Dissertation

Learning and Earning in This New Economy

A Study of Rideshare Drivers in Los Angeles

Benjamin Smith

This document was submitted as a dissertation in December 2021 in partial fulfillment of the requirements of the doctoral degree in public policy analysis at the Pardee RAND Graduate School. The faculty committee that supervised and approved the dissertation consisted of Katharine Sieck (Chair), Gery Ryan, and Katharine Carman.

Partial funding for this dissertation was provided by the Anne and James Rothenberg Scholarship and the Doris Dong Scholarship.

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Acknowledgements

THE WORK BEFORE you owes much to many. I would like to first thank my wife for her love and support and for keeping our young children alive while I spent many months driving around Los Angeles, a year deployed overseas after I was unexpectedly recalled to Active Duty Naval Service, and many more months upon my return that I spent in the upstairs office of our home—that she purchased while I was gone—analyzing and writing up what I'd found. Nothing would have happened without her.

I am indebted also to my committee members, Katharine Sieck, Gery Ryan, and Katherine Carman for their support, methodological expertise, and frequent feedback on my work; my outside reader Timothy Ogden who provided critical feedback and whose experience was critical as I executed portions of this project; and Marilyn Mitchell who assisted me with completing the financial diaries while I was deployed. She was kind enough to record and send me the interviews she completed so that I could review them while I was variously at sea, in a tent, or flying on a C-17. I owe a great debt to my colleague and office mate John Speed Meyers who listened while I complained, provided frequently invaluable feedback, and did his best to sell me on, through word and deed, the benefits of what he called an *intellectual community*. I was never fully convinced, but I have come at least to cherish the intellectual friend, confidant, and occasional co-conspirator. And I thank Anne and James Rothenberg and Doris Dong whose generous donations to the Pardee RAND Graduate School provided partial funding for this dissertation.

I also owe a large debt to many that I never met but whose work inspired me. I am not sure when I first read Elliot Liebow's *Tally's Corner: A Study of Negro Streetcorner Men*, but it is easy to find its influence in what follows. The setup and pacing of Chapter Two on Uber and Lyft drivers and their search for work is modeled closely after Liebow's own in "Men and Jobs." When I wondered how I should talk about my sampling technique or begin my introduction and my conclusion, I looked at how he did the same. I admired his rhetorical style, his confidence, and most of all, his humaneness—qualities that I have attempted to emulate, albeit imperfectly and to lesser effect, in what follows. In his book, Liebow talked to and observed a group of lower-class black men who orbited a carry-out store in early-1960s Washington D.C. I spent many months standing on corners hailing Uber and Lyft rides in West Los Angeles in 2018. The people and places are a world and time apart but perhaps as testament to his insight

or as rebuke to our presumptions of progress, I think some qualities that he observed about the low-wage and the low-skilled worker and his environment remain much the same today as they did then, for I witnessed them as well.

And of course, I owe most of my gratitude to the men and women that shared their lives with me and whose experiences and stories comprise the bulk of what follows. I was privileged to know them.

Benjamin Smith

1. Introduction

As a society, we have become increasingly concerned with the condition of the American worker, especially the less skilled and the less educated among them. We grow increasingly concerned with the decline of the middle-class these workers had previously been a part of or had aspired to join and the wage they receive compared to those who run or own the businesses they work for. We are troubled by the financial and economic difficulties they face, the sorry state of their bank accounts, and the sluggish growth of their paycheck against the ballooning cost of the things they hold dear: education, health, and home.[1]

Over the last five decades, the easy dominance of the American firm that obtained in the aftermath of World War II became more contested as foreign firms competed on quality and labor costs. In response, corporations reorganized and reduced their own costs by automating and outsourcing many jobs, with dire consequences for less educated workers.[2,3] With a shift in the economy away from the manufacture of goods and toward the provision of services, the unionized workplace grew more scarce, and technological advances have eroded and transformed the standard employment relationship that previously existed.[4]

1. See Barack Obama's remarks in "State of the Union Address," Speech, (January 2016). Newspaper and magazine articles expressing similar sentiment are not hard to find. For example, Matthew Stewart, "The 9.9 Percent Is the New American Aristocracy," *The Atlantic*, May 2018

2. See David H. Autor, David Dorn, and Gordon H. Hanson, "The China Shock: Learning from Labor-Market Adjustment to Large Changes in Trade," *Annual Review of Economics* 8 (2016): 205–40, doi:10/gcv65s

3. See Paul Krugman's chapter "Globalization: What Did We Miss?" in Luís Catão and Maurice Obstfeld, eds., *Meeting Globalization's Challenges: Policies to Make Trade Work for All* (Princeton University Press, 2019). Assessing the effects of increasing international trade on less educated workers and their wages, he notes that most economists focused on the long-run, aggregate effects across broad labor classes of increasing trade with low-wage economies and that "such analyses did in fact find some depressing effects of the growing trade on the wages of less educated workers in advanced countries," though the effects were generally considered modest.

However, he notes, "in the long run we are all dead, and rapid changes in trade balances can cause serious problems of adjustment." These adjustments were often born narrowly by "workers in particular industries and communities. This was, I now believe, a major mistake—one in which I shared a hand."

4. National Academies of Sciences, Engineering, and Medicine, *Information Technology and the US Workforce: Where Are We and Where Do We Go from Here?* (National Academies Press, 2017)

At the same time, the American workforce has aged, become less dominated by men, and grown more racially and ethnically diverse. As workers increasingly became part of dual-earning families, flexibility in work location and scheduling have become highly-valued and sometimes necessary.[5]

Nine-to-five jobs with a single employer have been replaced by more precarious alternatives like on-call or temporary work, independent contracting, and freelancing that often do not provide guaranteed hours or predictable schedules.[6,7] These tend to be of shorter or more unpredictable duration and have fewer non-wage benefits such as retirement plans, healthcare, or disability insurance. Workers, buffeted by these secular forces, have diminished their expectations of stability and predictability in their employment. They have grown less optimistic and more fearful of losing their jobs.[8]

The insecurity of a job and the uncertainty about its duration, its prospects, and its viability, in turn, effects how a person plans for their future or whether they appear to do so at all. Many lament the average American's seeming inability to save for emergencies or to prepare for their long-term security. Headlines

5. Arne L. Kalleberg, Professor of Sociology at the University of North Carolina at Chapel Hill, provides a particularly good synthesis of many decades of research on the various factors at play in our shifting employment dynamics in his book *Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems in the United States, 1970s to 2000s*. He says:

> Job insecurity and instability—and the resulting uncertainty—has increased in the United States since the 1970s. This conclusion is supported by evidence from diverse indicators: the growth of nonstandard, market-mediated work arrangements; the decline in employer tenure; the increase in rates of involuntary job loss for certain groups; the growth in the share unemployment that is long-term; and the increase in workers' perceptions that they will be laid off or otherwise lose their jobs.

See Arne L. Kalleberg, *Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems in the United States, 1970s-2000s* (Russell Sage Foundation, 2011)

6. See Lawrence F. Katz and Alan B. Krueger, "The Rise and Nature of Alternative Work Arrangements in the United States, 1995 to 2015," *ILR Review* 72, no. 2 (2019): 382–416, doi:10/gf29jc. See also, National Academies of Sciences, Engineering, and Medicine, *Information Technology and the US Workforce*

7. See Katz and Krueger, "The Rise and Nature of Alternative Work Arrangements in the United States, 1995 to 2015." Although the 2019 paper by Lawrence Katz and Alan Krueger found that "The percentage of workers engaged in alternative work arrangements—defined as temporary help agency workers, on-call workers, contract workers, and independent contractors or freelancers—rose from 10.7% in February 2005 to possibly as high as 15.8% in late 2015," this was later updated in a subsequent working paper to "a 1-2 percentage point increase in the share of workers in alternative work from 2005 to 2015" after new data became available. Although the authors note a "puzzle remains concerning the rising trend in self-employment measures in administrative tax data compared to a declining trend in worker self-reports of self-employment rates in primary jobs in the CPS" which increased from "12.9 percent in 2000 to 16.6 percent in 2016 driven by a rise in the share of non-employers (Schedule C filers without any employees)." See Lawrence F Katz and Alan B Krueger, *Understanding Trends in Alternative Work Arrangements in the United States*, Working Paper (National Bureau of Economic Research, January 2019), doi:10.3386/w25425

8. Drawn from analysis of General Social Survey data from 1976-2006, where respondents are asked about their self-assessed likelihood of losing their job and their self-assessed difficulty in finding a comparable job. See Arne L. Kalleberg, "Precarious Work, Insecure Workers: Employment Relations in Transition," *American Sociological Review* 74, no. 1 (2009): 1–22

declare that the median American household has only $7,800 dollars saved for retirement, that 7 percent of Americans do not have a bank account, and that 40 percent of adults could not meet an unexpected $400 expense.[9,10] Social scientists and policy makers worry about a general lack of financial literacy and the ubiquity of alternative financial services such as payday lending and check cashing. The Americans using them sometimes do as well.

Much of what we know about the deteriorating financial condition of many Americans comes from yearly surveys[11], and our understanding of the decisions they make about their finances has often come from experimental data on the heuristics and biases that affect particular types of financial decisions. But the environment in which the individual evaluates his prospects for employment or considers whether to pay his utility now or next week bears little resemblance to the classrooms and laboratories in which such experiments frequently occur. Their considerations about when to work and for how long, what to save and what to spend have a rich variation that is obscured by yearly surveys. More recently, some attempt has been made to capture the spending and saving of Americans as it occurs from day-to-day and week-to-week. Translating methods first used by development economists and anthropologists interested in the financial activity of the world's poorest, Jonathan Morduch and Rachel Schneider[12] focused a

9. Federal Deposit Insurance Corporation. FDIC National Survey of Unbanked and Underbanked Households. 2015.

10. Federal Reserve Board. Report on the Economic Well-Being of U.S. Households in 2017. May, 2018. For an interactive chart showing demographic breakdowns and changes between 2013 and 2020, see The Federal Reserve Board, "Survey of Household Economics and Decisionmaking: Report on the Economic Well-Being of U.S. Households," *Board of Governors of the Federal Reserve System* (https://bit.ly/3qmpJoL, n.d.).

11. The Panel Study of Income Dynamics, a longitudinal survey of American families conducted by the University of Michigan since 1968, is one of the few sources available that tracks the changes in individual and household finances from year-to-year. This source was used extensively by Jacob Hacker, Professor of Political Science at Yale, in his book *The Great Risk Shift: The New Economic Insecurity and the Decline of the American Dream*, Oxford University Press, (2008) in which he concludes that the "instability of before-tax family incomes had skyrocketed. Income instability was much higher in the 1980s than the 1970s, and much higher in the 1990s than the 1980s."

12. For example, see Jonathan Morduch and Rachel Schneider, *The Financial Diaries: How American Families Cope in a World of Uncertainty* (Princeton University Press, 2017). By tracking the individual income and expenses of 235 American families located in four regions of the United States over one year, they have placed a magnifying glass over the uncertainty and unpredictability of the American family's finances. Their work gives a much more nuanced understanding of the ways and reasons people dip into and out of poverty and the difference between insolvency and illiquidity in their day-to-day financial lives.

