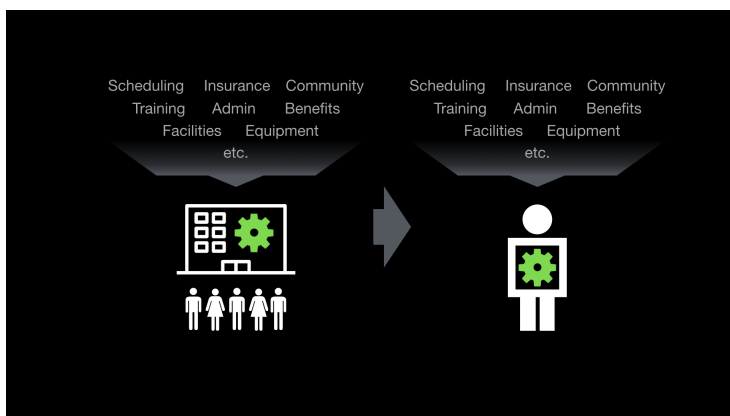
We should note that the “gig economy” is not monolithic. It includes work that is both low wage/commodity (such as driving and traditional hourly shift work), as well as high-end and specialized (such as graphic design and medical services). It includes work that looks more like “a job” (such as delivering food) and work that looks more like a “micro-business” (such as producing and selling craft goods).

“The things that stress out Gig Economy individuals are largely the same stresses suffered by someone who works at Target or in a pretty traditional service employment capacity.”

—Quinten Farmer, Even

At the same time, many of the same considerations apply throughout the “gig economy,” the most fundamental being a less stable source of reliable income, and less access to traditional benefits and protections.

The Gig Worker’s Dilemma



“As an independent worker, all this infrastructure and stuff used to be taken care of by a company and now you have to figure it out on your own. And it can be impossible to solve.”

—Shelby Clark, Peers

The heart of the challenge of being a gig worker is that you’re *on your own*. No single employer is responsible for you or to you. You’re no one’s responsibility, except your own. This means that it’s up to you not only to find work and stay busy, but also to manage all of the overhead that comes with being a worker, “business owner,” and taxpayer. If we imagine all of the support services that were previously bundled with full-time employment—from steady employment and income, to navigating the federal and state bureaucracies, to providing benefits and insurance—all of that now falls on the worker directly.

Looking at the job bundle outlined above, the job-related components of the social safety net are of critical importance. Traditionally, much of that safety net—in particular, benefits such as unemployment, disability, retirement, and worker’s comp—have come from employers, based on the assumption that people will have a single

employer with whom they have a long-term, monogamous relationship.

But as work becomes unbundled, the underlying assumption that the social safety net can stay bundled to the job is being challenged.

For reference, below is a brief review of the primary benefits and protections that have traditionally been bundled with employment:

Steady income	The foundational need to have steady, reliable income, to support basic needs. Traditionally, firms have shouldered this risk and hired accordingly.
Minimum wage	Price floor for wage labor, intended to ensure a minimum standard of living.
Overtime pay	Employees are typically entitled to 1.5 times pay for work exceeding 40 hours per week. ^a
Antidiscrimination	The Civil Rights Act and the Americans with Disabilities Act prohibit hiring discrimination on the basis of race, color, sex, ethnic origin, and disability, respectively. ^b
Workplace health and safety	The Occupational Health and Safety Administration (OSHA), a part of the US Department of Labor, specifies workplace safety standards and regulations. ^c
Healthcare	Medical, vision, dental. Employers are required to offer affordable ($\leq 9.5\%$ of take-home pay) health plans to employees working 30 hours per week or more. ^d
Workers' compensation	Wage replacement and medical coverage for on-the-job injuries; typically offered in exchange for releasing employer from liability. ^e
Unemployment	Wage replacement during times of unemployment. Typically paid for by employer. Independent contractors must pay into their home state's unemployment fund. ^f

Disability insurance	Paid sick leave, short-term and long-term disability payments. Typically paid by employer. Independent contractors may purchase their own insurance. ^g
Professional liability insurance	Protects companies and independent contractors from liability claims arising from services performed. Also known as errors and omissions (E&O) insurance.
Retirement savings	Savings plans featuring tax-advantaged contributions and often featuring employer contributions.
Payroll taxes	Bundle of employer contributions and employee withholdings, contributing to Social Security, Medicare, unemployment, and other programs; handled by employer at payroll time. ^h
Training	Employers often provide employees with training programs, but are limited in doing so for independent contractors.
The right to organize	Workers have the legal right to organize for negotiating leverage with employers. Independent contractors may not do so out of antitrust concerns.
Various other protections at the state level	Labor laws vary greatly on a state-by-state basis.

^a <http://www.dol.gov/dol/topic/wages/overtimepay.htm>

^b http://www.dol.gov/oasam/programs/history/herman/reports/futurework/conference/staffing/9.7_discrimination.htm

^c <https://www.osha.gov/law-regs.html>

^d This applies to businesses with 50 employees or more. Details here: http://c.ymcdn.com/sites/www.familyenterpriseusa.org/resource/resmgr/Legislative_Updates/Health_Care_Reform_-_Employee.pdf

^e https://en.wikipedia.org/wiki/Workers%27_compensation

^f <https://www.workplacefairness.org/independent-contractors#11>

^g https://en.wikipedia.org/wiki/Disability_insurance

^h <https://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Understanding-Employment-Taxes>

Because these protections have been traditionally bundled with work and are typically handled seamlessly within a firm, they have become almost invisible and taken for granted, so many workers may not even know what they're missing when they switch away from traditional employment status.

As more workers shift from traditional employees to gig workers, the responsibility of reassembling these protections falls to them. In other words, a gig worker is like a tiny, one-person company, responsible for creating his or her own personal HR department.

This constitutes both a massive shift in risk, a steep learning curve on the part of gig workers, and a fundamental restructuring of the worker support ecosystem. While this initially exposes gig workers to significant risk, it also opens up the market for a new generation of worker support services, which is what this report will explore.

Worker Classification: W2 Employee vs 1099 Contractor

Central to the public debate around the gig economy has been the issue of *worker classification*.

All labor laws, at the federal and state level, are built around the idea of a core distinction between *employee* and *independent contractor*, where employees (W2 status) receive all of the benefits outlined in the previous section, and independent contractors (1099 status) receive none.

This distinction made sense in a world where you were either a full-time, dedicated employee (factory worker or executive), or a real standalone personal business (plumber or doctor), but becomes problematic as the gig economy grows.

At the heart of this distinction is the notion of *control*: how much control does the labor buyer (employer, client) have over the labor supplier (employee, contractor)? The more that control is exercised—in the form of scheduling, behavior specification and training, rate setting, etc.—the more the law views that as an employer/employee relationship. The less control that is exercised, the more the law views the relationship as between an independent contractor and their client.

The IRS breaks down the question of control into three sections:

Behavioral Control covers facts that show if the business has a right to direct and control what work is accomplished and how the work is done, through instructions, training or other means.

Financial Control covers facts that show if the business has a right to direct or control the financial and business aspects of the worker's job. This includes:

- The extent to which the worker has unreimbursed business expenses
- The extent of the worker's investment in the facilities or tools used in performing services
- The extent to which the worker makes his or her services available to the relevant market
- How the business pays the worker, and
- The extent to which the worker can realize a profit or incur a loss

Relationship of the Parties covers facts that show the type of relationship the parties had. This includes:

- Written contracts describing the relationship the parties intended to create
- Whether the business provides the worker with employee-type benefits, such as insurance, a pension plan, vacation pay, or sick pay
- The permanency of the relationship, and
- The extent to which services performed by the worker are a key aspect of the regular business of the company

IRS Topic 762 - Independent Contractor versus Employee

As we consider these distinctions in the context of the unbundling of the job, they become much more fuzzy and much less effective at protecting workers.

“A good example of a 1099 job would be, build a fence for my company. This guy comes, I don’t tell him when to show up, he works until he’s done and then he leaves. It takes him as long as it’s going to take. I don’t have any type of management on how the work is performed. I only have an agreement on what the outcome should be. Then, on the other end of the spectrum, you have management, you tell them to show up from 8 am to 5 pm and these are the tasks you have to do and this is your supervisor. That’s a W2 employee.

There’s no space for, what if I only work three days a week? Most of our workers work like that.”

—Michele Casertano,
BlueCrew

Today’s regime of labor protections dates back to the **Fair Labor Standards Act of 1938**, part of the New Deal. Ever since then, there have been disputes about employee classification and the applicability of labor standards. So while this is not a new issue, the rapid growth of the “platformized” gig economy has accelerated the challenges embedded in this system, and brought them further into the public eye.

There are currently several cases playing out that are testing the applicability of our existing labor laws to the digitally powered gig economy. For example, the home cleaning platform Homejoy recently **shuttered its doors** under pressure from a number of employee classification lawsuits. A similar service, Handy, which also uses a network of 1099 contractors, is currently subject to a **class-action lawsuit** contesting worker classification. And the popular ride-sharing services Uber and Lyft are both defendants in **class action suits** challenging worker classification.

