



The 3 Best Resources For Workers in the Sharing Economy

Insights

12.19.16

Like many seasonal, temporary, part-time, and contract workers, a growing number of workers in sharing economy jobs are passing up on some of the features that often come with traditional, full-time employment relationships. Frequently, sorting out how to run these small, independent businesses is a difficult task for a lot of those who work on a gig-by-gig basis. Keeping track of deductible business expenses, forecasting budgets when gigs are irregular, or simply getting some basic guidance on how to run businesses in the micro-economy can be overwhelming.

Fortunately, there is an app for that! In fact, there are several. Here are a few that you may want to share with your workers:

Sherpashare

For work that involves driving, Sherpashare's "tracker" app helps keep track of miles and other vehicle-related expenses, which help gig workers keep track of tax-deductible business expenses. It's free for up to 80 drives each month, or \$5.99 per month or \$59.99 per year for heavier users. Sixty bucks a year is a steal, considering the costs of an accountant.

Even

This app allows workers to "be good at money with way less work." One of the more challenging aspects of working in the sharing economy is the absence of an even paycheck at regular intervals. Even tries to solve that problem by re-creating that feeling of predictability and security, by loaning workers money during periods in which their earnings are lower than average. Then, when work is flush again, the app pays the loan back - interest free! It allows workers to automatically plan for bills (holding that money aside), build a savings cushion, visualize their money and avoid overspending. The app is currently free, but plans to eventually charge users \$3 per week.

Peers.org

Peers offers a good overall resource for workers in the sharing economy. Its primary tool is a searchable database for gig economy income sources and another that aggregates sources for Airbnb management help, financial and tax software, health, vision and dental insurance options, retirement savings plans, life and disability insurance offerings and legal resources. The site also allows users to read and offer ratings and reviews from gig workers, which include average monthly earnings and work management techniques. Best of all, it's free.

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Brandy Cody

Partner

503.205.8043

Email