Diana Farrell, Fiona Greig, and Amar Hamoudi have also conducted research that reached broadly similar conclusions. See (1) Diana Farrell and Fiona Greig, *Coping with Costs: Big Data on Expense Volatility and Medical Payments* (JPMorgan Chase Institute, 2017). (2) Diana Farrell and Fiona Greig, *Paychecks, Paydays, and the Online Platform Economy: Big Data on Income Volatility* (JPMorgan Chase Institute, February 2016). And (3) Diana Farrell, Fiona Greig, and Amar Hamoudi, *The Online Platform Economy in 2018: Drivers, Workers, Sellers, and Lessors* (JPMorgan Chase Institute, 2018)

Finally, another example of somewhat fine-grained panel data are Michael Hurd and Susann Rohwedder's monthly surveys of spending, employment, and expectations in the wake of the Great Recession which find reductions in spending in response to various shocks such as job loss, stock market declines, and declines in home value. See Michael D. Hurd and Susann

similar lens on the daily income and expenses of over 200 families across the United States for a single year. They found that low- and middle-income families experience large amounts of volatility in their month-to-month earnings, and that this reflects a broader increase in financial instability among American families over the last several decades.[13]

Gig work has emerged as both a symptom of and a potential solution to the increasingly precarious employment and finances of American households by promising its participants some amount of control over this variation and unpredictability. Centered around online marketplaces that efficiently connect willing buyers and sellers of services and products[14], gig work promises the dissatisfied, the cash-strapped, the out-of-work, or underpaid the opportunity to earn money easily and the flexibility to do so at their discretion.

This nascent gig economy, while not without historical precedent[15], is at odds with the current design of social welfare programs and worker protections that came about during the first half of the 20th Century and that make strong assumptions about the form of employer-employee relationships.[16] Legal provisions like minimum wage, overtime pay, and unemployment insurance benefits are tied to these employment classes and rarely applied, at the time of my study, to gig economy workers. We might wonder if their absence as income-floors and income-smoothing mechanisms might further exacerbate income volatility and make financial decisions within the household more difficult. Conversely, we might imagine that with respect to earning, spending, and saving, the gig economy is a means for individuals to manage volatile cashflows and may be important for understanding the ways Americans make day-to-day financial decisions within a system that has become more uncertain and less suited to their needs. If we seek to help them, to "intervene" we should also be curious about the ways that individuals and households help themselves, saving and spending in their daily lives as they navigate a web of potential constraints and trade-offs.

Rohwedder, "Effects of the Financial Crisis and Great Recession on American Households," *National Bureau of Economic Research*, 2010

13. Jacob S. Hacker and Elisabeth Jacobs, *The Rising Instability of American Family Incomes, 1969-2004: Evidence from the Panel Study of Income Dynamics* (Economic Policy Institute, 2008)

14. Terminology and definitions vary widely. Contingent labor, alternative work arrangements, independent contracting, gig work, the on-demand economy, the sharing economy, etc. Some definitions are more inclusive and include non-internet mediated work. To narrowly define gig work and to distinguish it from more familiar forms of non-standard labor like independent contracting, self-employment, temp-work, etc., my definition is closest perhaps to what Farrell, Greig, and Hamoudi, (in *The Online Platform Economy: Has Growth Peaked?* (JPMorgan Chase Institute, 2016).) call the Online Platform Economy which they define in terms of four characteristics: "1. They provide an online platform that connects workers or sellers directly to customers. 2. They allow people to work when they want. Participants can choose to pick up a passenger today, or rent their apartment this weekend, or not. 3. They pay on a "piece-rate" basis for a single task or good at a time. 4. They intermediate or facilitate payment for the good or service."

15. Jim Stanford, "The Resurgence of Gig Work: Historical and Theoretical Perspectives," *The Economic and Labour Relations Review* 28, no. 3 (2017): 382–401, doi:10/gbvj5c

16. Nelson Lichtenstein, *State of the Union* (Princeton University Press, 2013)

Though the size of the gig economy, involving less than one percent of the labor force, remains small, it raises significant questions about the future of work.[17] It has forced policy makers to reconsider the social compact between employers and employees, the provision of benefits for workers, and their legal classification as employees, independent contractors, or something in-between. It has revealed a desire by its participants for flexibility and autonomy that highlights the lack of those qualities in other employment and in other dimensions of their lives as they attempt to balance a constantly shifting array of obligations, values, and goals. In the platforms' use of automation and algorithms to manage a decentralized workforce, the complaints and frustrations of gig workers paint a vivid picture of the leverage such software allows its creators to instantly redirect the efforts of its workforce and the social distance it places between the low-level operator and their manager, who in many ways, no longer exists.

Despite its visibility in the public imagination, gig work has nevertheless proven difficult to conceptualize and decipher. Much of the data is private. What is public is occasionally suspect.[18,19] This study, and the resulting analysis that comprise this work, was an attempt to understand how gig workers, particularly Uber and Lyft drivers, find and perceive their employment, the money they make from it, and the things they spend it on. I chose rideshare driving because it appeared, as a frequent user of such services, ubiquitous and easy to engage in. I was not surprised to find that the average driver also earns below median income[20], and I suspected further that the effects of job precarity and financial

17. See Jonathan V. Hall and Alan B. Krueger, "An Analysis of the Labor Market for Uber's Driver-Partners in the United States," *ILR Review* 71, no. 3 (2018): 705–32, doi:10/gddt7t. See James Manyika et al., *Independent Work: Choice, Necessity, and the Gig Economy* (McKinsey Global Institute, October 2016). And see Aaron Smith, *Gig Work, Online Selling and Home Sharing* (Pew Research Center, 2016)

18. There was great interest in the results of Contingent Worker Supplement (CWS) of the U.S. Bureau of Labor Statistics (BLS) Current Population Survey in May, 2017. The supplemental survey had last been fielded in 2005, and the May 2017 supplement would add additional questions to understand the role of "electronically mediated work" or "online platform work." However, the question wording confused many respondents, there were frequent false-positives, and the percentage distributions arising from questions asking whether their electronically mediated work was done for a main job, second job, or additional work for pay and should not be used.

BLS concluded that they "should not again attempt to collect data about electronically mediated work using the four new questions fielded in the May 2017 CWS. If BLS were to collect data about electronically mediated work in the future, the questions would need to be substantially revised. It may simply be that the concepts are too complicated for four questions to properly identify all the information BLS was attempting to measure." For further details, see Current Population Survey Staff, "Electronically Mediated Work: New Questions in the Contingent Worker Supplement," *Monthly Labor Review*, 2018, 1–32.

19. Katz and Krueger, *Understanding Trends in Alternative Work Arrangements in the United States*.

20. Estimates are difficult since it may be one of many jobs, but self-reports from Glassdoor suggest an average of $30,000 per year for ride-share drivers. Farrell and Greig at the JPMorgan Chase Institute find a median monthly income (from all sources) of $2,514 among participants in online labor platforms which includes ride-share services. See Farrell and Greig, *Coping with Costs*. Data from Indeed in late-2021 finds average yearly driver pay for Uber drivers to be $28,629. See Indeed, "Uber Driver Salaries in the United States," *Indeed.com* (https://indeedhi.re/3GHAMzg, October 2021)

volatility would be especially prevalent among its participants. It was an attempt to understand the drivers' decisions about working, saving, and spending in their own words and with close attention paid to the context in which those decisions were made.

The data that form the basis of this study was largely collected between the fall of 2018 through the beginning of 2020[21], finishing two months before the American economy, like nearly all others across the world, shut down, a response to contagion that from what I have heard is historically unprecedented and from what I can see has been profoundly disruptive to the lives and livelihoods of Americans across all economic strata but that has posed particular obstacle to those low-wage workers in service industries, like rideshare driving, that could not easily sequester themselves from society at large and more certainly could not continue to be paid while doing so.

Though there was structure to the interviews I performed and particular facets of the driver's life that I was curious about—namely their work, their money, their families, and their goals—I had no firm hypotheses to test. Instead I suspected that the precarity we see among the working- and middle class, and their attempts to manage it, would be especially dynamic, and hence revealing, among this relatively small segment of the labor force.

And though small in an absolute sense, it would be a mischaracterization to say that the emergence of gig work and rideshare driving in particular had gone without notice among the media, academia, and everyday citizens by the time I began to speak with and observe its participants more closely in 2018. In fact, it appeared somewhat bombastically and abruptly into the lives of urban communities and the collective conscience of activists, politicians, and journalists alike. It attracted both pollyannas and prophets to opine on its significance and its implications for the future of work, and one could, with little effort, see within it whatever scourge or savior one was already inclined to find among the trends in worker productivity, labor participation rates, and wages that have been previously described.

This work is organized into chapters that follow drivers as they find or evaluate jobs, drive to meet their earning goals, pay their rent and bills, manage their relationships with others, and attempt to overcome physical pain, waning motivation, and their own shifting and sometimes nebulous goals. Across these chapters, I attempt to unravel and explore what appears to be the central fact of the rideshare driver's current circumstance: their need for flexibility—in their work, obligations, and finances—in order to temper and manage the incipient uncertainty and volatility that always lurks at the edges of their lives.

Flexibility is a primary motivation for their entrance into gig work as they frequently attempt to supplement or replace lost income after layoffs and injuries or after finally reaching a threshold of dissatisfaction with their previous employment that spurs them to quit. It is an important component of the worker-job fit, and flexibility both helps with the search for a job that fits and also figures

21. Some personal relationships developed and have continued beyond the bounds of the study. I also recontacted a handful of participants that were amenable to it in the fall of 2020.

prominently in their conceptions of autonomy, freedom, and upward mobility by which they evaluate prospective jobs and their own lives. It plays a persistent role in daily living as they juggle driving with obligations to and constraints placed on them by family and friends.

As they attempt to manage regular bills and respond to unforeseen expenses, the flexibility not only of the job but in the timing of their income is a vital to their ability to synchronize their cash flow to the rhythm of their monthly expenseS and thereby meet the expectations of creditors, landlords, family, and friends. Yet, while many cite a need for flexibility in their job, their reasons for needing it vary widely and drivers often find this flexibility incomplete and occasionally actively harmful as they attempt to bargain and negotiate over resources within the household and the social circle and as they deal with their own personal injuries, pains, and garden variety weaknesses of will.

The driver finds this flexibility necessary and sometimes vital in meeting short-term obligations but also in pursuit of more distant goals and larger personal transformations. While she often begins her work with straightforward material goals, she also frequently has grander ambitions in mind, to be a different kind of person or to have a different kind of life. Such goals leave the financially precarious driver inherently vulnerable as she must work toward them, often haltingly and through frequent trial-and-error, with an incomplete understanding of what they mean and what it might look like to achieve them. These goals are often reflections of the middle-class lifestyle they aspire to or attempt to maintain.

The data used in my analysis[22] comes from three phases of research and was an attempt to capture both variation and depth. The sample, by design, is not representative of rideshare drivers in general nor even of rideshare drivers in Los Angeles. It did attempt to capture some range of possible circumstances in which drivers find themselves, juggling obligations to family or simply to themselves. When I describe drivers, I can describe only those I spoke to and can say decidedly less about the rideshare drivers that I did not.

What I have forsaken in terms of strict, statistical representativeness is perhaps mitigated by a certain context, depth, and range of human experience. Though it lacks the qualities of statistically generalizable data, these men and women—though primarily men—that I spoke to should not feel alien to us. They range in age from their early twenties to their early seventies, making $20,000 to $200,000 per year. They are college students and retirees, somewhat bohemian artists long accustomed to their precarity, young dreamers, entrepreneurs, disaffected engineers, hardworking immigrants, and supportive parents. They are also, occasionally layabouts and ne'er-do-wells[23], cheats, recovering addicts, and former convicts. In short, the drivers I spoke with encompass a range of occupa-

22. For more details on my methodology, sample, and vignettes of the financial diaries participants, see the Appendix. Additionally, while I continue to use *I* when writing in the first-person for simplicity and stylistic purposes, another ethnographer did conduct many of the financial diary interviews that are cited throughout.