Largely in response to these legal developments, some gig economy platforms have begun shifting workers over to W2 status. High-profile examples include the virtual assistant service **Zirtual** (which recently **went out of business**, shortly after switching to a W2 model), the shipping service **Shyp**, and the office management service **Managed by Q**.

No matter which way the courts decide today’s and tomorrow’s cases, it is clear that the unbundling of work has created a conundrum that’s testing our current labor law regime.

“It’s clear that the system that was set up to provide stability for workers in the 1935 industrial economy is not the one we need at the moment right now. This is like a broken system.... I think the whole system needs a rewire. And the rapid growth of the gig economy and the incredible media attention and glamour of this new thing is just sort of concentrating that situation that was frankly broken anyway.”

—Michelle Miller,
Coworker.org

Meanwhile, as the courts wrestle with the facts and circumstances of these worker classification lawsuits, a new ecosystem of services is rapidly emerging to support workers in the gig economy.

Support Services for Gig Workers: Today’s Emerging Ecosystem



“The future of the labor movement has to be more than one thing and workers need space to invent it.”

—Michelle Miller,
Coworker.org

For this report, we interviewed 12 startups (see [Appendix A](#)) that are approaching aspects of the worker support ecosystem, to try and understand how they see the landscape evolving, which services they believe will be the most important and effective, and what kinds of go-to-market strategies they are exploring.

As of the writing of this report, nearly all of these services are in their infancy and are in a state of flux, as they respond to the rapid growth and rate of change in and around the gig economy.

A common theme across these emerging tools and services is that they recognize that the worker is at the center—whether in a traditional employment relationship, or in a contractor relationship. Many of the companies and organizations we spoke to describe themselves as “advocates” or “agents” for the workers, clearly siding with the worker in cases where there could be a conflict or misalignment of interests.

Another common theme is a desire to retain the flexibility and freedom of gig work, while obtaining the protections and benefits of traditional full-time work:

“That’s what we hear from our customers all the time, that they like their flexible lifestyle. Let’s not remove that, but let’s raise the bar in terms of accessibility and affordability, frankly, for protection.”

—Noah Lang, Stride Health

As we explore the emerging services being offered to gig workers, the primary question this report intends to address is: can independent workers have their cake and eat it too? Can the market respond to the shift in the labor landscape to offer new, innovative tools that re-assemble the social safety net?

Below, we break down the ecosystem of emerging worker support services into several primary functions (what we called “components of the work bundle” at the beginning of this report), and look at what need is addressed, and examine the various approaches being pursued.

Job Discovery and Scheduling

As jobs get broken into much smaller pieces coming from a much larger group of sources, the result is a fragmented landscape that can be difficult and overwhelming to take in from the worker’s perspective. And of course, *finding work* is step one toward *getting paid*, so job discovery is perhaps the most critical function in the emerging gig work market.

Of course, each consumer platform (Handy, Lyft, [Postmates](#), etc.) also serves as its own job-discovery system, but we are now beginning to see the emergence of job-discovery platforms that span mul-

tiple work providers, and take a more active role in managing gig workers' time and optimizing for their experience and earnings.

For example, **Dispatcher** acts as a “common application” for on-demand platform jobs. In doing so, Dispatcher signs up on the worker's behalf and mediates the relationship between the worker and the work platform, serving as a virtual “agent” for the worker, and over time, building a dataset about earnings across the on-demand economy that can inform the decisions workers make about where to work and when.

“Our vision in the future is to potentially predict what are the best jobs based on location and time. So workers can pick and choose, essentially. If Uber's paying me \$20/hour while Postmates, because it's dinner [time], is paying me \$30/hour, a worker may decide to do Postmates rather than Uber. Today, they don't have that visibility. The thinking is that, with Dispatcher, when we become the labor exchange, that visibility will get exposed.”

—Robert Yau, Dispatcher

Note that Dispatcher, and similar services such as **Opus for Work** (not interviewed for this report) are essentially betting that the 1099 independent contractor model will prevail, and are looking to optimize for that environment.

Others, such as **BlueCrew** and **WorkGenius** (not profiled for this report) are taking a different approach. These platforms, rather than simply brokering workers to independent contractor opportunities, take a step further and act as full-time employers, offering the full suite of traditional benefits and protections to their employees. Then, they surface on-demand jobs for their employees to claim as they see fit.

BlueCrew and WorkGenius are seeking to solve a problem for both the job platform and the worker: workers receive the traditional benefits and protections that come with traditional employment, and job platforms (regardless of whether they use a W2 or 1099 model) relieved of the HR burden associated with these workers.

These platforms also look to play a role by performing employer-related activities that on-demand platforms wish they could, such as providing in-depth training and imposing demanding standards regarding work performance and on-time arrival. Work platforms such as Postmates and Handy currently can't engage in those tasks for fear of employee misclassification lawsuits.

The founders of both Dispatcher and WorkGenius describe their role as akin to “supply side platforms” in the online advertising business, which represent publishers (ad inventory sellers) in automated ad exchanges, optimizing for their income. To the extent that certain forms of on-demand work are relatively commoditized, and work can take place equally well across many work platforms, this analogy could hold true.

“We see ourselves, like I said, analogous to the ad system with a real-time exchange where you have supply-side platforms and demand-side platforms. We want to be the exchange and the supply-side platform. Because the demand-side platforms are like Uber already. They’re very good at aggregating demand and optimizing experiences for customers who are ordering rides or food. Very few companies are optimizing the yield—meaning, pay or earnings—for the supply side.”

—Teck Chia, Dispatcher

A critical part of the vision of being a “supply-side platform” is bringing price transparency to the marketplace. For on-demand labor to be a functioning market, akin to stocks, commodities, or online advertising, real price (wage) discovery across work platforms will be critical, and worker-side platforms that see data from a large number of work platforms will be able to discern the true market value for a given worker’s labor at a given time and place.

Adjacent to job discovery is the issue of *scheduling*. Scheduling has been a particular challenge for hourly W2 employees, who are often scheduled by algorithms that optimize for employers’ benefit, at the same time **wreaking havoc on the lives of workers and their families**. Note: this is one area where W2 employees are at a distinct disadvantage relative to 1099 contract workers, as employers can exercise extensive control over workers’ time, often making it difficult or impossible for them to work multiple part-time jobs simultaneously.

One company attacking this problem directly is **Shift Messenger**, which creates a tailored chat room for hourly workers (for example, at Starbucks or Home Depot), where it’s easy to post shifts you need covered and swap with your co-workers. (Competitors to Shift Messenger include **Crew** and **Coffee Mobile**, neither of which was interviewed for this report.)

“The biggest piece of feedback is that it makes it much easier for them to manage their work lives. It was really, really hard if the schedule just came out and you had to be there and there wasn’t that much flexibility in whether or not you were going to make it. And from the manager’s perspective, some of the biggest feedback is that it saves them a huge amount of time.”

—Austin Vedder,
Shift Messenger

In both gig economy job discovery and scheduling in traditional hourly work, these platforms are looking to shift power and control to the workers’ hands, giving them the ability to optimize their most valuable asset, their working time.

Finance and Administration

Workers’ professional and financial lives are inextricably intertwined, and as work becomes fragmented and unbundled, an individual’s financial and administrative picture becomes more complicated, not less. As such, we are seeing a tremendous amount of activity focused on assisting gig workers with their finances and administrative tasks.

Challenges here are compounded by broader socio-economic forces that **make it expensive to be poor**, as, generally speaking, the financial services ecosystem is ill-suited to the needs of low-income workers.

One company addressing this challenge directly is **Even**, a banking product that helps hourly workers manage the ups and downs of an unpredictable work schedule and income stream. Even learns your earning pattern, and helps turn lumpy hourly or gig-work income into steady, predictable income. After busy weeks, Even sweeps some of your earnings into a savings account, and after slow weeks, Even either passes you money from savings, or offers you a small interest-free loan that’s based on your historical and expected earnings. (Even takes a flat, \$3/week fee for its services.)

Quinten Farmer, Even’s co-founder notes that the pre-existing financial options for low-income hourly workers are quite bad:

“It’s a fairly equal split between payday loans and overdrafts. Depending on the customer and where they bank, they’re basically the same thing. If you overdraft your account, even by a small amount, you get hit with a huge fee: \$35, \$35 a day or more in some cases. You’re basically paying to have access to those extra funds.

We certainly see people getting online payday loans, too. And that typically happens after you get a low paycheck. Before someone used Even, a low paycheck meant that you had to get funds somewhere else. And typically those sources of funds are not very consumer friendly.”

—Quinten Farmer, Even

We can certainly expect more banking-related products to emerge as the gig economy continues to grow.

Other emerging services focus on administrative functions related to finances and taxes. **Hurdlr**, **SherpaShare** (profiled below) as well as **And Co** and **Benny** and the recently defunct **Zen99** provide a variety of helpful administrative services, largely focused on tracking income and expenses, to both understand one’s true income and also to prepare for paying taxes.

SherpaShare is specifically focused on the driver market, making it easy to track mileage (and calculate applicable expenses and deductions) and analyze earnings across multiple platforms (currently integrated with Lyft, Uber, Sidecar, DoorDash, and Postmates).

