



The hidden costs of gig worker living

Gig workers' concerns and state of financial exclusion

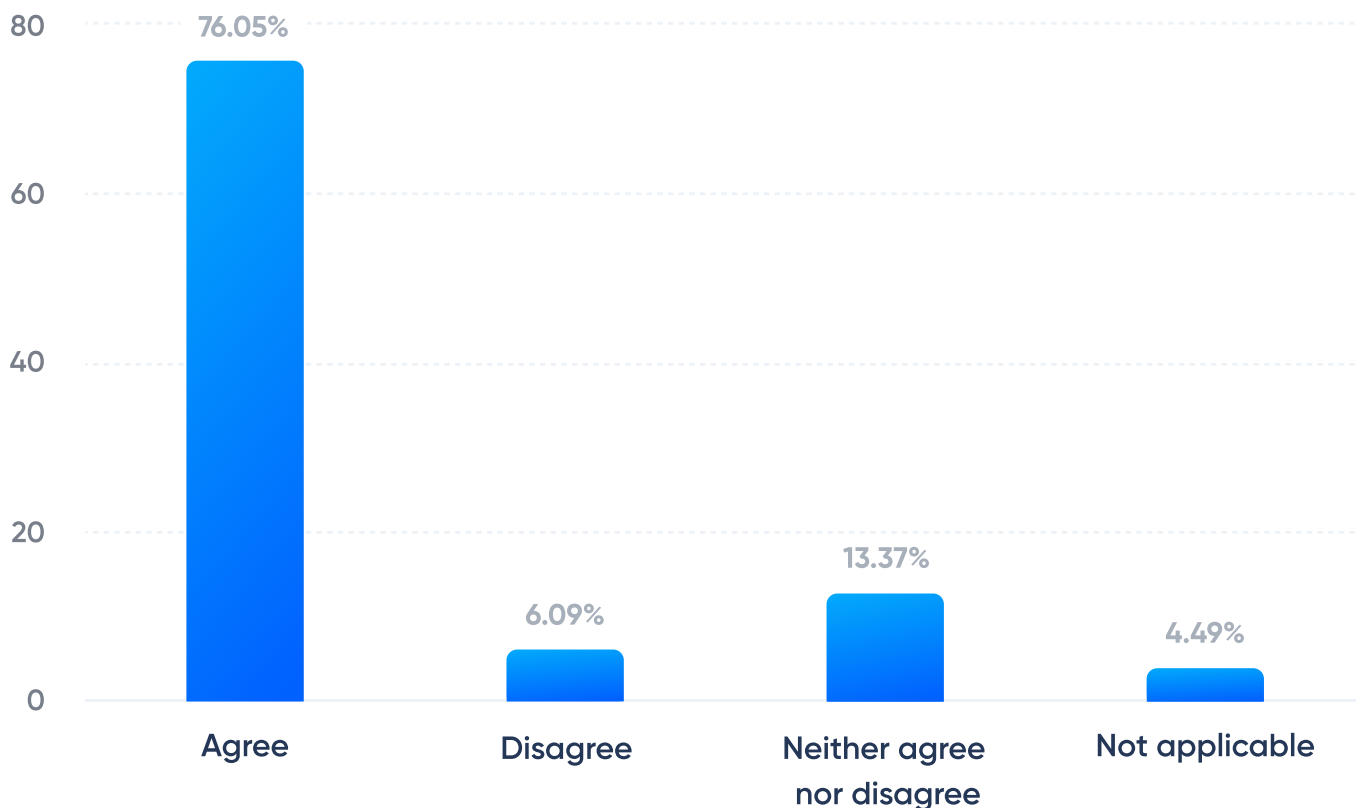


New research finds that **76% of gig workers** have struggled to gain approval to access financial products such as a loan or mortgage.

 **QUESTION 1**

To what extent do you agree or disagree with the following statement?

Since being a gig worker, I have struggled to get approved access to financial products such as a loan or mortgage.



This survey was commissioned by Rollee and conducted by Opinion Matters, among a sample of 1000 gig workers in the UK working across over 50 self-employed jobs. Fieldwork was carried out between 8th Nov – 15th Nov 2022. Opinion Matters abides by and employs members of the Market Research Society which is based on the ESOMAR principles.