23. Self-described. See Jim in Chapter 2. Another driver, Alan was quck to tell me, "I'm a very lazy person. It's true. I will tell you the truth. I'm a very lazy person."

tions, histories, and behaviors that would be familiar to the average American and who would likely find their struggles, concerns, goals, and attitudes if not relatable then at least recognizable and hopefully plausible. It attempts to show in some detail mechanisms by which people get by or are derailed, the accumulating effects of pain and poor impulse control and the impact, in a society where much value is placed on one's work, on one's perspective and reaction when the work is held in low-esteem or difficult to do at all.

In addition to its ability to document a great deal of context and contingency, an ethnographic work such as this allows us to put a face on the past. One less abstracted by statistics, trend lines, and tables and perhaps more vivid, memorable, and fully revealed as a result. Assuming such works are returned to and re-read, it may aid others in understanding more viscerally the breadth of the human experience within a particular time and place and the varied reaction to it.

Interviews – I conducted semi-structured interviews with sixty drivers over approximately four months in the City of Los Angeles, frequently in their cars but occasionally over meals or while they made stops and ran errands. I spoke to both drivers that lived alone or whose finances were largely insulated from those of a roommate and those who lived in households that shared financial resources. I attempted to sample those for whom driving was their primary source of income and those for whom their income from driving was secondary or supplemental.[24] And, of course, I encountered a great range of individuals with different personalities, goals, ways of conceptualizing money and work and with different perspectives on their situation.

Financial Diaries – I attempted as well to compare their word with their deeds. Did they do the things they said they were going to, and did they achieve the goals they set for themselves? Of the sixty drivers that I interviewed, ten agreed to meet with me again, and eight continued to meet with me every two to three weeks for six to nine months. These interviews and financial diaries constitute the other major portion of the data used in my analysis and were carried out by myself and another ethnographer that I hired to assist me. I asked about the decisions they had made and the goals they had for the following weeks. I discussed, and sometimes observed, the issues they faced with their work, their family, roommates, and friends. I also recorded their financial transactions in the period between meetings, largely culled directly from the relevant financial accounts that they accessed online. I recorded the balances on their checking and savings accounts, the amounts of their outstanding credit card debts, car payments, and mortgages, the informal loans they made to and received from friends and family. I recorded how much they drove, and given their driving how much they earned, and from their earnings how much they chose to spend. During both the semi-structured interviews and financial diaries, I also attempted to understand the role of their work and its impact not just on themselves but on family and other social arrangements

24. See the Appendix for more details on my sample, my methods, and characteristics of the drivers I interviewed, both referenced within this work or excluded.

Participant Observation – Finally, I also drove myself, for a period of two to three weeks, both for Uber and for Lyft. I drove on the Westside of Los Angeles, around North Hollywood, through Echo Park and Burbank, Glendale, Pico Rivera, Hawthorne, Alhambra, Santa Clarita, places in between and beyond. I sat in traffic, pulled onto a curb so a woman, drunk by mid-day, could get out and vomit, and listened to a pair of recovering alcoholics on a first date as they shared with one another the intimacies of their rehab and their therapy. I sat party to discomfiting arguments and loose talk, apologies from the front passenger for his crass friends in the back, unprompted explanations from a woman made up for a night with friends in Hollywood when she sees me glance at a much more candid profile picture of her that appears on my phone when we end the trip. *I don't know why that particular picture pops up*, she tells me quietly as she opens the door to get out, *I didn't even select that picture.*

I ferried women to their parties, the elderly to their doctor's appointments, children to their school, and parents to their homes. It allowed me to experience, in small doses, the minor indignities and the occasional privileges of being a driver in Los Angeles, namely seeing the city, continuously and in concentrated form, on its own terms, as viewed from the street, the stoplight, and the broad and arcing freeways which dissect a county of 4,000, a contiguous urban area of 2,000, and a city of 500 square miles, a place of bustling ethnic diversity and dizzying gradients of wealth.

In Venice, a homeless man organizes his suitcase of towels and blankets along the low brick wall fronting a family clinic. In Santa Monica, Hispanic nannies push their blonde-haired charges in UppaBaby strollers through the park. At the end of the night, I drive a young woman into Beverlywood, past the Rancho Park Golf Course and the Hillcrest Country Club and to the large iron gates that demarcate an entire residential neighborhood nestled among the towers of mid-City, home to actors, cinematographers, and movie industry executives. One gets these small glimpses of the city, and one, occasionally, is able to observe it in its wholeness. Late on Sunday night the I-5 and the I-405 from Santa Clarita into the city are nearly empty: six and seven lanes shared among a few intrepid commuters and 18-wheelers. For a moment, surging along a high point of the highway, one can see far into the distance. Los Angeles with its undulating lights smolders like a dying fire as those who tend it sink deeper into hunger, addiction, inebriation, and sleep.

I hailed rides at various corners in the Westside of Los Angeles, between the I-405 and the beach, where I lived and worked. I hailed them during most hours of the day, from eight in the morning to five in the evening, on weekdays and weekends. I met my drivers not far from an east-west thoroughfare on which sits a small rental-car lot hunched on one corner communicating in electric blue and white its name into the starless night. The rest of the boulevard from here to the marina is much like this corner–a string of one and two story buildings surrounded by asphalt and crumbling parking blocks, home to mediocre pizza joints, a natural foods grocery, a shoe store with boxes stacked high behind its display window, but also machine shops, tire stores, and independent repair shops for cars both foreign and domestic. Branching off at frequent intervals were

quiet residential streets with aging apartment buildings stuccoed in beige and dirty white and modest-looking but certainly not modestly-priced, single-family homes.

The drivers that I met lived across the city's length and width. Some lived mere blocks from the beach on quiet palm-tree shaded sheets in historic bungalows and apartment buildings. Others lived on the outskirts of the city in towns where the rents are cheaper, brown and dusty places in which bail bondsmen, pawnshops, and junk lots line the roads leading into them. Where the streets, at the desert's edge, are mostly empty and still cool at 8:30 in the morning but which by noon have crossed well into the nineties. They rent rooms in neighborhoods where the local McDonalds bulges with old men drinking coffee and reading Chinese-language newspapers. They lived in studio apartments and single family homes. Of the ten that I followed over time, some were immigrants, most were transplants. Some had been here for decades, others had just arrived or were too young to have done *anything* for decades. They had come to Los Angeles for many reasons. To actin film and television, to be closer to their children, to be re-united across the border with their mother. They had lived here for a while, gone overseas or up-state, and eventually returned. But they all, eventually, came to a stop on my corner in the Westside.

2. Finding Jobs, Keeping Jobs

Late on a Friday, I stop to pick up Vinnie[1] who emerges from the darkness with a pair of young, attractive women in tow. Their skirts are short, and their perfume hangs like a cloud in my rented Volkswagen Passat. They are 22-years old. I know this because they are trying to figure out if they should be considered Millennials or a part of "Gen X." The cutoff between the two is, according to one, 1995 in which case, of course, they are both wrong. She was born in 1996. Including me at some point in their conversation, they refer to Vinnie as their drug dealer but assure me that he has no drugs, and anyway, that they are just kidding. The phone rings, and one of the girls places the caller on speaker phone. Speaker-Phone says he's just gotten out of The Forum.

"Was there a concert?" she asks.

"The Smashing Pumpkins," he says.

Vinnie is energized by this exchange and grabs the phone. He asks excitedly if they played the song "1979." He has a number of mono-color tattoos, carries a plaid JanSport bookbag, and has a stoner's verbal affectations—he draws out the word "bro", which he uses liberally—and is, perhaps also, currently stoned. Or drunk. His words roll thickly and inarticulately off of his tongue. When we arrive at a bar on Lincoln Blvd, the girls get out, but he stays behind for me to take him home. When they close the door, he says quietly: "They are so goddamn annoying. Girls are so annoying when they're drunk."

Vinnie tells me he doesn't party anymore. He drinks occasionally but doesn't like to go out. Not like those girls. He says his background check for Lyft is still under review and that he is worried. When I tell him mine took almost two weeks, he seems relieved. "I was starting to wonder if. . . " and trails off, searching for the word.

"You'd been blacklisted?" I ask.

"Exactly. I think I was, from Uber. I don't know."

He wants a regular job again, and to pay taxes, but tells me he gets by, at the moment, selling drugs. He could get financial aid for school but the whole process of applying for it "seems like a lot of work." Vincent was also in rehab

1. The names of drivers and some personal details have been changed to preserve their anonymity.

"for a little while" after he was laid off from his marketing job at an aerospace company where both his parents had worked for many decades and had helped him get his foot in the door. After his lay off he received a severance, but it was not very large, and in any case, he spent most of it partying. "It's never as big as you expect." he concludes.

Two Weeks Earlier

Under late-morning sunshine, I cross Venice Boulevard and head in the direction of the West L.A. Kaiser Permanente Hospital. I pass a long, low slung building that sits on the western side of La Cienega. It appears to be a night club, painted black with covered windows, but which, along the side of the building and in white lettering reads "CoreChurchLA," and beyond, a sign upright on the building's side, "Jesus Saves" in neon lettering. Beyond it is the Hertz Rent-A-Car. A small, plain-white, temporary-seeming building one might imagine finding at a construction site, it feels overwhelmed by the wide parking lot that surrounds it. Inside, I sign in at the iPad kiosk set beside a small card table covered in pink tablecloth, and after I've finished, Josh, the young man stationed there, takes me outside, down the left side of the building through another open door which is the entrance to a separate waiting room for those renting vehicles for Lyft's Express Drive Program.

A week ago, I'd made my reservation online to pick up a car from this location. One two-star review on Yelp, written the year prior, describes this location as "[t]he absolute worst," and wonders how he can see so many employees wandering around but only have one person manning the front desk. "Everybody kept going in the backroom area, and disappearing for 10 - 15 minutes at a time. Like WTF was back there that was so important. Also the rental car I got had ONE floor mat and that was ripped up, the ceiling of the upholstery was stained with smoke stains, and the battery on the car died within 4 hours."

As I'm waiting for my car, a black woman with wild hair pokes her head in and loudly asks Alan, the other Lyft employee onboarding new drivers that day:

"How much deposit do you need to put down to get the Lyft car?"

Busy looking for something in a set of black lockers, Alan turns his head but keeps his back to her and explains that the down payment is $250 dollars.

"$250 with my application, and I'm good?"

"Well, not cash. Only debit or credit card," he says.

"Oh!" She seems surprised by this. "Alright." She says, and disappears. I do not see her again.

I continue filling out paperwork as other Lyft drivers move through. One pulls up to return her Hyundai. She is a young woman and from the window I see the Hertz employee point out a scratch low on the front right bumper. The driver appears upset about this, I suspect, because she may be charged. "How do you even avoid that?" she asks. "It's on the underside, from a curb."

Another—older, heavier, and male—comes in and tells Josh that his sister took his car to San Francisco. He needs a rental. His accent is thick but Josh recognizes him and explains that he doesn't see a reservation for him. The man

seems not to understand, and Josh reiterates: "You don't have a reservation. We made a one time exception for you. We don't have any extra vehicles. We happened to have an extra vehicle last time." He will need to make a reservation for a car and come back.

While my Volkswagen Passat is readied, Alan tells me he's worked at this location for "only two weeks" and had previously been an onboarder at another location for three months. He explains that this is not typical, but they are expanding quickly. It's busy. "Fourteen reservations today. Twenty to forty renewals, plus any returns." He continues, "Monday and Tuesday are busiest. Thursday is our slowest. Then it ramps back up on the weekend." The one- and two-star reviews, he assures me, do not reflect the current reality.

Alan was a Lyft driver for four years while also doing unspecified freelance work part-time. Onboarding, he tells me, is "certainly more consistent." He says this slowly as if choosing his words carefully. "You have to be able to ride the wave," he says. One week you can make a lot and the next week can be awful, he continues. When he had troughs in both income sources at the same time, he found it quite difficult to manage.