“Our take on this tax piece is, you can pay \$100 to a CPA to file your taxes for you. The challenging part is the tracking part because you need to do it everyday and most people are not capable of doing that. So, that’s the area where SherpaShare wants to help.”

—Jianming Zhou,
SherpaShare

Hurdlr is more general purpose, but also includes tailored experiences for Uber and Postmates drivers, as well as Airbnb hosts. AndCo, Benny, and Zen99 are much more broadly targeted at independent workers and freelancers.

All of these platforms aim to ease the considerable administrative burden that comes with being a gig worker, in particular calculating *net earnings*, setting aside funds for various forms of insurance, and preparing and paying for taxes.

“From April 2015, we found the majority of the drivers didn’t know they had tax obligations until they received a 1099. That was a much bigger thing in 2015 than in 2014 because of that growth in Uber drivers. So, there was this general awareness growing. A lot of folks found out what their true income really was [in 2015]. [A job] might be marketed as \$20/hour, but it might be closer to \$9-12 after expenses and taxes.”

—Raj Bhaskar, Hurdlr

It is particularly interesting to see each of these administrative and banking tools experiment with approaches that make them *dead-simple* to use—because, for example, even the most elegant tool for tracking expenses won't work for most people if they have to go through the effort of entering expenses and categorizing them. For example, in addition to the approaches discussed above, AndCo wraps their whole experience in a chat window with your virtual “chief operator,” attempting to make the experience simple and human.

Simplicity and ease of use become even more important when wading into the complicated and confusing world of benefits, healthcare, and insurance.

Benefits, Healthcare, and Insurance

After *finding work*, *getting paid*, and *managing finances*, comes the unsexy but critically important task of acquiring healthcare and other forms of insurance. This is the area particularly in question with all of the worker-classification lawsuits discussed above and is where exists the most major disconnect between labor laws and the structure of the gig economy.

“There’s no such thing as workers’ comp for independent workers. Short-term disability is very difficult to find as an independent worker. So we’re working with insurance carriers on those products. And I think the most interesting part of it would be this concept of pro-rated payments. So, as opposed to having these very binary solutions of employees with all the benefits and independent workers with none, there’s sort of this middle ground where companies would make contributions across the benefits on a pro rata basis.”

—Shelby Clark, Peers

Companies in this space are taking a wide variety of approaches to providing the traditional slate of benefits and insurance to gig workers:

As mentioned above, employment platforms for on-demand workers such as BlueCrew and WorkGenius are offering traditional W2 employment to gig workers, under which they provide worker benefits and protections.

Other organizations are experimenting with new kinds of insurance products. For example, Peers is working on a **program of benefits**

that are (1) portable, staying with the worker regardless of employer, (2) newly structured to allow for, for example, workers' compensation insurance for work across multiple employers, and (3) a payments system that allows for multiple employers to fund an individual's benefits.

Stride Health, another startup in the space, is looking to wrap the entire experience of managing healthcare in a worker-oriented and user-friendly package:

"We take the full value to the end individual and say, 'We are your advocate, we are going to wrap this entire experience of dealing with insurance companies, of dealing with the government, of dealing with your practitioner—who is your doctor—and wrap that whole experience so you have someone who's on your side.'"

—Noah Lang, Stride Health

For Stride, what started as a simple brokerage model has evolved into a more comprehensive and sustained engagement model. They have recently partnered with large work platforms such as Uber, TaskRabbit, and Postmates so that workers can both obtain coverage and access healthcare services from directly within the work app.

One of the oldest organizations serving independent workers is the Freelancers Union. For over 20 years, Freelancer's Union (and its original parent organization, Working Today) has provided a variety of support services for independent workers, including advocacy, education, community, and several insurance products. Freelancers Union's latest insurance product, **Freelancers Medical**, pairs a traditional healthcare plan (provided through a partnership with Empire Blue Cross/Blue Shield) with specialized primary care centers where members can access a broad array of urgent care, preventative health, and wellness services.

Freelancers Union's Executive Director, Sara Horowitz, is skeptical that market actors alone will address the profound needs for worker benefits, and instead urges policymakers to help cultivate a market for social sector actors like the (non profit) Freelancers Union:

"I think a portable benefits system that's just about a platform that's Silicon Valley and [that] individuals buy from, is not what I would support. It will be a disaster and it will only be for affluent and healthy people. But what we need to do is be as creative as both Roosevelts: Teddy and Franklin. And to envision a way that we create a whole new class of benefit groups that are social sector actors.

And they can group together around their community and be able to then help deliver the safety net.”

—Sara Horowitz, Freelancers Union

One idea is constant across all of the actors addressing the benefits and insurance space: data will play an increasingly major role in supporting the assignment and delivery of worker benefits in the gig economy.

Identity and Reputation

If every individual person in the gig economy is a miniature company, then *identity and personal reputation* are his/her professional brand and calling card. Further, because so much of the gig economy is mediated through digital platforms, a very granular data stream of work history and performance is being created, which can be used for many things, including job discovery, benefits, banking, and more. As such, controlling, or at the very least, having access to, this data will be central to workers’ control over their professional lives.

For example, reputation gained on one platform could be used to bootstrap an income stream on another platform, assuming the work is transferrable (especially relevant in commodity service areas such as driving). Such data portability would not only give workers more flexibility in choosing where and how to work, it would also apply competitive pressure to work platforms, who could no longer count on data “lock-in” to bind workers to their service.

At the moment, most data generated during work in the on-demand economy is treated by default as property of the platform rather than property of the worker, but many worker-oriented startups are exploring ways to draw data into the hands of workers.

Since identity and reputation data are so broadly useful, worker-oriented platforms are approaching the issue of identity and reputation data from a number of very different directions, some very head-on and straightforward, and some less directly.

Taking a head-on approach are reputation platforms Karma and **Traity**. Both platforms give users the opportunity to link their various online accounts to generate a reputation score (for instance, as a good host on Airbnb or RelayRides).

“The biggest problem we saw was that all these platforms were building their own siloed reputation systems. I built up my profile on eBay over years. I bought and sold hundreds of things; I’ve got a bunch of reviews. If I start selling on Etsy, that [reputation] should be able to port over, but instead I have to start from scratch. Previously, there was no way for me to port that data over. That’s the unique problem that we’re trying to solve with Karma.”

—Zach Schiff-Abrams, Karma

At the moment, each mature platform sees significant value in keeping their users’ reputation data within their own system, so driving adoption of a shared reputation system will undoubtedly be a challenge. Conversely, new work/sharing platforms would benefit from users bringing their own reputation data with them, and could help drive the adoption of such shared reputation systems.

Others in this space are looking for alignment between work platforms and individual workers, where data sharing may be possible in the nearer term. For example, identity verification service **Opus.me** (not profiled for this report) performs background checks and professional credential checks at the behest of work platforms, but then builds a profile that the worker manages and provisions access to. (Note: other background checking services, such as **Checkr**, were not included in this study as they primarily market their services to work platforms, not workers themselves.)

Others are taking an even less direct path. For example, work discovery platforms such as Dispatcher, BlueCrew, and WorkGenius, and financial tools such as Even, SherpaShare, and Hurdlr all use identity and reputation data in the process of providing their respective primary services, and, if they achieve scale, could leverage that data on behalf of workers in the marketplace.

“If I’m running an on-demand company and I’m hiring some workers, I should be able to onboard, say, someone who’s done 100 rides with Uber and has a 4.8 rating. I should be able to trust that this person has some kind of skills or knowledge to pick something up from Point A and drop it off at Point B, without having to do a lot of orientation and training. So I think identity and reputation is really important in matching workers to work.”

—Teck Chia, Dispatcher

As discussed previously in the *Job Discovery* section, accessible data not only about prevailing wages and rates, but also about worker identity and reputation, will be critical for cultivating the most effi-

cient and competitive labor market. As things stand today, work platforms wield a data asymmetry that affords them significant power over the gig workforce.

Community and Organizing

Decentralized, fragmented gig work has a profound effect on how worker communities are formed and organized. Whereas before we had the water cooler and the union hall, we now have Facebook groups, mobile chat rooms, and online petition campaigns.

An open—and central—question is whether gig workers will be able to build community and organize despite the fact that they rarely share the same physical location.

If the emergence of social networking and social media over the past decade has taught us anything, it's that web + mobile technologies have the potential to form strong community bonds across large, decentralized communities. The shape of those relationships may look different than what we knew before, but they are powerful in their own ways. We should expect the same with worker community building and organizing.

In both the case of shift workers and on-demand workers, new community infrastructure is being built out where there was none before, or where previous communication tools were especially primitive.

Responding to the question “how can we make tomorrow's workers more empowered than today's workers?”, Shift Messenger co-founder Austin Vedder replied:

“I'm biased because this is what we focus on, but I think it's communication tools that allow them to help one another. If you're a server at a restaurant, you don't actually have to be at work to help your coworkers. I think that's a piece of it that we're focused on. Maybe they need help with something, they have a question about a promotion that's running tomorrow, they have an issue with a customer. Or if they need a shift covered. One thing that every hourly worker faces is the shift stuff. But then there's a very long tail of things that also had to happen in the store or via another ad hoc communication channel before.”