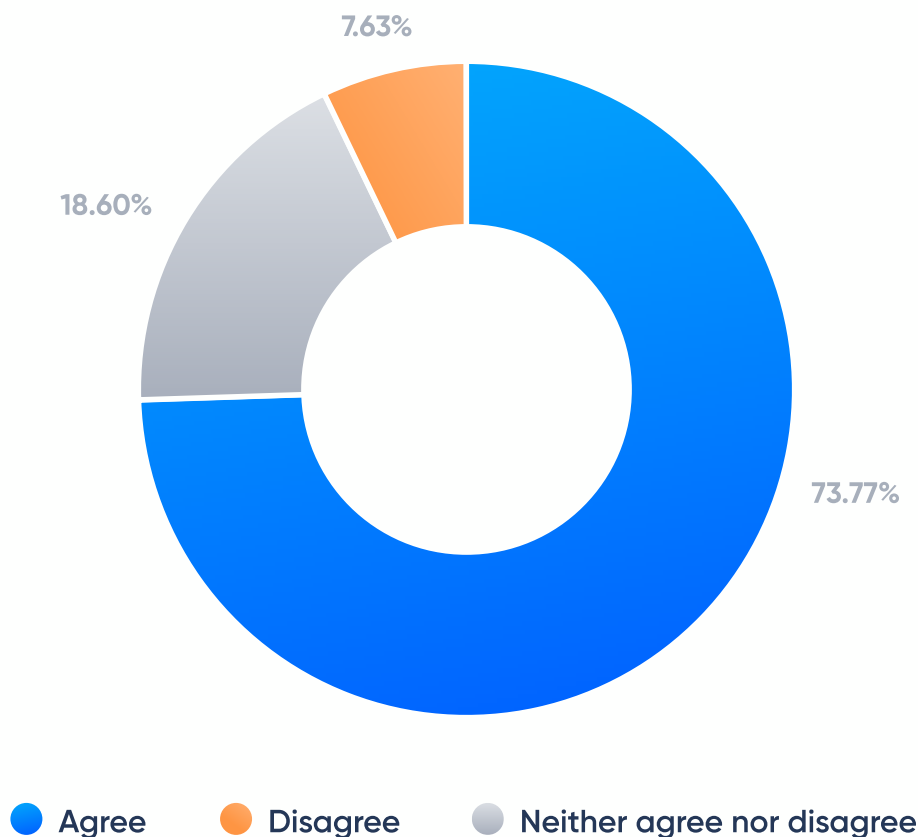
7 in 10 gig workers (74%)

have been denied a loan, despite having a good credit score.

QUESTION 2

To what extent do you agree or disagree with the following statement?

Since being a gig worker, I have been denied a loan, despite knowing I have a good credit score.