I rent my Passat for thirteen days, ferrying people to work, students to school, and drug-dealers-cum-aspiring-Lyft-drivers like Vinnie to their homes after a night of drinking. In total, over those thirteen days, I make $651.79, drive for approximately 38 hours and 845 miles, and give 91 rides. I spend $148.17 for 44 gallons of gas and $441.19 for the rental. All told, I net $62.60. If one accounts for the higher-data-rate cell phone plan and the plastic perch on which I mount my phone so I can follow GPS directions without using my hands or staring into my lap, I earn $21.33.

Why Drive?

Why are these men and women here? Not just at the La Cienega Hertz or in line for the Lyft Express Drive program but driving for Lyft and Uber at all? On some level, the answer is straightforward: by and large, these men and women would like more money than they currently have. Their justifications for driving are predominately, though far from absolutely, material in nature, and an even shallow inquiry into their financial lives—their income, their debt, and their savings—often suggests a limited means to weather uncertainty. And, my own personal experience to the contrary, they *can, and do,* make money driving.

While these men and women do tend to drive for the money, such an explanation seems incomplete, or circular: one drives to earn money, because one needs it. It explains neither their choice to do this particular job, why a job at all is a necessary solution to their money problems, nor what their particular money problems are and why they have them. It does not tell us whether the choice to drive signals some broader improvement in their economic fortunes or is symbolic of its degradation, whether the additional money subsidizes extravagance or ensures a bare survival, whether waiting in line at the La Cienega Hertz and cruising for rides on the side-streets around West Hollywood is the result of bad choices or bad circumstances, or even whether a driver, personally, considers his

choices or his circumstances particularly bad and in need of improvement at all.

Some willingly trade a job making more money in order to make less driving. Roger left a career managing restaurants making $65,000 per year with health insurance to drive for Uber making $50,000 per year without. Jonas quit his higher-paying entry-level engineering job to drive for Lyft and Uber over a year-and-a-half ago. Teresa made a good living as an accountant before she quit, moved to Los Angeles, and began driving for Uber. Marta was offered full-time work but insisted on part-time hours so that she could continue to drive. They all need the money that driving provides and yet that money could clearly have been provided, and in equal or greater measure, via other means.

Their participation in the gig economy appears underdetermined by narrowly and isolably economic circumstances. Roger, disheartened by his children asking why he was never around, trades the higher-paying but inflexible work of managing restaurants for driving so that he can see them grow up. Jonas had felt "a little nauseous pretty much permanently" at his engineering job. As an Uber driver, he can sleep through the night again. Teresa could not stand "working in a room. And watching the computer," ruining her eyes and her head any longer. At a friend's recommendation, she registered for classes in cosmetology and took up driving to make money while working around her school schedule.

So, while it is true that these men and women drive because they need the money, they also drive because they need time, at the right time, for their children and their parents and for themselves. They drive not only for reasons external to the job but intrinsic to it as well. Because driving, compared to what they have been doing or could be doing in its stead, is less stressful, entails fewer responsibilities, and demands less oversight from bosses and colleagues. The decision to drive is an economic choice mediated by larger social and psychological forces in their lives.

The trade-off between the tangibly financial and the intangible, but meaningful, social and psychological rewards is only most clearly illustrated in those cases where money is literally given up for time, and better sleep, and more fulfilling work. Yet such calculations pervade the choices about work that a great many of these drivers make. George and Casey leave their jobs in customer service for a better quality of life and more money as Uber drivers. Casey now has enough money for impromptu trips to Las Vegas. Roberto left an inferior job in the construction industry. So did Carlos. Frank and Ife both left their work as security guards and bouncers not simply because they felt they could make more from driving but also for the flexibility and the freedom from a boss that driving afforded.

And these calculations are not made merely at one point in time but daily, even hourly. Drivers juggle economic necessity amidst a constantly shifting array of physical, social, and psychological demands and everyday exigencies that govern much of a person's improvisational, reasonable rather than strictly rational, action. Cristobal uses the flexibility of driving to take care of his kids, Omar, his grandmother, and Haruki, his sick friend. Sam sometimes drives not just to make money but to avoid her roommate, Gloria to avoid an intrusive

landlord, and Alan to avoid himself.[2] The money, of course, is a draw, often a primary one, but a draw that exists in a frequently shifting constellation of factors both individual and circumstantial.

Drivers drive to earn money. Some drive because they earn more doing it than something else, or earn less but consider the psychological wage an adequate trade-off for the income they leave on the table. But for others, this decision is not the product of deliberate choice made from the comfort and detachment of steady, well-compensated employment. And it is not necessarily an absolute improvement along some economic, social, or psychological frontier but a relative one, set against a larger background of uncertainty in their working and financial lives.

Some are physically injured and unable to make a living in the way they had been—Ignacio breaks his ribs and can no longer move furniture, Antonio injures his knee and cannot work as an EMT. Some have lost the tools they need for their work—Garrett totaled the truck he needed for his construction job. Tony deals with both an injured shoulder and a wrecked car, leaving him unable to paint and without a means of transportation. Renting a car to drive for Uber solves both of these problems, hopefully, for as long as it takes a shoulder to heal and a lawsuit to resolve.

The Unemployed

For many, the sudden loss of a job and a lack of money in the bank requires them to find something—quickly—before the rent is due or the car is repossessed. What might start as a second source of income, taken on to fill-in for seasonal work that slows down in the winter, to fund additional leisure and travel, take care of long-delayed dental work, or to make the pinch of Christmas shopping less painful—can quickly become the only source.

Probing further, one finds that while the loss of any particular job may be unexpected and temporarily destabilizing, it often occurs against a broader backdrop of instability in their financial and working lives. It flares up like an old injury—unexpected but not unknown. Some drivers appear chronically precarious. They have lived in their cars or consider it. They are living now in hotel rooms or AirBnBs. They drift from job to job and worry about the first of the month when rent is due. They are waiting for the unemployment benefits to end or have decided that a disability check is no longer sufficient in dollars and in self-respect. Some are simply struggling. They are balancing school, and children across multiple homes, and a job search in a new career field that grows increasingly less promising. They invest labor in and derive identity from industries, the demand for which, through globalization or technological change, has grown smaller or died altogether. Out of work and out of time, some are trying to avoid losing a home, some hope, however quixotically, to save for one, and some know they will never own a home and have come to terms with it.

2. This intra-day juggling of priorities and demands against the need to make money is covered extensively in Chapter 3

Some are trying to coast until Social Security kicks in and some are trying to make thirty the age at which they finally get their lives together.

All these forms of financial instability and untenability are rivers running downhill. Uber and Lyft are a sea they rush toward and eventually empty into. To understand why and how, one must look at the the market for the driver's labor, the particulars of the job and how it compares to other things he or she might conceivably do, as well as the experiences and history the eventual, and frequently reluctant, driver brings to bear in his interaction with the world of work.

Long before someone drives for Uber or Lyft, they think about it. And long before they think about it—as a new job, a second job, a novel experiment, or extra money for Christmas—they knows about it. The future driver scrolls past the advertisements on Facebook or Instagram and sees the familiar placards and stickers on participating vehicles as they line up at the airport or idle in front of bars and restaurants. They have roommates or colleagues in similar circumstances—out-of-work actors, intermittently laid off inventory clerks, poorly paid construction workers—looking for better ways to make an extra dollar and willing to share their experiences and a peek at their earnings tab. And of course, one may have used the very service he or she now works for. In all these ways, one learns what the job entails, the car they'll need, what type of money they should expect to earn, and the people they may have to deal with. The job is, in other words and in great contrast to others, ubiquitous and the process of becoming a driver, relatively transparent and without any great variation in experience. And they can often learn all this without being explicitly or consciously interested in the job at all.

Though they may know of the job, know what it pays and what it requires, they can sit on this knowledge for an indefinite amount of time. There is no great rush—the job will be there when they need it—and they may have a wide range of reasons for not acting on the opportunities available to them. They may already be employed or own a stable business that provides sufficiently for their needs. They may be living on unemployment and simply have no need to find a job at all, at least until the benefits run out, whereupon they must replace the unemployment checks with something else to continue making rent. Others could perhaps stand to bring in a little more money, and recognize this, but they have a car that is too old or with two doors instead of four. The extra money would be nice but is not vital and until circumstances change—a mother passes away and a father offers his son use of the extra vehicle—there is no financial impetus strong enough to overcome the extra hassle, and expense, of getting started. They may simply be too young. Not too young to drive but too young to give much thought to the benefits of making more than they spend from month-to-month. It is only until the driver sees his friends having children and buying homes that he begins to consider the greater arc of his life and what it might bend toward.

This is Raul, the child of illegal immigrants, who, at the age of 29, has friends who are saving for down payments and friends who are struggling to make rent and must decide which he would rather be. Vinnie, from the beginning of the

chapter, perhaps also fits this mold. The message he gets from his parents, or society at large, is that it is desirable, respectable even, to get a real job, "to pay taxes," and yet he seems to be in no great hurry given his own addictions and incentives. The potential driver[3] is, in many ways, treading water, afloat, for the moment, in whatever social and economic circumstances he finds himself in. Until his circumstances change, or his ambitions, until the river drags him unwillingly toward the sea, he finds no need to hurry there.

If the decision to join Uber or Lyft entails no great search, requires no great hustle, and is something the struggling and precarious often simply empty into, the search for other jobs can be much more opaque, uncertain, and expensive in time and in dignity. Their search for a job approximates, sometimes almost literally, a random walk. Work is found, not because it matches anything particular in mind or through some systematic comparison of costs and benefits, but by availability, happenstance, and proximity. *I need a job. This is a job. I'll take it.* Some of this is driven by inexperience and age. Recent immigrants may be unfamiliar with the labor market or consider almost anything an improvement over previous conditions and work experience. Immigrant and non-immigrant alike may lack the education or skill to be particularly discriminating. They may just need something very quickly. Several weeks after Casey was fired from her job as a dental assistant, she saw a new gym being built near her home. She went in to sign-up for a membership and came out, after a chance encounter with the owner, with a job signing up new members like herself. When she noticed the Starbucks next door was hiring, she got a job there as well.

For those with heightened expectations, either as a product of education, prior success in the labor market, or a high perception of their own value, the job of finding a job can be a journey of slowly diminished expectations. One may have the formal education or appropriate certifications but remain ignorant of an essential language that the successful job-seeker uses when communicating with the formal gatekeepers that stand between them and a job. A large company may see dozens or hundreds of applications for a single position, and resumes may be read cursorily by an employee without any very special knowledge of the job being applied for. Getting hired in these cases requires a certain fluency with bureaucratic and corporate language and an understanding of the subtle ways in which one intimates accomplishment, success, and desirability to the person that might hire him or that might pass his resume to the person who might hire him. Resumes and job applications may not initially be read by a human at all. Computer algorithms and filtering may occur that weed out not only the obviously unqualified but also those unable to wield the specialized language in which one communicates these qualifications and which the computerized filters key for.[4]

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3. Here, it must be made clear, that I am speaking of the subset of potential drivers that do eventually begin driving. There are, presumably, many who consider it but never drive, either because they make do without or find some other alternative.

4. To offer one example with which I am familiar, entrée into a large portion of government jobs passes through a single web portal—USA Jobs—in which a successful applicant must not only be qualified but able to reproduce those qualifications in a language that is decipherable

Quincy is a college graduate but spent a year searching for a job before he was hired into a sales role at a rental car company. He had applied for this particular job, by his own count, "ten to fifteen times" before he went to his friend, an employee of the same company, in frustration. She looked at his resume and told him he needed to highlight more of his accomplishments. These need not be professional accomplishments, which he did not have, but could include his participation in sports while he was still in school. He revised his resume, received a call-in for an interview, and got the job. Despite an automated and publicly accessible process for job application available to all with an internet connection, it, at least appeared to be, an insider's knowledge of what this particular company looked for when screening applicants and a more general understanding of how recent college graduates can signal relevant experience[5] that led to an eventual job offer.

