

BUSINESS; NAVIGATING THE GIG ECONOMY; There are plenty of side jobs, but avoid red flags; Figure out what you want to do and vet the options

Kristof, Kathy . Los Angeles Times ; Los Angeles, Calif. [Los Angeles, Calif]16 Aug 2020: A.14.

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FULL TEXT

Looking for a side hustle to help pay the bills? At a time when the U.S. economy is in the dumps, it may be comforting to know that the freelance economy, fueled by online "gig" platforms, continues to thrive. New platforms launch every week, providing a way to connect freelancers with clients in practically every industry. But it's not always easy to find a great side hustle.

Part of what makes it hard is the cacophony of choices. There are hundreds of online platforms that seek to connect you with work. Some, such as Upwork and Fiverr, are jack-of-all-trade sites in which you can look for gigs in fields as varied as tech support and psychology. Others specialize in, say, watching dogs or children, cleaning houses or doing landscaping.

SideHusl.com lists job platforms in 43 categories, as well as dozens of rental sites that can help you rent out everything from an RV to swimming pool access. Outside of "companionship" side hustles, which may present an unreasonable risk during the COVID crisis, all of these platforms continue to operate. However, some operate under new rules that emphasize social distancing and sterilization.

So ask yourself what you want to do. Cook? Drive? Deliver? Provide consulting services or opinions and advice? Rent out your spare car? Or perhaps sell some of the unused items you've found in recent months while compulsively cleaning your closets?

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Narrow the field

Your first challenge is to narrow your choices to a manageable handful – say, five options that you can thoroughly investigate. The best way to do that is to consider your interests, skills and resources. What are the things that you do well for fun? Art, music, lifting weights?

Artists can find opportunities in design or illustration and through print-on-demand sites such as Society6 and Redbubble. Musicians can teach everything from guitar to dance via user-friendly online platforms such as Lessonface. Weightlifters can make strength pay off by signing on to moving sites that pay generously for muscle.

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Look for red flags

If you choose to find a side hustle through an online platform, you need to exercise some caution. There is little standard disclosure in the gig economy, which has enabled many online platforms to make bold promises about pay, working conditions and more – and put quiet caveats in the fine print. To know whether a side hustle is good, you need to learn to navigate a site's terms and conditions.

Here are a few red flags to look out for.

Hourly pay: One of the first things that most people ask when looking for a job is how much it pays per hour. Online platforms use a lot of misleading language to skirt a direct answer. There are lots of reasons. For instance, the site may pay for only a portion of the time that you're working – or have a compensation formula that relies on

discretionary tips to provide the bulk of your pay. Some simply don't pay even close to minimum wage. And other platforms expect you to work for free at least part of the time.

Consider Preply, an online tutoring platform. Theoretically, Preply's tutors set their own hourly rates, but there's a catch. The site charges a 100% commission against the tutor's pay each time the tutor takes on a new student. Tutors get paid only if that same student books additional sessions with the same tutor.

Meanwhile, driving and delivery apps, including Uber and Lyft, pay drivers only for the amount of time a customer or delivery is physically in their car. Drivers are not compensated for the time it takes to get to the rider or, say, to the restaurant. And they are not compensated for time between rides or deliveries. They're also not reimbursed for the cost of gas or parking tickets. All these factors have a big effect on net pay.

To find these pivotal details, consumers need to comb through the sites' FAQs and terms and conditions. (You can usually find a link to the site's terms in fine print at the bottom of the home page.) If you can't find this information in FAQs or the terms – or you don't understand how the pay or commission formula works – then ask. If the site isn't forthcoming with the details, consider it a red flag.

Working conditions: The allure of the gig economy is that you can often work when and where you want. For instance, online tutors, writers, virtual assistants and consultants can work from home and set their own hours. Most driving and delivery apps also allow drivers to change their work availability at will. Dog sitters and caregivers also determine their own hours, though not their location.

However, some online platforms not only require that you follow a schedule, they also fine you if you're even a few minutes late. A site called Tidy, for example, helps housekeepers find work. It automatically schedules cleaners for jobs and then fines them if they show up late or need to cancel. The extensive schedule of worker fines is spelled out in the site's terms, yet many cleaners who reviewed the site said they were blindsided.

Risks: Naturally, there are some risks with every job. The more you drive, for example, the more likely you are to get in an accident. Cleaners can be exposed to harsh chemicals; builders to dangerous equipment. However, none of these risks would come as a surprise to someone accustomed to doing that job for a living.

Most online platforms that expose workers to a unique risk provide some sort of insurance coverage to protect freelancers. Uber and Lyft, for instance, cover the commercial peril of carrying a paying customer in your car (which is not covered by ordinary auto insurance).

Home rental platforms such as Airbnb and Giggster also provide commercial liability coverage.

However, some of these policies aren't worth the paper they're written on. That, you can find out only by reading the details of the coverage.

A site called HyreCar proposes to rent out your spare car to Uber and Lyft drivers, for instance. But the site's standard insurance policy has a \$3,000 deductible and considers dents, scratches, burns and other damage less than 6 inches in diameter to be "normal wear and tear."

As you can see from comments in SideHusl's HyreCar review, that was a risk few car owners fully understood.

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Look for reviews

When SideHusl reviews new money-making options, we read terms and conditions, insurance policies and then look for complaints and reviews published at dozens of sites including the Better Business Bureau, Glassdoor, Indeed, SiteJabber and Yelp. Reviews and complaints from past users can help you determine the real-life experience of other workers.

This can help uncover pitfalls that you may have missed in the terms, or reassure you that other workers are happy with the site and you may be too.

Caption: PHOTO: IF YOU choose to find supplemental work through an online platform, research the hourly pay, risks and working conditions. Above, a dog walker in Hoboken, N.J.

PHOTOGRAPHER:Julio Cortez Associated Press

Credit: Kristof is the editor of SideHusl.com, an independent site that reviews hundreds of money-making opportunities in the gig economy.

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