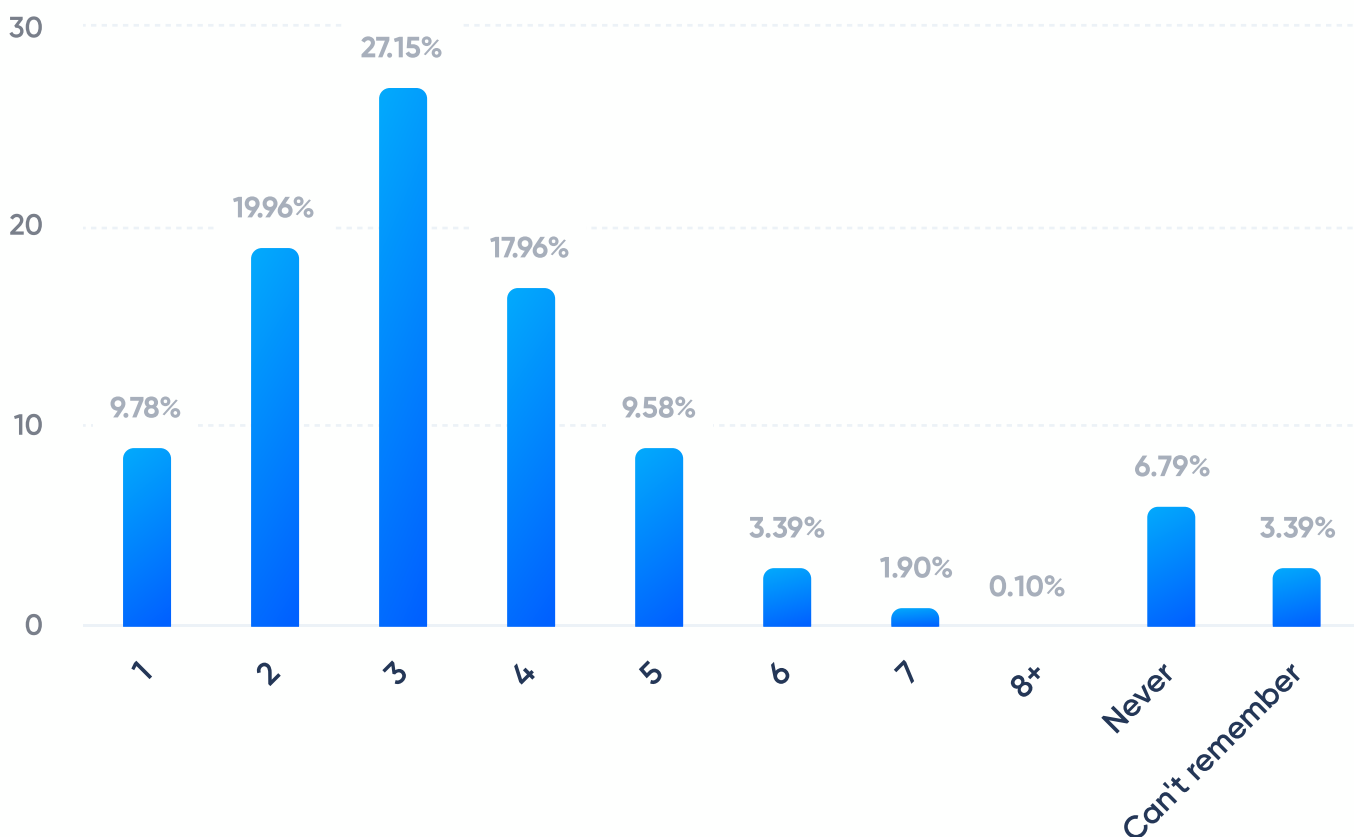
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Over a half (57%) of gig workers

have had to apply to three or more different lenders before receiving access to a credit card or loan.

QUESTION 3

How many lenders have you had to apply to before being approved for a credit card or loan?