And some give up before getting even this far. One sends in the application, or follows up on leads provided by Craigslist or job listing services like Indeed or Monster, and simply never hears back. He does not know if the application was received, if it was ignored or somehow lost, or if he was truly considered unqualified for the role. For those who aspire to move up from low-wage work, from manual and informal labor, one sees the path forward as through a glass darkly—unclear and uncertain about where to go and how to proceed.

Yet even experience itself may not be an unalloyed good. It may in fact hinder the job seeker if, for instance, the prospective employer thinks he will demand too much pay or feels the requirements of the new job, even if ostensibly the same role, are different enough to require retraining and the elimination of bad habits. This was Clarence's understanding of some of his own difficulties. After being laid off from his job doing technical work in film production for several years, he had difficulty finding subsequent work because employers felt he was overqualified for the positions he was applying for and would need to be re-trained in any case.

Experience not only encompasses the technical tasks one accomplishes in a job but a sense, and potential distaste for, the environment in which a job is done. While this distaste may be more likely in low-wage work, it can extend into well-compensated, white-collar work as well. A toxic or high-pressure environment or corporate theatrics and an incongruity between what a corporation says they are searching for—a qualified candidate—and what he feels they are actually selecting for, leaves them disenchanted with not only the process of finding work but the idea of standard employment altogether. Jonas, after he quit his entry-level engineering job, searched for similar roles at other companies, but says:

> "[T]hey wanted me to fill out their online form which would have, like, taken me an hour. This is stupid, I have a resume, and I have

to computer filtering. Dedicated training during a military servicemember's transition into civilian employment is provided to teach this language whose main rule appears to be that one should rewrite all accomplishments so that they exactly repeat the terms of the job description.

5. See Robert Jackall, *Moral Mazes: The World of Corporate Managers*, Updated edition (New York: Oxford University Press, 2009).

> proof of work I did, so I'm just going to do this really half-ass and just go in the interview and see if I can give them my stuff in the interview. But they didn't really care what I could do. They just cared if I could fill out their bullshit form, so I walked out of that."
>
> Jonas laughs. "I was like, alright, I'm not dealing with this crap. I'm a qualified candidate. If you can't give a qualified candidate the time of day, because they don't want to do your stupid online data mining form. . . "
>
> "So, these kinds of frictions involved in getting different jobs were a deterrent for you?" I ask.
>
> "I guess so," he replies. "I didn't really think about it like that, but probably. And maybe, subconsciously, I just didn't want to do a normal job."

Because, as Patrick says to me one morning, "This is money in your pocket and you go out the door. Other things you got to go do. You got to dance for an audience of people. *Do you like me? Will you hire me?*"

Much like Quincy, who relied on his friend for help revising his resume, many of the drivers that I met relied, in some manner, on their family and a more extended network of friends, colleagues, and roommates to assist in their search for work—to identify openings, vouch both ways for the employer and the employee, and to facilitate successful entry into the job through advice, encouragement, and inside knowledge. The job seeker may have a brother-in-law at a moving company, a mother who can set him up with work on the swing shift, a roommate with a small online retail business who needs help shipping orders, or a friend whose father is a foreman at a construction firm.

Social ties within the job itself may also lead to more lucrative opportunities, and the opportunistic worker, always open to greater pay or better working conditions, may jump to a new job through connections made in the former line of work. A coworker starts his own construction firm and asks his friend to come help, a mechanic fixing the ovens at a bakery gets offered a position as a baker, a security guard on the scene of a television shoot endears himself to the producer and is offered a job as a production assistant. These social ties, and their frequent employment in the successful hunt for work and income, function as an important source of slack for workers who change jobs frequently, are at greater risk of being laid-off or fired, and have limited *financial* resources to weather an extended search for paying work.

The network holds, on one hand, a current list of available or potential opportunities and, on the other, an intimate knowledge of the prospective worker's needs and abilities. It goes without saying that these friends and family, to be useful, must themselves be gainfully employed or in some way intimately familiar with the world of formal work, and the successful search for a job

through friends presupposes a certain aggregate amount of human capital.[6] An extended network of friends and family is probably most helpful to a certain type of worker—one without so much human and financial capital that they could reliably get by on their own, or where the nature of help that the network provides is qualitatively different, and one without so little that one's peers have too little experience with formal work or where a lack of financial assets precludes such things as reliable transportation.

The Unskilled and Unfulfilled

There is the search for work, and there is the search for a job that works. The search for a compatible job, much like a romantic relationship, involves, on both sides, the slow revelation of pertinent information.[7] Some of this information, like age and work history, is discernible at a glance. Other information, like a duplicitous boss, a stressful work environment, toxic coworkers, or a lack of upward mobility often reveals itself only upon the job's acceptance and, in some cases may be clearly recognized only after many years. One searches for a job that provides materially. But one also searches for a job that can, at its best, provide social and psychological succor and, at the least, does not actively abet the difficulty and hardship one encounters in other aspects of his or her life. For many of the drivers I met, their previous jobs had frequently left them depressed, stressed, burnt out, tired, and in physical pain.

One may enter a job with the hope of promotion and advancement, at times perhaps even being assured such things, yet see no ultimate upward mobility. One may lack the skills, initiative, or rapport with those in a position to facilitate such mobility. Larger economic conditions may emerge that forestall expected progress. George had been "depressed for years" at the customer service job he'd

6. That a social network helps an individual in that network to find a job might be considered the converse of economic literature that looks at the effect of social networks on the receipt of welfare and disability insurance application. See Marianne Bertrand, Erzo F.P. Luttmer, and Sendhil Mullainathan, "Network Effects and Welfare Cultures," *The Quarterly Journal of Economics* 115, no. 3 (2000): 1019–55, doi:10/dcqh3r. See also Gordon B. Dahl, Andreas Ravndal Kostøl, and Magne Mogstad, "Family Welfare Cultures," *The Quarterly Journal of Economics* 129, no. 4 (2014): 1711–52, doi:10/f6vfqh

7. Henry Farber's chapter in the *The Handbook of Labor Economics* on "Mobility and stability: The dynamics of job change in labor markets" provides a concise summary of the relevant literature on how workers match themselves to appropriate jobs. Economic models of job turnover and wages attempt to explain three primary facts: (1) that long-term employment relationships are common. (2) that most jobs, nevertheless, end quickly. And (3), that jobs are less likely to end the longer one has them.

Some explanations for these facts include the accumulation of firm-specific human capital, or skill development that is not transferable across jobs, workers' varying dispositions that give them a predilection either to move between jobs frequently or to stick around, and information asymmetries. See Henry S. Farber, "Mobility and Stability: The Dynamics of Job Change in Labor Markets," *Handbook of Labor Economics* 3 (1999): 2439–83, doi:10/bwzttn.

See also Boyan Jovanovic's paper on job matching which talks explicitly about the mechanism by which job turnover occurs as information is revealed about the current job match. Jobs, in this sense, are "experience goods" in that the evaluation takes place after purchase. See "Job Matching and the Theory of Turnover," *Journal of Political Economy* 87, nos. 5, Part 1 (1979): 972–90, doi:10/bbkc7c

held for over a decade. He felt he was at a dead end. "My boss wasn't nurturing my abilities, and I had reached the ceiling [. . .]. And there just was no raises and no job promotions, no growth." And one may persist in the job long after it ceases to provide satisfaction in the hopes that something will change, and more importantly for lack of something better or lack of time to search for it.

In working with others, in businesses both small and large, the worker can find himself in situations of moral tension. For those in customer service and sales, roles that many drivers had previously worked in, organizational imperatives to sell certain products or services can create profound conflict when the worker does not believe in the utility of the products and services or when he feels a particular customer may be ill-served by them. An insurance salesman may feel that the service he provides is not worth the price he is forced to charge for it. A former retail banker may feel an incredible pressure to open accounts for customers without their knowledge or approval in order to meet a particular product quota. They might be asked to cheat or deceive on the company's behalf and sometimes they are simply cheated themselves. Guarantees of bonuses or commissions are not upheld, costs incurred during the course of work are unreimbursed, or a construction job promises a higher rate, and delivers, but barely, and only in exchange for significantly longer hours than he was working before.

Jobs can be bad, but workers can be bad too. Drivers have variously admitted to a lack of skills and organization, an inability to work well under stress, show up on time, or simply to sustain interest in the job at all. When Casey gets bored with a job, she quits. She quit working at the gym signing up new members, despite feeling like her colleagues had become "family," because she was bored and because she was "tired of working inside a building." And of course, these broad categories of incompatibility—qualities inherent to the work and qualities inherent to the worker—in reality are not so cleanly divisible. One's experience of the work he's had will, over time, mold his expectations of the work he will find and his reaction to it.

Jim has held approximately thirty-four jobs over nearly four decades. Excluding his current stint as a rideshare driver and the roughly decade in which he subsisted off of low-level drug sales, a job has lasted, for him, an average of seven months.

> "Do you like being able to pick up and leave jobs?" I ask him.
>
> "Not really. I've walked off a number of jobs where they were just [. . .] not good. You got to treat people right. I don't care so much about the pay. So, I don't know, I just never had a good job."[8]

8. This is an interesting comment when considering competing theories of labor markets and job quality. If one subscribes to theories of compensating differentials, one might think that there is a trade-off between pay and being well-treated. If one subscribes to theories of segmented labor markets, bad jobs are bad because they both pay poorly and have low non-monetary qualities. Despite not caring about the pay, Jim appears unsuccessful in trading lower pay for better treatment. However, the actual trade-off may be between pay and treatment on the one hand and expertise and skill-set on the other.

> "What's kept you from what you thought was a good job?"
>
> "Well, a lot of it's making a connection with somebody."
>
> "So you never had a specific job you were vying for?"
>
> "Right, I mean, what was I good for? I like to stay active, I don't like to sit down. So, I always would look for something I'd be on my feet. [. . .] They're looking for someone they can use. They don't want to pay. They have this thing [. . .], 'Oh, we can hire a Mexican for $8 bucks an hour, why should we hire you?" I've actually had that said to me to my face. Which is aggravating, you know?"

Jim has no college degree, no significant job tenure in which he might have accumulated industry-specific human capital, and seems to lack the conscientiousness or good-natured acceptance of managerial incompetence and disparagement often required in low-skill employment. He recounts, during one stint of formal employment, telling his boss that "he couldn't manage a herd of goats in a petting zoo" before walking off the job, and in another in which, as an operator of heavy machinery who "never missed a day, never got in late, never left early," was nonetheless fired because "they didn't trust me on the forklift [. . .]"

And, of course, the recognition of incompatibility, under a certain threshold, need not necessarily entail action, on the part of the employer or the employee, to remedy the situation. Jim, to his credit, never put up with a bad job for long. Quincy, after being fired from his sales role at the rental car company that it had taken him a year to find, was able to string together a series of two sales jobs relatively quickly. But when the commission and pay structure turned out to be different—less income and longer to produce it—than initially described, he quit those as well after only two months.