—Austin Vedder,
Shift Messenger

Austin's vision of community among shift workers is a network of workers—at the store or perhaps not—who can answer one another's questions, help each other out, and deepen their overall sense of community.

SherpaShare has also found initial success building a mobile chat community of on-demand drivers:

“The chat feature is a hit.... The fundamental reason is, drivers are alone and they have a need to talk to their fellow drivers.... They also have a social need to talk about their career, how they can make more money, what other workers are doing and Uber and Lyft regulations.”

—Jianming Zhou,
SherpaShare

Looking up the ladder of engagement begs the question: can gig workers effectively organize in the absence of traditional unions?

Coworker.org, a community and organizing platform targeted at coworkers within large corporations (everything from flight attendants to baristas to on-demand drivers) is taking a gradual approach to community building and organizing. Regarding how they refer, internally, to members of their community, Coworker cofounder Michelle Miller says:

“We call them subscribers, actually. We think of membership as a thing you are very intentional about; “I’m going to join this.” What we’re doing right now is workers’ campaigns led by other workers. And our job over the next 2–5 years is to really nurture networks that form around individual issues or workplaces into something that is a little bit deeper, that sees itself as a functioning network. We’re not there yet, so we call them subscribers.”

—Michelle Miller,
Coworker.org

Coworker members can self-organize into online petition campaigns:

“We provide tools for people to engage in self-organizing around things they care about. Each of those campaigns does what we think of as two different things: (1) it helps people who have never organized or advocated for themselves at work before to get the experience of, this is what it looks like. So, experiential learning, basically. And then (2) it results in this network of people they’ve recruited to their cause that we then are working with to start to

form what we think can be future forms of worker power in companies that are decentralized, disconnected networks of employees.”

—Michelle Miller,
Coworker.org

Thus far, Coworker-led campaigns have lobbied successfully for policy changes at American Airlines and Starbucks, among others, and have **active campaigns** on issues such as scheduling, dress code, sick leave, and more.

Meanwhile, Freelancers Union has developed the closest thing to a traditional union for independent workers. Beginning in the mid 1990s, with a focus on independent creative workers (writers, designers, etc.), Freelancers Union has developed a full slate of **community and organizing activities**, including a **policy and lobbying agenda**, PR campaigns, and a broad range of **educational content** aimed at helping independent workers operate more effectively and sustainably.

Education and Training

Education and training is a cross-cutting function present in many of the platforms serving gig workers.

As discussed above in the *Finance and Administration* section, just the simple switch from being a W2 employee, where taxes are paid up front, to a 1099 contractor, where you do that on your own, is a major shift requiring significant education:

“I personally believe there’s an educational component missing in this space. It needs to go all the way back to high school, I think. The numbers are clear that 1/3 of the workforce will have some form of freelance job or income whether they’re dedicated to that or whether it’s in addition to W2 income. So there has to be some basic education about [finances, taxes, 1099s, Schedule C’s]. I’d argue, for many folks, it’s more valuable than learning Calculus. Not to discount the value of Calculus.”

—Raj Bhaskar, Hurdlr

A particular challenge in the education and training space is that work platforms operating on a 1099 model must avoid providing detailed training and work guidance, lest they expose themselves to worker misclassification litigation. This presents an opportunity for worker support platforms to offer training in ways that work platforms cannot.

For example, WorkGenius, a W2 employer that matches their employees with jobs on on-demand platforms, puts a particular focus on the rigor of its training programs, which intend to produce the highest quality workers available in the on-demand economy.

“WorkGenius is an employee-first company. We help you transform on-demand jobs into careers by finding and developing the best gigs. We don’t care where you have worked or where you went to school. If you commit to the WorkGenius code, we will commit to you.

The WorkGenius code:

1. We always show up
2. We do what we say we’re going to do
3. We always work to be the best version of ourselves”

—WorkGenius website

As simple as this code sounds, offering this kind of particular behavioral guidance represents a dangerous line for work platforms operating on a 1099 model (remember: *control* is at the center of the employee/independent contractor classification), and so is therefore part of the education and training ecosystem that can be filled in by third-party services.

Other products and services have education built-in as a core feature: for example all of the finance and administration platforms have a strong education component, and invest in developing **educational materials** for their communities, and the Freelancers Union has a long history of educating their community as a core service.

Finally, community platforms such as Shift Messenger and Coworker have the inherent capability to serve as peer-to-peer learning environments. Even Breeze, a service that provides short-term auto leases for on-demand drivers, sees itself as a peer-to-peer platform for education and training:

“We’re looking at a mentor model where we’d have experienced members mentor and give advice to younger ones.”

—Jeffrey Pang, Breeze

Facilities and Equipment

With gig workers everywhere, the gig workplace is also everywhere, changing the relationship between workers, their equipment, and their work facilities.

This relationship is at the heart of the traditional definition of an independent contractor—for example, a plumber who shows up with his own truck and his own tools to fix the sink in your office is clearly not an employee—the fact that they have invested in their own equipment is part of what defines them as an independent small business in the eyes of the law.

But the growth of on-demand and gig work has further stretched this relationship. It's possible to participate in the gig economy with as little as a smartphone and a car, and work can take place far outside the boundaries of the traditional workplace.

Serving the equipment and facilities needs of gig workers essentially boils down to *micro-leasing*. This is not a new idea, but is one that is spreading more broadly into the workforce.

For example, Breeze is a short-term auto-leasing program targeting on-demand drivers. They offer a fleet of Toyota Prius vehicles that can be leased on a weekly basis, for a one-time signup fee of \$250, plus roughly \$200 per week¹ (not including insurance or gas). Of course, taxi leasing is not new: most traditional taxis are leased to drivers on a daily or weekly basis, at a cost of roughly \$150 per day.²

Beyond the basic function of providing a vehicle, Breeze positions itself as an advocate for the driver, helping to onboard them into the gig economy and help them succeed:

“Our differentiation and mission is that we’re really a one-sided platform, meaning we’re focused on one customer, who is our driver or who we call our member. Our focus is providing them with the best experience, helping them maximize their income with our Success team.”

—Jeffrey Pang, Breeze

Breeze is deeply integrated into the worker’s finances, channeling their on-demand direct deposit income into a Breeze account, from which Breeze takes its fees:

¹ Actual price varies by location.

² <http://www.yellowcabnyctaxi.com/nyc-taxi/shift-life-cab-driver>

“Our members receive their earnings in this bank account and the weekly fee that we collect comes out of it. This was born out of a customer request. We set up a payment system that allows folks to pay with their earnings rather than having to worry about the balance on their debit cards or checking accounts. It’s a convenience.”

—Jeffrey Pang, Breeze

While such an arrangement could evoke the bad old days of the **company store**, it also solves a very practical problem for workers in the gig economy, which is a lack of a formal credit rating and access to traditional forms of credit.

Beyond vehicles, there are several services emerging to serve the need for physical space. **ReCharge**, **Breather**, and **CoPass** (none of which were interviewed for this report) all offer variations on a model of flexible space for independent, on-demand, and mobile workers.

Of these, ReCharge is both the newest (currently in closed beta) and the one most directly serving gig workers. Their tagline is “24/7 on-demand breaks within 30 seconds. Finally, a place in the city to get back to 100%.” They are clearly responding to the challenge that gig workers—especially those who are traveling throughout the city—don’t have access to a traditional “break room.”

Policy Implications

While this report focuses on market actors working on behalf of gig workers, it naturally intersects with questions of public policy.

A small number of policy questions and ideas stand out to us from our discussion of worker rights, worker power, and the viability of the social safety net in the gig economy.

Is the “Gig Economy” Here to Stay, or Is It Just a Fad?

We asked every company and organization whether they believe the “gig economy” is part of a profound, long-term trend, or is more of a passing fad. This question is central to policymakers who need to decide how much attention to pay to this emerging issue. Some of the notable answers are below:

“I think the market we’re serving has been around since around the 50s. It’s a \$160 billion market in the States only, probably growing to over \$200 billion by 2020. It’s 3 million temp workers a week.

And then there's an additional market that has come into existence and that I think is here to stay. [But] I think there's a scalability challenge with purely on-demand gigs."

—Michele Casertano,
BlueCrew

"I think it's here to stay. I think traditional employment is going to be increasingly gig-ified. We see even the employee networks that are growing from traditional employers right now as future gig workers. Because it's a pretty convenient model for employers and for workers, in some ways, to manage systems and pass distribution through platforms vs through traditional managers and corporate forums. I think we'll see this structure be infused in all levels of employment."

—Michelle Miller,
Coworker.org

"We could talk about a new unemployment system. We could talk about a new portable benefits system. We could talk about an end to wage theft. But I think what is really missing is—to the credit of the technology community, I think they are starting to understand that there is this thing called the gig workforce.

I was just at the White House yesterday. President Obama is starting a White House conversation [about the Gig Economy]. So, what we're going to need to do now is start to bring all the players together. And get elected officials and cities and states and the federal government to start to realize that gig workers are not artisanal yuppies. They sit across the economic spectrum and they cannot be ignored."

—Sara Horowitz, Freelancers
Union

"Dependent Contractor" Status: A Viable Third Way?