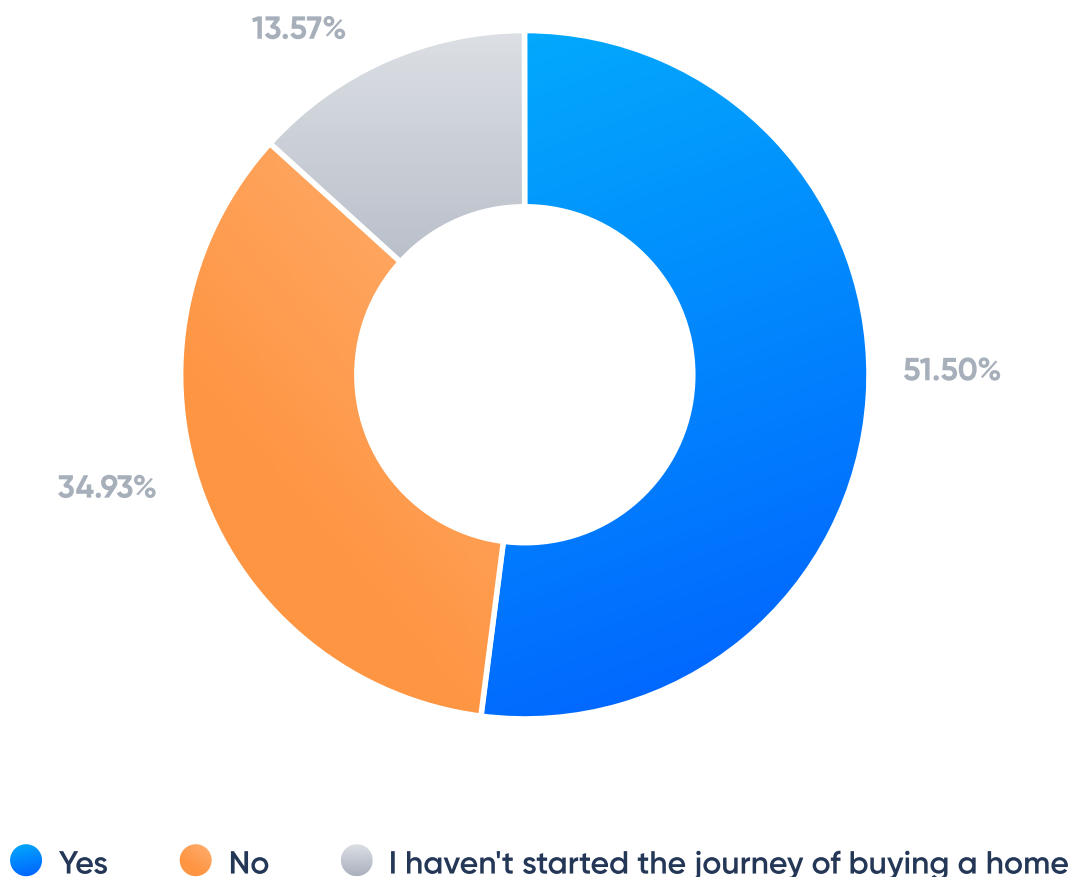


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52% of gig workers have lost out on a new home due to being declined by a bank or building society, despite knowing they have affordability.

QUESTION 4

Have you lost out on a new home due to being declined by a bank or building society, despite knowing you have affordability?



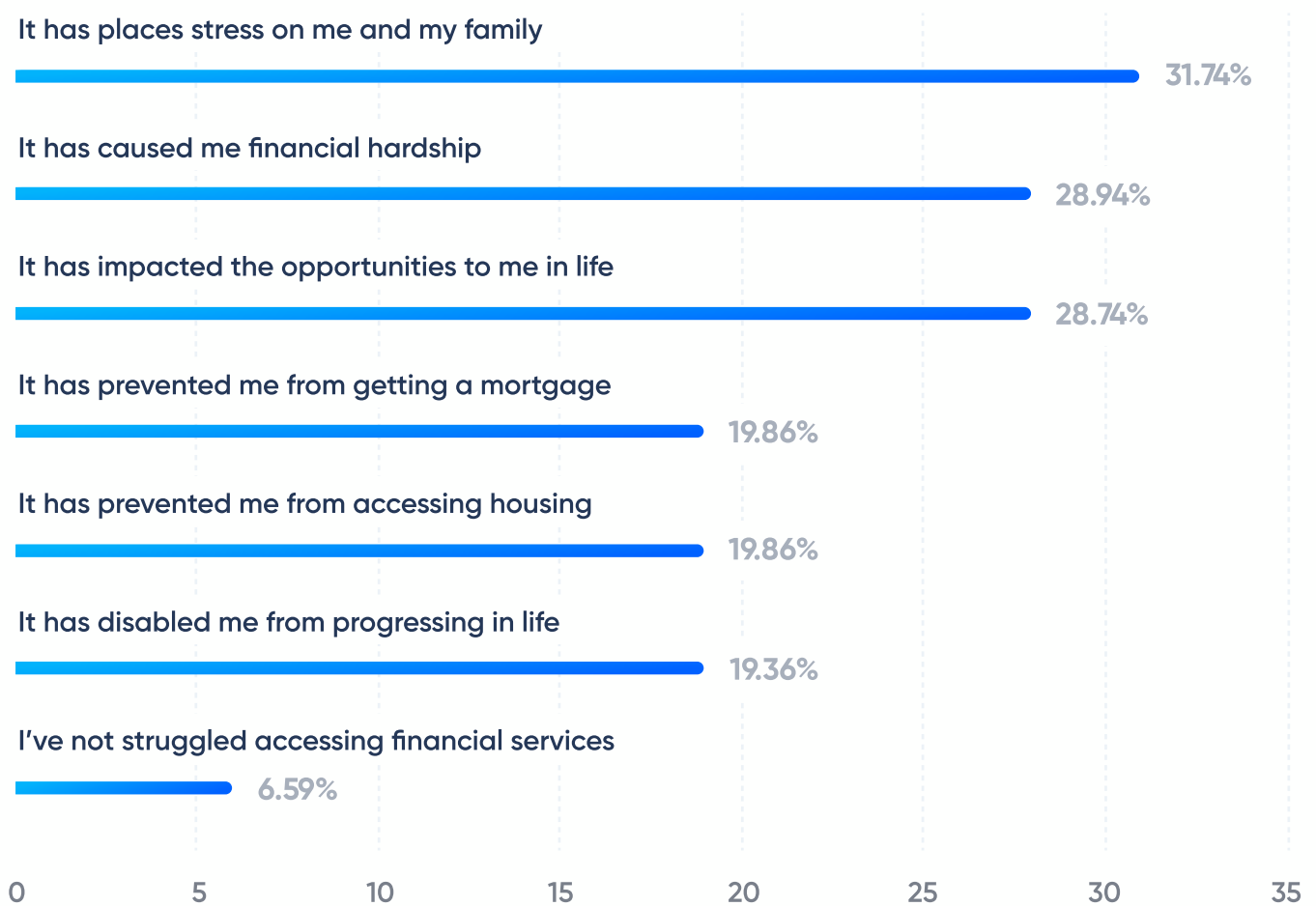
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Nearly a third of gig workers (32%) agree that the struggle of accessing financial services places stress on them and their families.