For George, the customer service representative, it took ten years. Job search and hiring can be a costly process for both sides, but for the prospective employee these costs are borne not only in time and in money, which can be substantial, but for the inexperienced, the low-skilled, and the unsuccessful, in discouragement, uncertainty, depression, and strained relationships. George's ex-wife would antagonize him about how much he hated his job. Quincy confesses to me that after he was fired and began driving full-time for Uber and Lyft that

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Overall, though I found significant evidence that individuals make employment decisions based on an intuitive sense of compensating differentials, there was also some evidence that working at a bad job can make future employment in bad jobs more likely. There are many obstacles and frictions in the search for a job, and some may actually be created by previous jobs through the reinforcement of unsuccessful habits and perceptions or by delaying investments in education that make bad jobs more likely in the future. There is endogeneity between worker characteristics and job characteristics with the potential to create bad-job traps akin to much-discussed poverty traps. See Kevin Lang and William T. Dickens, "Neoclassical and Sociological Perspectives on Segmented Labor Markets," in *Industries, Firms, and Jobs* (Springer, 1988), 65–88. For recent research on poverty traps, see Abhijit V. Banerjee and Esther Duflo, *Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty* (Public Affairs, 2011)

he and his then-girlfriend "had some hard times. Because I became a little bit stressed and depressed about the situation. You know, I got down on myself. I got down on myself [...]" In contrast, remaining at a job, even an inadequate one, at least provides predictability—if only a predictable dissatisfaction–and a paycheck.

The Great Recession

Uncertain and declining employment prospects are not just a function of the workers, their particular skills and education, but as well a function of the broader economic environment in which they labor. The Great Recession began at the end of 2007 and came to end, according to the official arbiters of such events, by June of 2009. Long and protracted by historical standards, it had, by the time I began seeking out rideshare drivers in and around Los Angeles, receded nearly a decade into the past. The unemployment rate for the Los Angeles-Long Beach-Glendale, CA Metropolitan Division arced sharply upward from a base of 5.3 percent in November, 2007, to its high of 13.2 percent in July, 2010, before returning to 4.6 percent where it had been hovering, in some form or fashion, for the past two years.[9] The end of 2018, was, by most accounts, a time of strong job growth, rapidly increasing wages, and a tight labor market, but one that could not erase, for many who lived and attempted to work through it, the peculiar economic scars of job loss, stagnant wages, dying industries, and depleted savings that continued to beset many of the drivers I met.[10,11]

9. U.S. Bureau of Labor Statistics, "Databases, Tables & Calculators by Subject: Local Area Unemployment Statistics," *Databases, Tables & Calculators by Subject: Local Area Unemployment Statistics* (https://bit.ly/3meCtMN, n.d.)

10. Danny Yagan, *Is the Great Recession Really over? Longitudinal Evidence of Enduring Employment Impacts*, Policy Brief (Institute for Research on Labor and Employment, 2016).

11. Of additional relevance might be the statistics on the transition after job loss from full-time to part-time work, specifically Henry S. Farber, "Job Loss in the Great Recession and Its Aftermath: US Evidence from the Displaced Workers Survey," *National Bureau of Economic Research*, 2015. Whereas among those who lost jobs between 1984-2008, only 10-15 percent were in part-time jobs during the Displaced Workers Survey, this had increased to 20 percent in 2010. Those I interviewed included many cases of young and old suffering from job loss and then going to school or trying to get to Social Security age or using Uber as a transition while they pursued other opportunities. Farber states:

> College graduates who make a FT-PT [full-time to part-time] transition suffer much larger earnings losses (about 21 log points) than do high school graduates who make the same transition. In addition, age and tenure have much larger effects on the earnings loss for workers making a FT-PT transition. Taken together, the results [...] are consistent with the idea that when high wage workers (more educated, older, higher tenure) lose a full-time job and do not find another full-time job, their earnings declines are substantial, perhaps reflecting a sharp drop in the skill requirements from the lost full-time job to the new part-time job. This was a particularly serious problem in the Great Recession and its aftermath given the relatively high rate of post-displacement part-time employment. (Farber 2015:29)

Additionally:

> With regard to age, the youngest (aged 20-24) and oldest (aged 55-64) job losers are, 5 and 7 percentage points respectively, more likely to be in part-time jobs

For those, like Chris, who had yet to enter the workforce, it was an education deferred to support newly unemployed parents, and only now, in 2018, being restarted. Similarly, Clarence had been working for nearly three years as a non-unionized laborer in a below-the-line technical crew doing film production when he was laid off at the beginning of the Great Recession. He was jobless for close to half a year before he found similar work which he held for a short period of time before being laid off again. He switched industries, worked in a few customer service roles that were not what he expected and with a reduction in gross pay from $3,500 to $2,200 a month compared to his film production work. He went back to school, first for his bachelor's in Business and then for his Medical Assistant's license. He finished his degree but was unable to afford the licensure and finally left school with $70,000 in education debt. He's recently stopped paying on his student loans, and he drives for Uber and works for PostMates while researching what he considers to be a more stable career in real estate.

For more established business-owners like Hugo, the Recession marked a turn in the fortunes of a previously successful business: "Things were going up right away, because I was cleaning up, bringing in more product. And then 2008 hit and it just, I mean it just stopped. It just freakin' stopped. It declined every year. And I couldn't figure out. And then I talked to my sales people that talk to tons of other [...] stores. It's the same." He tried for many years to stem the slow decline of his business, then tried to sell it for at least as much as he paid for it, borrowing money from his parents in the meantime. Eventually he threw in the towel, took a loss on the sale of his store, and exited the industry entirely. He lives off the proceeds from the sale and by driving for Uber while he builds up expertise in a new line of work—day-trading.

Deteriorating economic conditions may also delay moving to better work. Job change can only ever be a rough calculation, made with some uncertainty about what the eventual outcome may be. An essential uncertainty that only increases during a recession. Which business is most likely to survive, my current one or the one I am considering? The Great Recession in 2008 forced Feruzi to balance the potential for higher wages and better working conditions at a new job with the seniority he had obtained at his current one. Layoffs often target the lowest-level or most recently hired workers, and so those considering job change must weigh the likelihood of getting laid off contingent on their tenure as well as the expected competition for finding new work:

> [I]f I stop my job or if I get laid off... there was all these worries

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> subsequent to job loss. This may reflect young job losers returning to school and old job losers moving toward retirement. (Farber 2015:23)

Finally:

> The conclusion from the analysis of part-time vs. full-time employment after job loss is that an important component of the cost of job loss is the inability of a substantial fraction of job losers, especially full-time job losers, to find a full-time job. This problem was particularly severe in the Great Recession but remains a problem even for workers who lost jobs in the 2011-2013 period. (Farber 2015:24)

> about how I would make money to pay for my school or phone bill or rent or whatever it might be. [. . .] I was looking at working at a different company. But at that point when the financial crisis hit it was hard, because everyone else was applying for whatever was available.[. . .] And I'm like, Do I really want to stop, because I don't know if that place is going to be more resourceful or more convenient for me to make a certain amount of money. I'll be new at that job, so there was that fear of *Okay if I'm new at that job, most likely I'll be let go first.* That was one thing that kept me working at [the grocery store]. I was there for a couple years at least that I was okay if it comes down to that [. . .] I wanted to kind of ride it out, see how it turns out, or I can wait until the recession was over and then everything was back to normal.

He did eventually change jobs but in 2012 instead of 2008.

Job loss during a Recession can be particularly unsettling and disorienting. Hoping, and often needing, to rebound and begin earning money again quickly, the initial response is to seek employment in the same line of work that one had previously been successful in. But it is not simply the individual employer that is stressed but the industry as a whole. Future work in the same profession becomes episodic, of shorter duration, and may eventually dry up entirely. The unavailability of work and income forces reflection and a consideration of less desirable and less obvious alternatives: the short-sale of a home, moving in with parents, returning to school.

David, from the Great Recession onward, had experienced the slow dissolution of his industry via technological change. Previously he had worked a union job in the motion picture industry for many years, before he made the jump to management just before the Recession. This proved doubly destructive to his earning potential. He was not only laid off from his management position, but in leaving the union he had forfeited his seniority there. He re-joined the union but this time at the bottom and saw work only sporadically. His mortgage brokerage business that he did on the side also dried up due to the Recession and the ensuing regulations on his industry. He did a short sale on his home and went back to renting. Union work dried up entirely by 2014, the local closed, and he took a pay cut of about 20 percent as an operations manager in a related industry.

Eliza enjoyed teaching younger children and although she maintained employment through the Recession itself, she was eventually laid off by her school in 2012. Though unexpected, she saw it as an opportunity for a change in career. She moved in with her parents, went back to school, got a degree in journalism and has been pursuing employment in the field for several years. The effects of such dislocations in employment and home ownership are profound. One loses equity in the home and fails to grow more during the period in which one rents. An education incurs debt up-front and an uncertain income at the end. The degree may not materialize. Clarence went back to school to become a Medical Assistant after struggling to find work during the Recession but could not afford

to finish. Jobs may not materialize either. They have not for Eliza.

Driving as Alternative and Reprieve

A stylized fact about labor in the United States is that one had previously been able to depend upon one's employer for certain guarantees of stability and predictability. In integrating the emergence of gig work into the wider arc of labor history, many consider it illustrative of a decades-long dissolution of stable and respectable work.[12] Indeed, much is made of the fact that Lyft and Uber provide no health insurance, offer no sick leave or paid time off, and guarantee no minimum wage. There is the perception too that they deal with their contractors capriciously–like Vinnie, blacklisting or banning or locking their account without recourse and for reasons obscure and unknowable. Less seems to be made of the fact that many drivers have spent most, and sometimes the entirety, of their working lives in a labor market that, for reasons of choice, disposition, education, or circumstance, has regularly provided no health insurance, where they are fired or laid off with little warning, that offers small hope of promotion, and that, while sometimes guaranteeing at least a minimum wage[13], offers this wage only in exchange for rigid expectations about work hours, schedules, and oversight that is frequently untenable and often times considered to be, if not in so many words then by the fact that they have left such jobs for another, intolerable.

Uber and Lyft provides some alternative to all these dissatisfactions. There is less stress, fewer coworkers, enough money, and no boss. There is no upward mobility but none is promised and none is expected. In return, while the driver is guaranteed no minimum wage, compared to the construction work he could be doing, the customer service job he hates, the engineering role that leaves him nauseated, the part-time work at Home Depot that would fit poorly alongside his primary salaried position as an operations manager, the prospective employment that might not pan out and definitely would not, in any case, provide a paycheck for two weeks assuming he is hired at all, driving seems preferable.

And it is a choice a driver can make again, and again, and again. More than any other quality, by necessity or by desire, the Uber and Lyft driver demands the ability to frequently re-prioritize his work along a scale of rapidly shifting and contingent obligations. This ability and perquisite is both practical and symbolic. Practically, for those with families, it is the presence of children, spouses, and aging parents who need to be picked up from school or taken to doctor's appointments. For those with other jobs, a second source of income must accommodate the hours and exigencies of their primary one. Symbolically, the ability to do or not-to-do is taken as evidence of real control and autonomy in their own lives, something that cannot be impinged upon by a boss. It is not

12. Although on some dimensions, this seems debatable. Worker tenure, the length of time a particular person sticks with a particular job has not changed appreciably in thirty-five years. See Craig Copeland, "Trends in Employee Tenure, 1983 to 2018," *EBRI Issue Brief* 474 (2019): 4–16. and Farber, "Mobility and Stability."

13. And minimum wage was not always guaranteed. Many drivers had moved from the construction trades which could often entail a daily rate on fixed-price contracts. Other jobs, like security and bouncing at bars or night clubs, are often paid under-the-table.

simply flexibility's instrumental value but the psychic value of feeling in control of one's time and one's priorities.

And so Marta insists on the vagaries of driving even when she could trade it for more stable and predictable pay and hours, because she knows that the stability and predictability of the pay and the hours are no guarantee of the stability and predictability of the job itself. Laid off with little warning after seven years from her role managing a warehouse, she was offered a comparable position in the logistics department but was so upset by what she considered a betrayal by her employer, that she took the severance instead and signed up to drive, first for Lyft, and then for Uber.