Front and center is the question of whether the current system of worker classification is relevant to the gig economy, or needs to be reworked somehow.

The idea that came through most consistently was that while creating a third classification (such as "**dependent contractor**" status) could hold promise, it could also lead to further gaming of the classification system. And rather, attention should be paid to how we might attach benefits and protections to workers, regardless of classification. Notable comments from the companies profiled here include:

“I don’t know if we need a new classification, but we need more clarification on IRS rules and regulations and how they should be applied to a labor force that hasn’t been measured in 10 years.... The lines are squiggly right now and we’ve got to figure out where they are before we can say there should be a reclassification. And ideally benefits wouldn’t be tied to classification. There are good benefits that come with classification and that’s what we should deal with right now: How do you create that protection in this new labor economy?”

—Noah Lang, Stride Health

“I previously thought that something in the middle, like a dependent contractor [status], was the way to go. But as I actually sat down and articulated what that meant, I [realized] still would want independent contractors to get benefits. So, as opposed to creating this new classification, I think we would get a lot of mileage out of updating the independent contractor [status] to allow companies to contribute to that benefit.”

—Shelby Clark, Peers

“I’m committed to the expansion of employment classification to make access to the social safety net available to all workers, regardless of classification. I think the 1099 vs W2 argument is an easy argument to have and an important one to figure out, but just the beginning of things we need to wrestle with in terms of what workers are dealing with and trying to navigate power in this system.”

—Michelle Miller,
Coworker.org

“I think what’s really important is that all workers should be treated the same. We have to get to that point. Right now, the current definitions really are not helpful for people. What’s really true is that work is increasingly flexible. It comes in gigs. We have to start figuring out how do we make these jobs sustainable.”

—Sara Horowitz, Freelancers
Union

A related notion that was frequently discussed is *decoupling benefits from employment*.

Michele Casertano from BlueCrew notes that while the Affordable Care Act took some good steps to decouple health benefits from full-time employment, it still doesn’t go far enough to support the heterogeneous employment model of the gig worker:

“Then there’s the impact of the Affordable Care Act. It’s not very on-demand friendly. They’re like, this guy works more than this amount of hours, he’s full-time, so you’ve got to offer him health-

care. And I'm like, I'm purely on-demand, so maybe this guy works full-time for me for 3 weeks, but then he disappears for a month and then he comes back. I want to be compliant but I don't want to get in a situation where someone signs up for a day and gets health-care and then disappears. Because I don't force anyone to work."

—Michele Casertano, Blue-Crew

Access to Data as a 21st-Century Worker's Right

Data is at the center of the gig economy: powering the "trust and safety" engine that makes transacting with individual strangers possible. It's also at the center of many regulatory issues outside of labor concerns, for example impacts on traffic, housing, and food safety.

Data is also central to worker power in the gig economy, including, but not limited to, the potential ability for workers to take their identity, reputation, and work history with them from platform to platform, increasing competition in the market. Some comments on this idea:

"So what influences the bargaining power in the future that determines how these marginal dollars get split? I would suggest that it is information. To the extent that the marketplaces have a lot of information and each participant (e.g., driver) has only very limited information the bargaining will heavily favor the marketplaces. One might argue that there could be competition between marketplaces, but due to network effects there are likely to only be a couple of big ones that matter.

There is a simple and universal regulatory change that would dramatically shift the bargaining power: an individual right to an API Key. By this I mean a key that would give an end user *full* read/write access to the system including every action or screen the end user can take or see on the web site or application. Alternatively one could think of this as an individual right to be represented by an algorithm."

—Albert Wenger: **Labor Day: Right to an API Key (Algorithmic Organizing)**

"One of the issues today is there's no transparency. As a worker, because of the silo effect, they actually don't know if they're maximizing their earnings. Let's say Postmates pays \$10/hour, they can't tell whether that's good or bad, based on demand. Dispatcher, eventually, will give them that visibility in terms of what their labor is worth at this particular time."

Data-Centric Regulatory Reform

Strategically requiring open data can help open up markets. For example, the stock market wouldn't function without SEC-mandated disclosures. Similarly, targeted transparency in the labor regulations space can cause the labor market to function more effectively. For example, Noah Lang from Stride Health points out how requirements for machine readable data about health plans in the Affordable Care Act made it possible for them to build their health plan matching system and doctor database:

“The ACA restructured the way data is delivered in this space. So we had an opportunity to come in with fresh eyes as a new player and figure out how to take this newly available health plan benefits data, which before was not machine readable, you know, was free-form content, and borrow from data that was re-architected in the HITECH Act. That made it possible to build a really efficient doctor network database.”

—Noah Lang, Stride Health

Another impact of applying 19th- and 20th-century labor regulations to digital work platforms is speed and ease of use. To a degree, work platforms opt toward a 1099 because of the transactional costs and friction of filing W2-related employment paperwork. Any efforts to turn burdensome, costly, paper-based or in-person regulatory processes into digital, instant, API-driven processes could incentivize work platforms to adopt a W2 model and its inherent protections.

“As a W2 employer, I have to get 100% of my workforce to verify documents. As a contractor, I don't. The question is, why can't I verify remotely? Is there really an advantage of me seeing you face to face and you saying, “OK, I authorize this. It's real”? Why can't I do it with pictures to an app? They say, “You can use a network of notaries.” But, then, every time you verify a document, a notary will ask you for \$75. Can you imagine that? Every time I'm onboarding someone, he or she has to make an appointment with a notary and has to pay \$75? That seems pretty much unreasonable.”

—Michele Casertano,
BlueCrew

Conclusion: This Is Just the Beginning

As we can see, the expansion of the gig economy, and the more profound shift toward the unbundling of the traditional job, has put pressure on our traditional support systems for workers, and has even challenged the definition of a job.

The landscape is very much in flux: on the legal side, as various employee classification lawsuits play out, on the policy side, as **law-makers wrestle with how to address this shift**, and in the market, as worker-oriented support services continue to launch, grow, and experiment with a wide variety of approaches.

Perhaps the most interesting area to watch will be places where work platforms (such as TaskRabbit, Lyft, etc.) find alignments with worker support platforms that afford them both the protections they need. For example, job discovery platforms, fully realized, have the potential to prove that there's a true "marketplace" at work (supporting the 1099 argument), as opposed to platform-controlled work services (which look more like W2 services). In their own ways, many of the worker support platforms profiled here are seeking such synergies.

For policymakers, the challenge will be to preserve the genuine benefits of the gig economy (an open market for work, personal control over time, etc.) with the need to ensure that all workers have access to the social safety net. This will no doubt take time to figure out. Fortunately, many people and organizations, including the small sample profiled here, understand this balance and are working hard to find solutions that fit.

Company Profiles

BlueCrew

<https://www.bluecrewjobs.com>

Palo Alto, CA

Founded: 2015

Job discovery and scheduling

Tagline: Find work that fits you. Build a flexible career with BlueCrew.

Michele Casertano likes to use the phrase “staffing as a platform” to describe his company BlueCrew. The startup provides workers to companies on a temporary basis, similar to staffing agencies. But compared to traditional staffing agencies, BlueCrew uses a more data- and technology-driven approach. For example, every BlueCrew worker has an online profile, complete with job history, that employers can view. Workers are also dispatched to jobs automatically, based on BlueCrew’s proprietary algorithms. As Casertano, who cofounded BlueCrew and serves as its CEO, explains, “We’re a technology platform with a staffing marketplace.”

BlueCrew aims to reduce the inefficiencies of traditional staffing while increasing protections for independent workers by giving them workers’ compensation insurance and a pathway to health benefits. “Before BlueCrew, if you wanted to work, to temp and do purely on-demand work, you went to a staffing agency,” says Casertano. “And eventually they would call you on the phone if a job was

there. But most of the time they disappear.” BlueCrew has expedited this process so that jobs can be filled in as little as one minute. When workers’ profiles match with available jobs, they receive alerts on their phones along with details about the assignment’s duration, location, and pay rate. If the job interests them, workers accept the assignment within the BlueCrew app by pressing a button.

Tasks range from warehouse tasks, such as packing boxes and driving forklifts to commercial moving, data entry, and customer support and are currently based in the Bay Area. Assignments can be as short as a few hours and as long as two months. Some companies also hire full-time workers through BlueCrew. Casertano says workers on the platform number in the “high hundreds.” His goal: to become “the leading [job discovery] platform for the temporary and flexible workforce, in general.”

Interestingly, BlueCrew’s model relies on hiring its workers as W2 employees. Casertano says he does this so he can cover his workers with workers’ compensation insurance. He also believes that his workers get a “better deal” by being W2 employees because BlueCrew handles their tax withholding, including the Federal Insurance Contributions Act (FICA) tax, which funds Social Security and Medicare. BlueCrew doesn’t give its workers health insurance automatically, but they can qualify for benefits after working more than 30 hours per week for 90 days.

Though Casertano admits that he sometimes worries about his employees’ “career growth,” he says it’s important to simply give people—particularly people who don’t have ready access to many jobs—an opportunity to work. “Some people decide this should be their main source of income,” he adds. “They refer to themselves as BlueCrew workers. They’ve created their own culture of why they’re temp workers.”