Only 6.59% of gig workers say they haven't struggled accessing financial services.

QUESTION 5

What impact has the struggle of accessing financial services had on your life?



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65% of gig workers feel that their application was not accurately considered when they applied for a loan or a mortgage.

39% would consider giving up their freelance job for a a full-time job to increase their chances of accessing a financial service.

 Yes  No

I would consider giving up a freelance job to get a full-time job to improve my chances of gaining access to a financial service



When applying for a financial services, I felt that the financial institution took the time to accurately consider all of my income and employment data



I don't feel gig workers have the same access to financial services as traditional, full-time workers

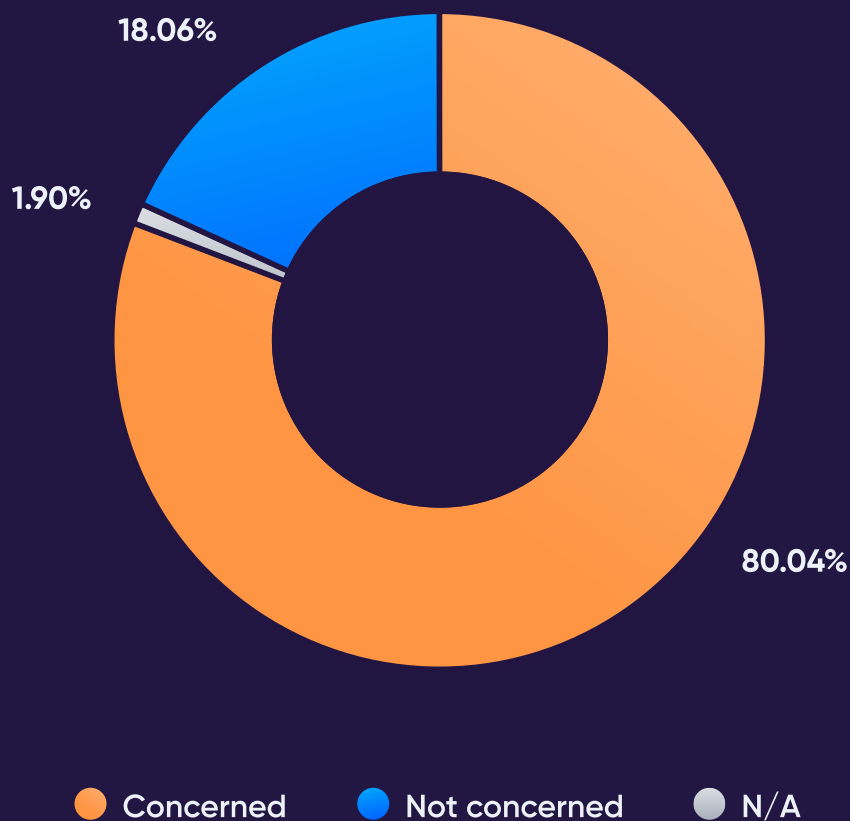


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80% of gig workers think that the current economic climate will impact their ability to be approved for a loan.

QUESTION 7

How concerned are you that the economic climate will impact your ability to be approved a loan?



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Over 30% of gig workers

feel more worried than at the beginning of 2022, and are concerned about financial security in the coming year.

QUESTION 8

Which of the following statements do you agree with?