> "[. . .] I built the department [. . .], and they didn't even think twice about laying me off. And I was working long hours, a lot of days, and after that I kind of realized that I couldn't depend on anybody. Nothing is—your income is never for sure, right?"

When she was offered yet another role at the same company some months later, she insisted on the job being part-time so that she could continue driving on the side, lest she again lose the feeling of resilience and independence that another, separate, source of income provided.

Marta's sense of betrayal at her employer's actions is interesting not for its clear depiction of a common theme but for its relative rarity among those I encountered. Either from experience or from constitution, most seem to harbor no similar expectations of their employers.

The option to become a rideshare driver alters the balance on any ledger of tabulated costs and benefits to job turnover. Its mere presence as something, in George's words, "bubbling: *Hey, maybe this? Maybe this?*" facilitates job change by creating an outside option with low barriers to entry. The job requires a somewhat newer car[14] and a smartphone. The application is short, the requirements are few, and approval can take as little as a day. The money one makes can be in hand the very day that one makes it. Most importantly, upon being hired there is no hard requirement to work at all. The job is there, ready to to be done at a time of one's choosing.

But this flexibility does create its own downsides as well. Looking only narrowly at its impacts on job search and employment, driving for Uber or Lyft, done in isolation, would appear to provides little of what employers might consider a valid work history. The prospective employer, at a bare minimum, looks at the job history as proof that an individual shows up on time, puts in a minimum amount of work, gets along with coworkers, and does what he's asked to do. A stint as an rideshare driver, no matter how long, reliably testifies to none of these.

It further creates, for many, a true opportunity cost. In the case of Uber and Lyft, opportunity cost is the foregone income one could have made from driving when another alternative is chosen. In the abstract, many can determine an activity's worth and the worth of doing it oneself by comparing the time it takes

14. Typically no more than 15 years old at the time I was collecting data.

to do it with what they could earn in equivalent time at their job. In reality, many jobs are salaried and so one cannot get paid for additional hours of labor. Other jobs pay hourly but one has little control over the hours worked. The option to drive makes one's time more valuable and by extension one's choice not to drive more costly. Gloria voices the upside of this calculation:

> [S]ome structure is really a good thing. When you have an infinite time [...] You know, you find a lot of things, and this way your time becomes more precious and hence you value it more. This is the rosy picture. It is money. It is more than the bare minimum. If you drive smartly, which I think I'm doing. I would never get up—I mean, I'm getting up earlier than I would normally get up, so I got to figure that's like playing with house money, because I would otherwise be asleep, or just leisurely reading the paper, you know. It crowds some other things out, but some of the things it's crowding out are things that I would really count as procrastination.

By making income more easily available it increases the opportunity cost of almost every other activity including the search for another job. This higher cost can lead to delays in the search for more satisfying work and a feeling of stagnation for the driver who would ultimately prefer to be doing something else. Quincy subsists on the income he earns from driving but knows that it is more stop-gap than solution.

> I'm learning and earning in this new environment. This new economy. That's what I like to say. I'm learning and earning. Because these new jobs that I've been taking—like Post Mates and UberEats—it's not something I want to do for the long term of course, but it's something that's bringing me closer to what our world is becoming.

But solutions seem few and far between. While driving, and the money he earns doing it, can make the job search less pressing, provide more time to find a good match, and allow him to physically shift from driving to searching at almost the press of a button, it is the mental switch that is harder to flip:

> I just felt like if I'm going to be going in to a job process where I can get hired on [...], I want to be fully in. I want to make sure that I'm clean, that I'm interview ready, that everything is right. That I'm not lacking, you know? [...] [I]t's a competitive world. You have to be on your Ps and Qs. [...] Some people can just multi-task. *Oh, I have a job interview here but then I gotta go work Lyft.* I don't really work like that, because I like to make sure if that job interview doesn't go right, then I can go back and do more. Versus, *oh I did that job interview, now I gotta go back to Lyft and Uber.* Then I get complacent, then I lose track again, and then I be like *Ugh, I give up again.* Versus if I get everything on track with my finances, and I have money saved up. Then I be like *Okay, now I'm*

> *ready to fully invest into finding a good job. Now I'm fully invested in spend[ing] eight or ten hours after doing Lyft for maybe four to five hours, on the internet searching, applying for jobs, going out for these interviews.* Because some people when they go out on their job interviews and doing job search, they don't have a job. So they can spend all this time—they're not doing Lyft or Uber—they can spend all this time dedicating themselves to that."

The current that propels these men and women into driving is a complex of failures—of their employers, their relationships, their education, their bodies, or their luck. It is a failure to find work and to keep it. These failures can be catastrophic but need not be, and in any case, the driving is there. It is reprieve from these failures and a reprieve from the acute and chronic frustrations, the searching, struggling, and coping that they entail. As the current ceases to pull, it is a chance to tread water, to rest and reorient. "So, you know," Quincy continues:

> I can say, oh, I wish I can go out there and get all these jobs and interviews. I've done that. I've took time off—six months—I've applied for all kind of jobs. And I didn't get it. So, at this point, I'm like, you know what, you have to have money. You can't live without money. So, Lyft, Uber, Postmates, all these other jobs that I'm doing, it's enabling me to do the things I need to do in order to get where I need to get.

3. Driving

It is not quite sunrise and north of Los Angeles, the long arm of Highway 1 wraps itself against the rocky coast of California. As you drive south along it, with the Pacific ocean on the right, the terraced bluffs and peering estates of Malibu loom large over your left shoulder, giving way, eventually to the Mediterranean Revival architecture of Pepperdine University from whose campus one can see, on a clear and sunny day and of which there are many, Santa Monica on the west side of Los Angeles. Continuing east and south, following the contours of the coastline one will find, in the pre-dawn light surfers shrugging into wetsuits on the side of Highway 1, crossing, in small lines, like ducks, across the cold asphalt to the stony shores below. Further south, the Paradise Cove trailer park with its fashionable and boutique double wides that sell for millions[1] sits perched on the left, overlooking the road and the ocean below.

This strange artifact of California living gives way quickly to another. In the Pacific Palisades, a community of nearly thirty thousand, including actors and filmmakers hoping for some seclusion from the greater mass of city life below can closet themselves across the street from Will Rogers State Park where the classic Baywatch was filmed 30 years before. As one approaches Santa Monica, a coastal city of 90,000 that bulges daily with additional hundreds of thousands of workers and tourists[2], Highway 1 cuts toward the east and inland merging briefly with Interstate 10 before becoming Lincoln Boulevard, a busy surface artery between 7th and 9th streets which turns southeast through Santa Monica, toward and through the neighborhoods of Venice and Playa Vista. If you stay, instead, on Highway 10, you'll continue inland, intersecting with the Interstate 405 and its ten lanes draped along the city's length and stretching southeast along Mar Vista, Inglewood, Hawthorne, and Torrance. Continuing east on Interstate 10, one eventually comes upon the downtown core of Los Angeles, its hot and dusty streets and tall buildings and peculiar seeming vacantness, and to the northwest of that core, Hollywood and Burbank. Sweeping clockwise around the city center toward the suburbs of east Los Angeles, nearly cities in themselves, are Glendale and Pasadena and Alhambra, El Monte, the City of Industry, and Downy.

1. See Tom Delavan, "America's Most Glamorous Trailer Park," *The New York Times*, November 2015

2. Santa Monica City Government, "About Us," *City of Santa Monica* (https://www.santamonica.gov/about, n.d.)

Within this maze of intersecting freeways, there are ten million residents in Los Angeles County[3] and nearly four million in the city itself.[4] Of its four million residents, 29 percent are white, 9 percent are black, and 49 percent Latino or Hispanic. Thirty-seven percent are foreign born. Thirty-four percent have a bachelor's degree. Though known as the center of the entertainment industry, one of the largest categories of employment in the Los Angeles-Long Beach-Glendale, CA Metropolitan area is the Trade, Transportation, and Utilities sector[5] of which passenger transportation is a component. Though the exact number of Uber and Lyft drivers in Los Angeles County is unknown except by Lyft and Uber themselves, it is likely north of 130,000.[6] By way of comparison, there are approximately 3,000 cabs in Los Angeles.[7]

On this particular Tuesday morning, Cal, curly-haired, graying, and carrying several extra pounds into his 40s, gets up around 6:30 and puts on a collared, button-down shirt and jeans and gets into his aging Corolla. He'd previously done a stint in the military, some low-level accounting work for the film industry, insurance sales, and, most recently, waiting tables at a busy restaurant. He'd also driven for Uber and Lyft several years before when they were just getting started. He made good money, but then, like many, moved on to other things. When restaurant traffic died down at the end of summer, he started driving Uber and Lyft again for the flexibility while he tried going back to school.

Today, he wants to be out the door by 7 a.m. He would get up earlier, he tells me, at 5 a.m., but the customer who requests a ride at 5 or 5:30 is different than the customer who requests a ride after 7, and he prefers the latter. He has a goal to give 21 rides on this day, and, by late-morning, he's finished ten whereupon he takes a break, turns off the app, and gets home at 11 a.m. after stopping for groceries. He naps for several hours before he is ready to drive again by 4 p.m. He parks for an hour and a half at a West Hollywood restaurant waiting for a ping.[8] He'd like to get another seven rides before 7 p.m.. He manages 8 and continues driving a little longer into the night, his final ride with a drunk woman ending badly when they get into a minor argument about the merits of college versus professional football. He drops the woman off and rates her 5-stars. He ends the day with $165 and 22 rides in—according to the app[9]—nine hours of

3. See U.S. Census Bureau, "QuickFacts: Los Angeles County, California; California" (https://bit.ly/3dVL82d, n.d.)

4. ibid

5. See U.S. Bureau of Labor Statistics, Western Information Office, "Geographic Information, Los Angeles-Long Beach-Glendale, CA Economy at a Glance" (Bureau of Labor Statistics, U.S. Department of Labor, April 2021)

6. In September, 2019, Uber claimed to have 200,000 drivers in the state of California and Lyft claimed to have 325,000 drivers in the state. Sebastian Herrera, "Uber, Lyft Drivers Torn as California Law Could Reclassify Them," *Wall Street Journal*, September 2019. Assuming proportional numbers based on the population of California (40 Million) and Los Angeles County (10 Million), a lower bound on the number of Uber and Lyft drivers would be approximately 131,000.

7. See Susan Carpenter, "Los Angeles Rethinks Taxis as Uber and Lyft Dominate the Streets," *The New York Times*, January 2020

8. A ride request

9. Drivers would occasionally complain about how the app calculated their driving time.

driving.

What explains the form of Cal's goals and the schedule he sets for himself?

Every worker has a reservation wage, some minimum at which he or she will choose to work. This reservation wage is not immutable and may change depending upon other potential uses of their time. The nurse, for instance, might need to be offered significantly more to work on Thanksgiving or Christmas than on non-holidays. In many jobs, workers have only a limited ability to adjust their wages. If he works construction—as many drivers previously had and to which some planned to return—where the work is often informal and under the table, it may be a choice between something and nothing. He might get paid for a day's work where a day's work entails anywhere from eight to twelve or more hours of labor. If he wants to get paid for the day, he must stick around until the end of the shift. If she is a nurse, she might work overtime offering time and a half or double her normal hourly rate by working an extra shifts on the weekend.

The Uber and Lyft driver, in contrast, knows that the demand for his services, and the hourly wage he might earn, varies across days, weeks, and seasons. If he is inclined, he can engage in a fair amount of strategizing according to his expectations of demand[10] and supply his labor at a time and place which will maximize his hourly rate. In densely populated areas like Los Angeles, with a deep pool of potential riders and drivers, one might predict that the driver is, in fact, quite sensitive to this.[11] But he is also constrained, first by obligations he may have outside of driving to family, friends, or other employment—which will be described in more detail in Chapter 5—and further, by Uber and Lyft themselves as they engage in sophisticated adjustments to rates, incentives, and bonuses in order to shape supply and demand and that can sometimes leave drivers feeling resentful and antagonized. Across the shifting landscape of supply, demand, and incentives, the driver attempts, and often fails, to meet the monetary goals he sets for himself.