Breeze

<https://joinbreeze.com>

San Francisco, CA

Founded: 2013

Facilities & Equipment, Job Discovery & Scheduling

Tagline: Get a car. And get paid.

Ride-sharing and delivery jobs are the most popular gig economy tasks, but are typically accessible only to drivers who have cars insured under their own names. As a result, people who struggle to finance cars may find themselves shut out of platforms such as Uber and Lyft. Breeze addresses this issue by leasing cars to independent workers. Members pay Breeze a one-time membership fee (\$250) and a weekly leasing fee (\$195). In return, members receive a Toyota Prius they can personally insure and use 24/7 for their gig economy work.

Breeze is much more than a car-leasing company. It also employs a “Member Success” team that counsels users in-person and over the phone about which gig economy jobs best fit their preferences, how many hours they should work a week at minimum, and how much they can expect to earn after expenses. Since 80% of Breeze’s new members are gig economy novices, the guidance prepares members for the realities of gig work and helps ensure they’ll be able to make their lease payments. As Breeze cofounder Jeffrey Pang explains, “A big part of our onboarding is checking all the boxes to make sure you qualify for these income streams. The last thing we want is for you to get a car and be like, ‘Wait, what do I do with this thing? I can’t make any money with it.’”

Breeze attracts two main types of users: people who have poor or no credit and people who don’t want to commit to a three-year lease or a five-year loan in order to get a vehicle to earn income. In keeping with the flexibility of gig economy work, Breeze lets users leave the program anytime, as long as they have completed at least one month of payments and give the company two weeks notice. Breeze leases are also geared toward lots of driving with an annual mileage cap of 30,000, which is two to three times more than what traditional car leases allow.

Breeze has no formal affiliation with any of the gig economy platforms. Its members hold an assortment of driving-centric jobs, from ride-sharing to grocery and meal delivery and home-cleaning services. Pang says Breeze’s “openness” and support for a range of jobs differentiates it from Uber’s leasing program, Uber Xchange.

Since Breeze makes it possible for more people to take up gig work, Pang sees the company as an enabler for the broader gig economy. “We are the financial backbone for a growing percentage of the gig economy,” he posits. “We’re accelerating and enabling access for our

members who would otherwise lack the ability to get car ownership or for whom committing to a term loan didn't make sense."

Breeze is currently available in six U.S. cities (Boston, Chicago, Los Angeles, San Francisco, Seattle, and Washington, D.C.) and will open soon in San Diego.

Coworker.org

<https://www.coworker.org>

Washington, D.C.

Founded: 2013

Community & Organizing

Tagline: A digital platform for worker voice.

Gig workers typically lack access to people in positions of power who can help them improve their work environment. Instead, independent workers seeking to change something in their workplaces frequently turn to social media to air their grievances and rally support.

Michelle Miller, a former Service Employees International Union (SEIU) employee, cofounded the nonprofit Coworker.org to help workers organize in a more effective way. The organization is currently focused on providing "digital infrastructure" to people so they can advocate for themselves at work. These tools, most of which are located on the Coworker.org site, allow workers to create online petitions, collect signatures and comments, and circulate their campaigns via social media.

A Starbucks barista recently used the platform to overturn the coffee chain's ban on visible tattoos. A Publix Super Markets worker is currently trying to do the same for beards. The California App-Based Drivers Association started a Coworker.org petition to ask Uber to let consumers add tips to their fares. And a Postmates courier used Coworker.org to request a way to notify merchants that couriers who were on their last delivery run couldn't accept any more jobs that day.

Since petition signers can contact a campaign's creator through email and vice versa, the networks that form around Coworker.org campaigns can be sustained and leveraged for other campaigns.

About 25,000 Starbucks baristas have subscribed to updates from the Coworker.org platform, as have 8,000 Publix employees and 2,000 Uber drivers. Overall, Coworker.org has attracted 250,000 subscribers, 90,000 of whom have participated in a campaign in their workplace.

Coworker.org wants to foster these worker communities so they coalesce into “future forms of worker power,” says Miller. “We’ve been experimenting with ways in which we can start to have these networks become visible to one another and see themselves as a powerful community,” she explains. To strengthen ties between baristas, Coworker.org has started sending curated social content emails (emails that feature social media content, such as tweets, aggregated from Starbucks workers) and working conditions surveys within its Starbucks network.

Coworker.org welcomes all types of workers, but Miller says the organization has “particular reach” among “disaggregated” freelancers and independent workers who use the platform to connect with likeminded people. Gig workers often fear that if they complain about workplace issues they will be removed from their work platform without notice or a means of defending themselves, according to Miller. “The feeling that you’re managed by an invisible algorithm or a platform makes it really frustrating and risky to even be able to bring up a benign complaint about anything,” she adds. Banding together as a group through services such as Coworker.org helps reduce this risk while amplifying independent workers’ voices.

Dispatcher

<http://dispatcher.com>

Palo Alto, CA

Founded: 2015

Job discovery and scheduling

Tagline: Empowering the On-Demand Workforce. Discover the best on-demand jobs.

Dispatcher is a new app that matches gig workers with jobs. Its cofounders plan to build it into a real-time labor exchange for the gig economy, similar to an ad exchange. As Dispatcher CEO Teck Chia explains, the online ads ecosystem contains ad exchanges,

demand-side platforms, and supply-side platforms. The exchanges sit in the middle while the demand and supply-side platforms optimize yields for the buyers and sellers of ads, respectively. Dispatcher thinks the labor market will evolve the same way. “On the supply side, we enable workers to participate in multiple [gig economy] networks,” says Chia. “And on the demand side, we enable platforms to scale their networks in step with customer demand with no over-hiring or under-hiring.”

Dispatcher is focusing its efforts on the supply or workers side of the gig economy labor exchange. It launched its app in September 2015 with an emphasis on job discovery. Users can fill out a single job application within the app and quickly apply to dozens of gig economy platforms.

The setup is based on Dispatcher research, which found that a number of gig workers were active only on one gig economy platform—either because they weren’t aware of the range of potential employers or because applying to multiple platforms was tedious or both. Typically, these people find gig work on sites such as Craigslist where big companies like Uber and Lyft dominate the job ads.

By showing users the breadth of gig employers and making it fast and easy for them to get on board multiple platforms, Dispatcher aims to help them earn as much money as possible. On-demand work usually has downtime, and toggling between platforms can fill the gaps. “An Uber driver might spend anywhere from 15 minutes to hours between requests,” says Chia. “Meanwhile, other platforms might have jobs that the same Uber driver could fulfill during that idle time. We want users to maximize their earnings by increasing the utilization of their time and resources, such as their car.” (Most of Dispatcher’s current users are drivers for ride-sharing and delivery platforms, but the company is open to serving all types of gig workers.)

In the future, Dispatcher’s app will aggregate data that lets users select assignments that match their preferences while optimizing their earnings. (SherpaShare, on page 46, has a similar idea.) “Let’s say I’m a driver,” says Chia. “I may not want to drive more than 10 miles out of my way. I may want a certain base pay or only want to do certain jobs like pick up food versus pick up passengers. I can emphasize those criteria and when I get jobs, I can pick the ones I feel are the best for me.”

Another way to view Dispatcher is as a super-smart dispatch channel—one that gives workers a lot of agency and aims to show them the best times to work and the best jobs to take.

Even

<https://even.me>

Oakland, CA

Founded: 2014

Finance & Admin, Education & Training

Tagline: The financial stability app.

Independent workers have unique financial concerns, chief among them irregular paychecks. Even is a startup that manages workers' money so they can have steady salaries. As Even cofounder Quinten Farmer explains, "You can think of Even as stepping in in those moments when you don't get enough hours of work or you're less busy than you were planning on—and providing additional funds to tide you over until that time when you get more hours or you are busier than you expected and you make more than your average pay."

Here's how Even works: Users give the company access to their bank accounts. After analyzing users' previous six months of income data, Even's mobile app calculates their average paychecks and delivers that amount to them each payday. If a user earns more money than usual on a payday, Even saves the surplus in a savings account at one of its partner banks. When money is tight, Even draws on those savings to give the user the same salary as usual. (Even calls this feature a paycheck "boost.")

If a user has no savings or insufficient savings, Even makes up the difference via interest-free advances and reimburses itself the next time the user has a larger-than-average paycheck. Even also recalculates users' average pay once a month to catch any dramatic swings in income. Users pay a flat fee of \$3 a week for the service.

The startup says it eliminates the stress surrounding "unexpectedly low" pay that afflicts many independent contractors. It's also trying to provide an alternative to risky and expensive forms of short-term credit, such as payday loans and bank account overdrafts.

The service, which is still in closed beta, isn't available to all gig workers. People who get paid via direct deposit on a regular schedule, such as Uber drivers, are potential candidates. However, people with less predictable pay, such as freelance graphic designers, can't use the app, at least not yet. Most of Even's users work in the service industry, at retailers and in restaurants. Even is talking to employers in those sectors to see whether they would be willing to offer Even to their employees as a benefit.

Though Even is primarily a financial service, it also engages in user education and training. Each Even user is assigned an advisor called an Evener, who answers questions about the app as well as more general money queries. Users can chat with their Eveners inside the app in real-time.