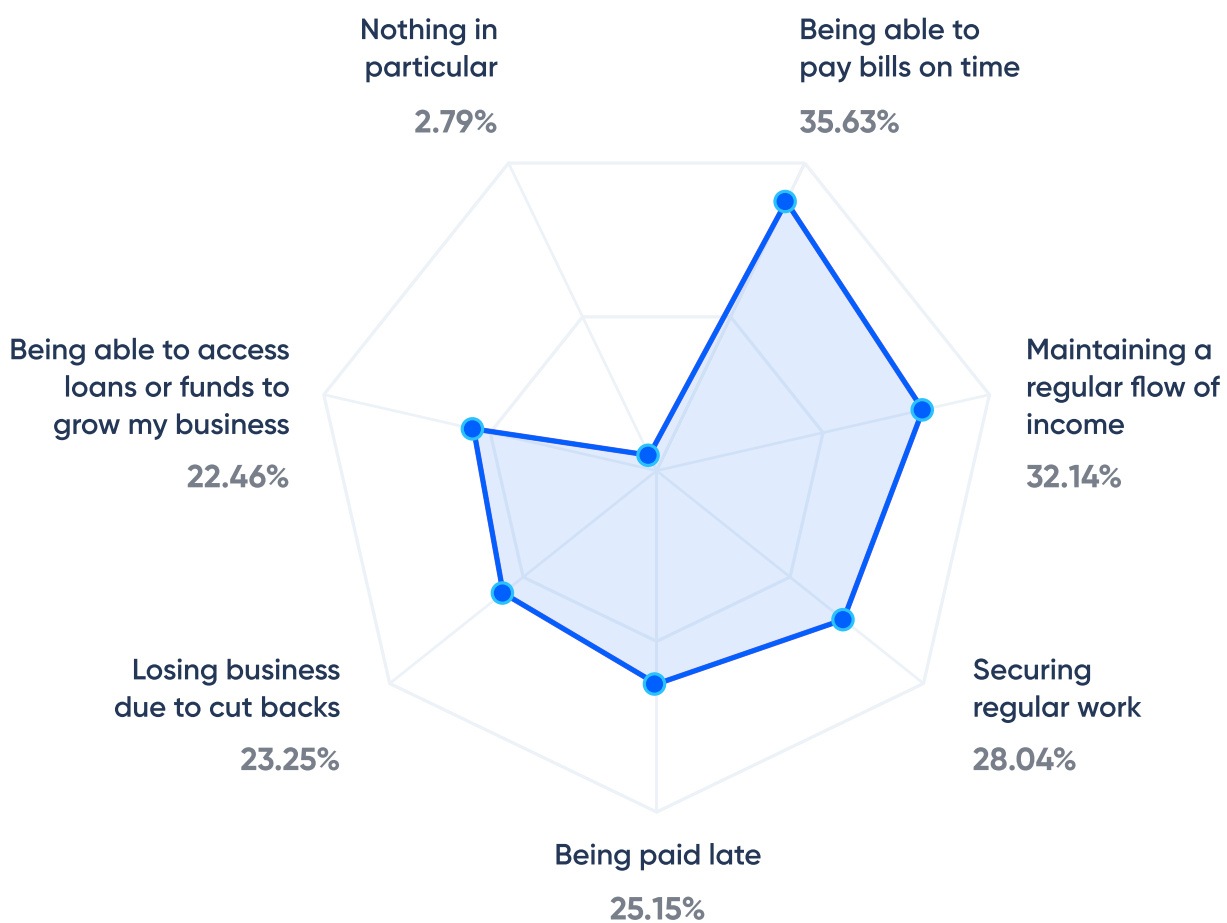
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Top 3 concerns of gig workers about the cost of living crisis:

- 1 Being able to pay bills in time
- 2 Maintaining a regular flow of income / cash flow
- 3 Securing regular work

QUESTION 9

What are your biggest concerns about the cost-of-living crisis?



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1002 gig workers surveyed

66.47% of surveyed gig workers work on 2 or more platforms

MOST USED PLATFORMS OF SURVEYED GIG WORKERS

Delivery Platforms

Deliveroo	324	32.34%	Amazon Flex	324	32.34%
UberEats	206	20.56%	JustEat	165	16.47%
FoodHub	126	12.57%	Beelivery	119	11.88%
Getir	89	8.88%	Gorillas	67	6.69%
Gopuff	61	6.29%	Hungry Panda	37	3.69%
Stuart	31	3.09%			

Driver Platforms

Uber	154	15.37%	Bolt	140	13.97%
FreeNow	95	9.48%	Getaround	63	6.29%
Ola Cabs	18	1.80%			

Creator Platforms

Etsy	283	28.24%	Fiverr	168	16.77%
Udemy	49	4.89%			

Freelance Platforms

Airtasker	154	15.37%	Upwork	140	13.97%
Task Rabbit	95	9.48%	Toptal	63	6.29%
Malt	18	1.80%			

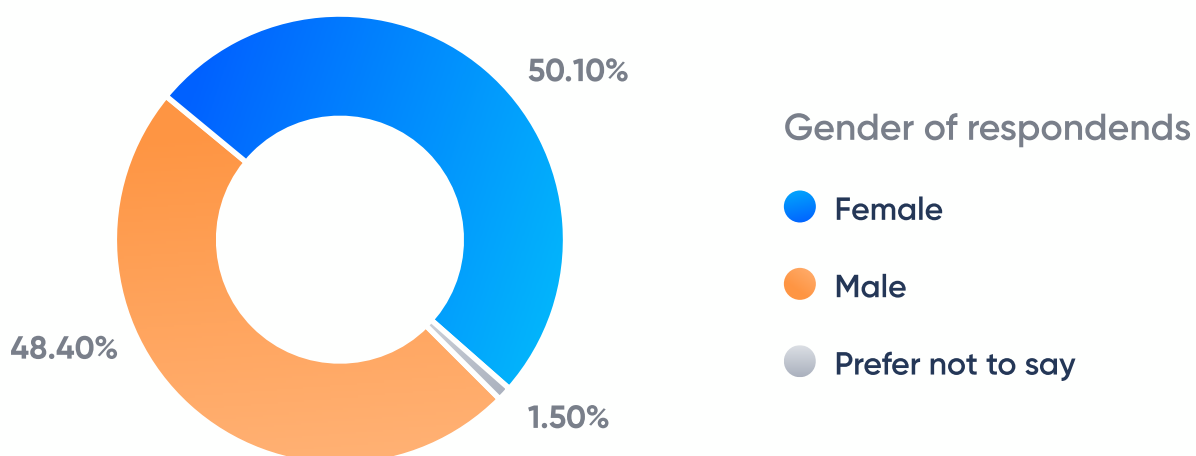
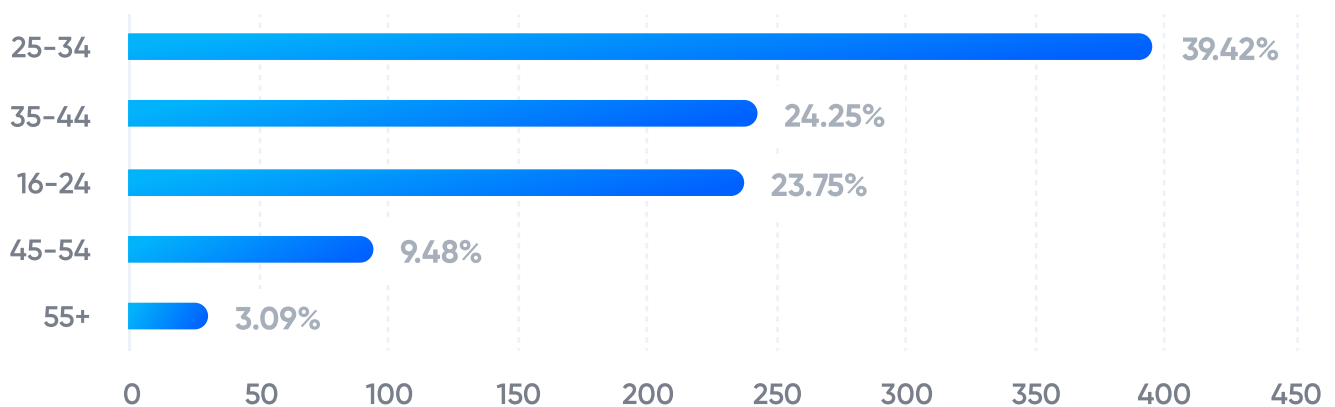
Geographical data

The survey includes respondents from:

Greater London, South East, North West, West Midlands, East Midlands, Yorkshire and the Humber, South West, Scotland, East of England, North East, Wales, Northern Ireland.



Age of respondents



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About Rollee

We are on a mission to make income data collection simple, reliable and fast.

We help lenders, banks and other financial institutions to get a fair assessment of gig workers income.



CONTACT INFO

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