Eveners don't provide financial advice unrelated to Even, but will help users calibrate their Even payments to meet goals, such as paying off credit card debt or student loans within a set amount of time. Farmer says the Eveners play a crucial role in increasing customer satisfaction as well as his company's sustainability. "If you're making positive financial decisions, that means you're safer for us to serve," he notes. "It's a way to make our customers healthier over the long-term."

Freelancers Union

<https://www.freelancersunion.org>

Brooklyn, NY

Founded: 1995

Cross Function (Benefits, Healthcare & Insurance/Community & Organizing/Education & Training)

Tagline: A Federation of the Unaffiliated.

Compared to the other companies and organizations in this report, Freelancers Union offers a wider array of services for independent workers: everything from community and organizing resources to healthcare and insurance products and education and training content.

Sara Horowitz, the Union's Founder and Executive Director, says the nonprofit has a duty to serve workers in many ways. "We're not

going to pick a vertical and be amazing only in that vertical,” she says. “We have a social sector responsibility to be wider than that.”

The Union is not a traditional labor union, as its members do not pay dues and it does not negotiate with their employers about working conditions. However, the group does organize its members to protect and promote their common interests, like a conventional union would. The Union says its more than 275,000 members include “freelancers, consultants, independent contractors, temps, part-timers, contingent employees, and the self-employed.”

Episodic income is one issue of concern for this group as is the need for cost-effective benefits. The Union says 77% of freelancers wrestle with nonpayment (clients failing to pay them) at some point in their careers. The organization recently launched an advocacy campaign dubbed “Freelance isn’t free” to draw attention to the problem and effect solutions.

For years, the Union was best known for providing benefits to freelancers. From 2009 to 2014, the Union sold health plans to New York freelancers through its own insurance company. Following implementation of the federal Affordable Care Act (ACA), the organization shuttered that company and now offers members Empire BlueCross BlueShield medical plans. Freelancers Union says partnering with Empire was the best way for it to offer affordable, comprehensive insurance plans that meet the ACA’s requirements.

Of the 10 available plans, 4 include free, unlimited visits to Freelancers Medical, a no co-pay primary care practice that the Union runs in Brooklyn and Manhattan and plans to expand nationwide. The Union also sells dental coverage, retirement plans and disability, liability, and term life insurance through partners.

Increasing networking opportunities through monthly in-person events and online forums is another Union initiative. The group’s Spark program, which brings freelancers face-to-face to discuss common concerns, is active in 18 cities across the country. Online, the Union hosts “Hives Groups” forums where freelancers can post jobs, ask questions, and trade tips. The Union also publishes educational resources on its site, including guides to filing taxes and creating freelance work contracts.

Ultimately, Horowitz wants the group to become cohesive and active enough that it influences elected officials and has an impact on pol-

icy. “Our job is to really help to bring gig workers together to articulate how the economy needs to be transformed for the good of us all,” she says.

Hurdlr

<http://hurdlr.com>

Washington, D.C.

Founded: 2012

Finance & Admin, Education & Training

Tagline: Simple financials for gig workers, rideshare drivers, couriers, and Airbnb hosts.

“Most people hate accounting,” notes Hurdlr CEO and cofounder, Raj Bhaskar. “I believe accounting is a major hurdle for most people and I’m passionate about wanting to make it painless for gig workers.”

Hurdlr is a finance-tracking app for independent workers that reduces the “pain” of accounting in several ways. The app’s marquee feature is an “income tax estimation engine” that incorporates tax deduction rules and rates to automatically calculate how much tax users owe. Deductions are based on several factors, including users’ driving mileage, which the app tracks through their smartphones’ GPS, and relevant expenses, such as tolls, which the app securely accesses from users’ credit card and bank accounts (with permission).

These tax estimates are updated in real-time inside Hurdlr’s app and computed on both the state and federal level. (Hurdlr customizes the calculations for all 50 states and Washington, D.C.) The idea is to show users their net income, after expenses and taxes. Hurdlr calls this figure users’ “Take Home Pay.” “Your Take Home Pay is arguably more important than your earnings because that’s what you get to keep after taxes,” says Bhaskar. “So, we show that number front and center.”

Hurdlr addresses more types of workers than other gig economy administrative apps do. The most common jobs among Hurdlr users are driving (for a variety of platforms) and hosting (for services such

as Airbnb), but couriers, cleaners, and other gig workers can also use the app.

Bhaskar says all of these workers want similar features in a finance-tracking app: something that is designed “mobile-first,” multipurpose, and largely automated. “Most of these folks are on the go, trying to make a good living,” he explains. “They need something smart that doesn’t really require manual data entry, that connects all the dots versus using five separate apps.”

Bhaskar also thinks independent workers need better resources to learn about finances and taxes. “The majority of Uber drivers didn’t know they had tax obligations until they received a 1099 from Uber,” he says. Hurdlr has posted several tax guides for Airbnb hosts and Uber and other ride-share drivers on its website. “Even if you have a tax filer, they’ll make you sign papers that say you’re still responsible for all this stuff,” he points out. “So there’s quite a bit that you need to know.” (Hurdlr doesn’t actually file people’s taxes for them, but does format its data so users can export reports to aid with tax filing, either for themselves or for their accountants.)

Says Bhaskar, “We see ourselves as basically taking care of your finances until tax time, year-round.”

Karma

<https://havekarma.com>

Los Angeles, CA

Founded: 2013

Identity & Reputation

Tagline: Your reputation anywhere.

A lot of gig economy work depends on trust, identity, and reputation. Whether you want to attract travelers to your Airbnb listing, take care of someone’s dog on DogVacay, or get paid for your tour guide services on Vayable, customers need to trust that you are who you say you are and will do what you’ve said you’ll do.

Amassing trust on a new platform takes time and can impact gig workers’ earnings. Karma gives independent workers a way to accelerate the process. The startup’s software begins by pulling data from social media profiles and peer-to-peer website reviews. Karma also

looks at something called *vouching*, which is its homegrown recommendations system. (Karma members can write vouches for up to six other members. Vouches appear on recipients' Karma profiles.) After analyzing a person's social media, reviews, and vouch data, Karma calculates a numerical online reputation score and makes the score available across supported sites through a browser extension. "Instead of taking several months to build out my profile strong enough so people can begin to trust me, I can instantaneously build out my profile from all of my online interactions," says Zach Schiff-Abrams, Karma's CEO and cofounder.

Karma scores are meant to serve the needs of the gig economy in ways that Klout scores and LinkedIn skill endorsements don't. As Schiff-Abrams points out, Klout is more of a social influence score than a reputation score and LinkedIn endorsements are specific to LinkedIn. In contrast, Karma scores are designed to function as reputation ratings across the gig economy.

Karma's utility hinges on many people having Karma scores, so they can be compared. Since opening its beta in May, 6,000 people have registered for the system. Schiff-Abrams expects more people to sign on when Karma begins working directly with gig economy platforms. (Right now, the startup uses other sites' APIs to access their review data.) Karma has teamed up with Rentable and is interested in collaborating with other platforms. Potential partners have discussed using Karma to quickly populate and augment data in their users' profiles.

Other gig economy startups are also targeting this space, but either focus on identity verification or steer away from computing reputation as a single score. Karma doesn't do actual identity verification. Instead, it uses social network profiles to validate a user's identity. Identity verification is also just one portion of the Karma score. The startup's algorithms weigh other factors, such as online reviews, more heavily than identity in its calculations.

The idea of measuring reputation as a score is something Karma plans to keep for now though the company may eventually switch to using traffic light color codes (red, yellow, green) to indicate a person's general reputation rating.

"When you're thinking about renting a power drill or an air mattress from somebody, you want to know whether that person is reputable

or not,” says Schiff-Abrams. “Our members see this as a massive, massive opportunity for their own potential business.”

Peers

<http://www.peers.org>

San Francisco, CA

Founded: 2013

Benefits, Healthcare & Insurance

Tagline: Making the sharing economy work for the people that power it.

Though Peers is only two years old, it has already pivoted in terms of mission and management. It launched in 2013 as an advocacy group that was closely aligned with sharing economy companies such as Airbnb. For about a year, Peers used member petitions, rallies, and op-eds to actively participate in legal and regulatory campaigns relevant to those companies.

At the time, Peers was a nonprofit organization that owned a benefit corporation. In 2014, after realizing the principal disputes about the sharing economy’s legality were being resolved, Peers shifted gears. The startup hired a new executive director (Shelby Clark), revised its mission to support independent workers’ needs more directly, and separated into two entities (a nonprofit foundation and a for-profit company) to achieve that mission. (Clark is in charge of the company; the foundation still exists, but is not currently active.)

Clark says the new Peers wants to “recreate the safety net” formerly administered through employers, but in a way that suits today’s independent workers. It’s a mission that overlaps with that of the Freelancers Union (see page 40), but Peers is targeting workers in the on-demand economy while the Union engages with a broader range of freelancers. Peers members work for a variety of gig economy platforms, the two most common of which are Airbnb and Uber.

Going forward, Peers plans to focus more specifically on providing these independent workers with benefits and insurance. Clark says benefits are where he sees the greatest need among the startup’s members. Peers already sells a homesharing liability insurance prod-

uct through an insurance broker. To broaden its offerings, Peers is exploring launching a “portable benefits” platform in late 2015. The idea is to supply people with health, disability, and retirement coverage that isn’t tied to their jobs. In an attempt to “fairly distribute” costs, Peers will allow contributions from multiple payers—both workers and their employers.

Like it did with its homesharing liability insurance, Peers is partnering with carriers to provide these upcoming products and ensure they are suited for independent workers. For example, Peers plans to offer short-term disability insurance as an alternative to workers’ compensation. Clark says Peers may eventually become an insurance carrier if it is able to source insurance products at reasonable prices from traditional carriers.

“We have this great economic opportunity of people being able to earn money on their own terms, but this is all happening outside of traditional safety nets,” Clark points out. “We’re aiming to provide workers with a basic level of protection and support—if they’re sick, they’re injured, when they want to retire—so they don’t have to choose between flexibility and stability.”

SherpaShare

<https://www.sherpashare.com>

Mountain View, CA

Founded: 2014

Finance & Admin, Community and Organizing

Tagline: Collaborate on and manage your on-demand work.

How do you get tens of thousands of gig economy drivers to use your software regularly? For SherpaShare, the answer is to package an assortment of useful and unique tools into a single dashboard. SherpaShare, which is available in both web and app form, offers users earnings, expense, and mileage trackers as well as in-app chat messaging and city “heatmaps” that show where drivers are working. (The company’s web and mobile app offerings include most of the same tools except that the chat and heatmap features are specific to the app.) Cofounders Jianming Zhou and Ryder Pearce say they are giving gig workers the data they need to make better decisions and earn more money.

Since launching in 2014, SherpaShare has attracted 30,000 users, mostly in the U.S., but also in Australia, Canada, and Mexico. SherpaShare estimates that 10% of ride-share and delivery drivers in the U.S. use its dashboard.

Each feature in the SherpaShare dashboard addresses a problem common to gig economy drivers. (The software, which can be used by anyone who drives to make money, is particularly popular among Uber, Lyft, Postmates, and Sidecar workers.)

SherpaShare's expense and mileage trackers are designed to help users understand their true earnings and maximize their tax write-offs, similar to HurdLr (see page 42). People who work for Uber, Lyft, Postmates, Sidecar, or DoorDash can automatically export their trip-level earnings data to the SherpaShare dashboard for greater insights, such as how much they made per hour of driving during a particular month.

The app's chat feature provides drivers, who typically work alone, with a sense of community. SherpaShare says it's the only real-time chat app that caters to gig economy drivers. Drivers use the communications channel to solicit advice, trade entertaining stories about passengers, and debate proposed industry rules.

The city heatmaps show drivers where other drivers are working and the geographic areas in which they might be able to make more money. Zhou says this feature is important because gig economy platforms typically don't share this type of real-time operational information. That leaves drivers dependent on alternative data sources, such as SherpaShare.

Zhou and Pearce plan to continue augmenting the SherpaShare dashboard and to eventually expand beyond drivers and couriers to serve other gig workers. The startup is developing ways to give users more explicit advice on how to earn more money. That information could concern which platforms to work for, what types of assignments to take and the best areas to drive. "Right now, we give drivers general real-time information via the heatmap and chat, but as we grow we want drivers to be able to more directly make decisions based on the information they see," says Pearce.

The idea sounds similar to what Dispatcher is building—page 37. Like Dispatcher, SherpaShare views itself as a middleman that links gig workers with companies. Says Pearce, "We have the supply of

workers; they are starting to come to us first. And then from there we can more efficiently connect them to the companies.”

Shift Messenger

<http://www.shiftmessenger.com>

San Francisco, CA

Founded: 2014

Job Discovery & Scheduling

Tagline: Messaging app for hourly workers.

When hourly workers, such as Starbucks baristas or Home Depot store associates, can't work their scheduled shifts, they usually have to frantically text and call their colleagues looking for a substitute. Shift Messenger gives these workers a tool purpose-built for swapping shifts.

Workers can use the messaging app to “post” shifts that they need covered to their colleagues. Recipients get push notifications on their phones and can see details about the shift, such as its time and location, who posted it, and attached comments. If a recipient wants to take on the posted shift, he or she simply presses a button in the app that says, “Cover.”

The streamlined process is designed to reduce the inconvenience of swapping shifts and the time associated with the task. Austin Vedder, Shift Messenger's cofounder and CEO, says users can post a shift within 30 seconds and that most shifts get covered within 30 minutes.

Users can cut this response time even further if they “broadcast” their shifts to large groups. The feature, which is geared toward people who work at chains with multiple locations, publicizes available shifts to chain employees located within 25 miles. (To give users control over their broadcasts, the app shows a list of eligible stores and lets users select which stores to target.) Vedder says the broadcasting feature is useful to companies that are phasing out controversial practices such as “on-call” scheduling, which forces employees to be available to work on specific days without actually guaranteeing them work on those days. “Our approach is more volunteer-driven,” he says.

Shift Messenger's app also allows one-to-one messaging between managers and employees and photo-sharing, which managers often use to distribute pictures of work schedules to employees. Like shift postings, these features aim to facilitate communication in workplaces where people don't have their own desks, offices, or company email addresses. "It's a messaging app that's designed to solve the types of problems an hourly worker faces," says Vedder. "In a lot of ways, we see ourselves as like Slack or Hipchat, but designed for an hourly work environment."

Retail and restaurant employees comprise the bulk of Shift Messenger users, but the app is suited to any group that works shifts at the same physical location (or in the same general vicinity), such as nurses and police officers. Thousands of workplace groups are active on Shift Messenger, primarily in the U.S., but also in Canada.

Vedder says his overall goal is to help hourly workers manage their work lives by connecting them to their workplace communities. He wants to forge these ties while shielding workers' privacy. Some hourly workplaces use Facebook groups to trade shifts, but doing so requires workers to share their Facebook contact information with a number of people they don't know well. In contrast, Shift Messenger is organized around private workplace groups that are vetted by a group administrator, who is typically the manager of a particular workplace location. The group members can see each other's names but not phone numbers or any other sensitive information.

Stride Health

<https://www.stridehealth.com>

San Francisco, CA

Founded: 2013

Benefits, Healthcare & Insurance

Tagline: Benefits built for independents. Simple tools to help you save money and manage your healthcare.

Stride Health initially attracted attention for its health coverage recommendation engine, which matches independent workers with insurance plans, sort of like a Kayak.com for health, but with more intelligence and greater guidance for users.

The engine was designed to help consumers in the wake of the Affordable Care Act, which opened up government healthcare subsidies to independent workers (based on income) and made it compulsory to sign up for insurance (or be fined). The law prodded gig workers to get insurance—or change their insurance—but many people found the selection and enrollment process frustrating. “[If you’re a gig worker] it’s very hard to understand what insurance you actually need, to pair with this independent lifestyle,” says Stride Health CEO and cofounder Noah Lang. “You have to know, what do you need for your health status and what do you need for your income and risk profile?”

Stride Health’s solution was to create a Health Insurance Recommendation Algorithm that delivers personalized suggestions based on a customer’s medical conditions, prescription drugs, financial standing, and favorite doctors, among other factors. Instead of spending hours wading through healthcare.gov, people can go to Stride Health’s mobile web app, punch in a few details about their medical histories, needs, and income, and receive a single recommended plan within minutes.

If customers don’t like Stride Health’s initial proposal, they can opt to view all of the company’s applicable plans. The startup earns commissions on purchases, but it makes suggestions without regard to compensation and will enroll people in whatever plans are the best fit.

To help people compare plans, Stride Health also shows estimated annual costs (including out-of-pocket fees and applicable government subsidies), the number of nearby doctors who accept the plan and the maximum amount a person will have to pay for care in a year, given a worst-case scenario. After a person enrolls in a plan via Stride Health, the startup’s “Member Experience” team acts as an on-call coverage advisor and will help users find care, price their options for care, and resolve disputes with their insurance companies.

Lang likens the level of personalization to the user experience that consumers enjoy when they book trips online or select movies to stream from Netflix. The startup has 230 carrier partners in its marketplace and separately partners with all the state exchanges and healthcare.gov. Coverage is currently available in 39 states and will expand to all 50 states by November 1, 2015.

Lang views any person who generates independent income as a potential customer. That includes everyone from freelance “creatives” to small business owners, but Lang says gig workers represent a “large portion” of Stride Health’s user-base. The startup has partnerships with Uber, Postmates, and TaskRabbit that give it preferential access to their workers. (Uber has embedded access to Stride Health within its drivers’ app, TaskRabbit includes it in its “Tasker Perks” program and Postmates promotes it to its couriers via emails.)

Stride Health’s next phase will protect independent workers’ income streams as well as their health. Bolstered by \$13 million in Series A funding, the startup is expanding to cover a broader suite of benefits. In August 2015, it introduced a prescription discount plan and a doctor search tool, and in September 2015, it launched a “care-planning” product that pairs members with in-network primary care practitioners to reduce their out-of-pocket health costs. Several “income-protection” products are in the works, as well. Says Lang, “We’re the HR team for people who don’t have one.”