Rider Demand

For those who drive long enough to experience it[12], many drivers describe variations in the quality of driving they are doing—how much they are making per hour—as broadly seasonal. Demand for rides is perceived to pick up in the summer. They attribute this to the flock of tourists converging upon the city

Uber would typically count only time spent on the way to a rider or with one in the car. It did not count the time on the app waiting for fares or when offline deadheading, returning home, or getting gas. Nine hours as recorded by the app might, in reality, be closer to eleven or twelve hours driving. One effect is an upwards bias to estimates of hourly earnings which drivers sometimes use in evaluating their earning efficiency.

10. Economists would describe this as the elasticity of labor supply.

11. Rationally, one might predict some sort of income maximizing behavior where the driver would stay out longer during periods of high-demand and higher potential wages and less during periods of lower demand and hourly rates.

12. At any given point in time most drivers are relatively new and turnover is high. See Cody Cook et al., "The Gender Earnings Gap in the Gig Economy: Evidence from over a Million Rideshare Drivers," *National Bureau of Economic Research*, 2018.

in the summer months[13], the free-time and good weather for people to party, television shows wrapping up for the season and cast and crew letting off steam. When kids are coming back to school in the fall, demand picks up again, in slightly different areas of the city. But Thanksgiving and Christmas are different. In relating his own strategy for the near future, Cal says:

> "[I]t's also going to die Christmas week. And there'll be a little work, but it's not going to be... most of this is just going to dry up over those weeks. Why? Because a lot of the people who use these services—Millennials—where are they going? Wherever the hell they came from. Who's staying? The immigrant population, broke ass people like me [...] And we lose a bunch of our customers, but we don't proportionally lose the amount of people doing it. And so what does the fact that there's less money mean? It means everyone works five times more, because they're trying to get that same amount of money." [...] The time to work your 80 hour week is this week, is next week [...] Get all your money and then ghost when it's terrible. And that's what I try to do."

There is also variation within the week that the driver anticipates and plans for. Monday's are busy. Airport runs are frequent if you are properly positioned. Wednesday's are slow before ramping up again into and through the weekend. Cruise ships pulling into Long Beach on Thursday can net some long, lucrative, early-morning rides, and so can the Greyhound Bus station downtown. Some make their best money on the weekends, but it requires a certain tolerance for the drunk, the handsy, and the disrespectful. Some don't want puke in their backseat or spilled drinks on their floor. Jim lives simply and cheaply. He drives when he wants and no more. Wednesdays aren't generally busy in his estimation, but he pays attention to his app anyway. He looks at the screen to see if there are surges in the morning. He checks a couple times during the hour that he's getting ready, shaving, having coffee, and eating breakfast. And if things look profitable, he hurries up and gets into his car.

And there is daily variation. Mornings see a lot of business travelers going to the airport. The morning and evening rushes are, of course, heavy with commuters traveling to and from work. The experienced try to optimize around these rush hours. The Uber app has an incentive to drive from 7 to 9 am, but the traffic going east on I-10 is lighter than the traffic going west. Jim takes this into account, trying to pick up a ride going downtown from Santa Monica to avoid traffic going the other way but picking up the bonus that's available for driving during the morning rush.

By 10 am things slow down. Drivers head home to eat or take a nap, they switch to delivering takeout with UberEats, they park and sit with me for an

13. The average number of airline passenger visits to LAX during the summer months are approximately 17 percent higher than the average during the rest of the year. See Visit California, "California Airport Passenger Traffic 2018," *Visit California* (https://bit.ly/3Fjyoyx, January 2019)

interview because what I pay them is more than they would expect to make over a lunch hour lull. Compared to the morning rush, many drivers find the afternoon rush hour more aggravating and less desirable to drive in despite similar incentives from Uber. The passengers can be impatient, cranky and driving even a short distance can take interminably long. Drivers are compensated more per mile than they are per minute and understand the implications of this.

In addition to variations in demand for their service throughout the year, weeks, and days, there is, of course, considerable variation in demand across the city itself. Some areas of Los Angeles are simply more attractive—drawing tourists, students, and drinkers—and if they do not explicitly put themselves in such an area to take advantage of this, they will still tend to find themselves in these hotspots over the course of many rides, pulled along in tune to the aggregate pulse of people moving through the city—West Hollywood, Santa Monica, and Downtown. During the school year, popular destinations include the campuses of USC, southwest of Downtown crouched between the east-west running 10 and the north-south running 110, and UCLA, northeast of Santa Monica on the other side of the 405.

Drivers who live in close proximity to these areas have an advantage in this respect. They do not need to travel far or get lucky with a rider going in the right direction to find themselves in areas of high demand. They similarly find themselves more often close to home which can be both good and bad. At the end of the day, he has less driving to do off the clock. But the undisciplined or simply unenthusiastic driver might find himself popping in, and staying in, more often than he might like. And of course, the conveniently situated driver often pays for the privilege. Some, like Tobe and David, technically live far outside the city but find a way to be closer to the action during the week, either by staying with a friend who lives within the city proper and only going home on the weekends or, in the case of David, driving only after he gets off for the day from his primary job located close to areas of high demand.

Driver Supply

Against the constantly shifting contours of demand, the driver supplies his labor. If the driver is focused and single-minded in his efforts to maximize the dollars in his bank account, he must pay close attention to the ebb and flow of riders, the days and weeks that will be good, the months that may be slow. He'll know when a concert at the Forum or the Hollywood Bowl lets out, and when last call is at the bars along Venice Boardwalk.

The intensity with which he drives exists along a spectrum. On one end are those who drive occasionally, when circumstances in their life align, and when the mood strikes them. They may have another job, or two, which provide the bulk of their monthly income with driving available to supplement reduced earnings in their primary work or increased consumption above and beyond what they typically earn otherwise. Some want to save up for a vacation, others to afford extra gifts and entertainment for their children. For them, it is not just the decision of how much to drive but whether they need to drive this week or

this month at all. Their other work as regular employees may be seasonal or, for the self-employed, simply irregular and unpredictable.

At the other end of the spectrum are those who drive as if their lives, or lifestyle, depended upon it. Both Uber and Lyft restrict the number of hours one can consecutively drive. Uber limits its drivers to 12 hours of driving before requiring a break of at least 6 hours. Lyft's limit is 14 hours.[14] Arman, an immigrant who had planned to retire in the U.S. but whose accumulated wealth overseas has become inaccessible, drives 55, 65, and sometimes 75 hours per week so that he can afford what he describes as "a bare room. It's not a studio," in Beverly Hills because "it's closer to my status." Cal will occasionally drive 55 hours and once nearly 70, hoping to accrue a financial cushion large enough to allow him to focus on school once it begins in the fall. The hours recorded per week are also likely an understatement of true driving intensity as they do not count time spent driving to a fare prior to pickup up or miles "deadheading" after dropping off a rider and returning to an area of greater demand. In either case, such intensity can be, and for Cal clearly is, unsustainable and actively destructive.[15]

Driver Incentives

The intensity of Cal's driving is affected by multiple monetary incentives that Uber and Lyft offer each week and that change just as frequently. For a certain number of rides given between Monday at 4 a.m. and Friday at 4 a.m., he will receive some bonus of dollars on top of what he earns per ride. Similarly, from Friday at 4 a.m. until Monday at 4 a.m. he is presented with another threshold of rides above which he will be rewarded and below which he will receive nothing. These incentives are further tiered, so that this week Cal has the option of either giving 40 rides between Monday and Thursday[16] for a bonus of $65, for a per-ride bonus of $1.63, or driving more and giving a total of 60 rides and receiving $100, for a per ride bonus of $1.66.

During the morning and evening hours, the start and stop traffic can be particularly enervating and Uber and Lyft provide further incentives to overcome the costs in time and aggravation of rush hour in Los Angeles. In certain areas, around Santa Monica for instance, and during certain times, from 7 to 9 in the morning and from 4 to 7 at night on the weekdays, the driver may be offered a bonus of $12 or $11.50 or $10 in exchange for giving three consecutive rides. "Consecutive," in the context of ride-sharing, means that a driver does not decline a ride request but must accept three in a row no matter where and how far they're going. This is less of an informed decision than it seems, for drivers, as a matter of design, are neither shown the rider's destination nor given a strong

14. These are not strictly comparable. Uber, for instance, does not count the time a driver is stopped waiting for the next ride against the 12 hour limit while Lyft does.

15. Cal's driving experience is covered more extensively in Chapter 6.

16. The deadline at 4 a.m. often confuses drivers, especially those who have just started. Several noted leaving the few additional rides they needed to make a bonus for Friday, realizing only belatedly that they had missed the deadline and the bonus money.

sense of how long the ride will take.[17] But it does drive behavior, and many of those I spoke to were enthusiastic about driving during morning rush hour. Despite the incentives, however, fewer could be compelled to drive during the evening commute. Rebekah refuses, despite the incentives on offer, because other drivers are unpredictable:

> [I]n the evening people are angry, people are tired, they want to go home. People start doing crazy shit. And I just don't want to get in an accident, I don't want to end up in my backseat crying. I don't want to end up leaning out the window giving people—flipping the bird and screaming like I'm crazy.

One effect of the daily and weekly incentives is to encourage the driver who might not otherwise drive but for whom some amount between $60 and $120 dollars is sufficient to get them in the car. Cynthia drives for additional income of approximately 20 percent on top of her primary employment at a phone company and small changes in incentives matter to her. All else equal a difference in weekly bonus of $15-20 means she may or may not drive at all this week. For those on the low end of the intensity spectrum, other constraints may make them indifferent to the incentives at certain times or for long enough to earn a bonus. Other work may only allow them to drive during less lucrative periods. They may make enough money in other jobs that the difference between getting and not getting a bonus is less important than other things they could be doing with their time. They only need a little money from driving and a little money can be made in many ways.

For those at the other extreme, the basic facts of their financial circumstances may be so tenuous and strained, that they will be driving whatever the particular bonuses are. There is only so much discretion in how one may arrange a 70-hour week, although, even for people like Arman, the weekly incentives may keep him out a little longer on Sunday evenings, or close to his home in Beverly Hills in the mornings when he can take advantage of the consecutive ride bonuses.[18] For others, like Cal, the bonuses may not change how much he drives but do cause subtle shifts in behavior—which rides he takes and where he goes to get them—and are otherwise integrated mentally into his overall compensation. In

17. This changes towards the end of my study as Uber began to provide more often-requested features by drivers, possibly as they attempted to forestall state legislation that would have required more fundamental changes. The legislation surrounding Uber and Lyft in California is elaborated upon in more detail in the concluding chapter.

18. This difference is the ability to adjust labor supply based on a difference in typical weekly hours can be seen in the graph of labor supply elasticities over average weekly hours in Chen et al.'s paper on the value of flexible work for Uber drivers. A driver who typically does less than ten hours a week might have a labor supply elasticity of 2-3 which decreases toward 1 as hours increase. See Figure 11 in M. Keith Chen et al., "The Value of Flexible Work: Evidence from Uber Drivers," *Journal of Political Economy* 127, no. 6 (December 2019): 2735–94, doi:10/gf3rxn.

For the differing effects of incentives and flexible work arrangements on drivers for whom driving is a primary versus secondary source of income, see Qingjun Wu et al., "Labor Control in the Gig Economy: Evidence from Uber in China," *Journal of Industrial Relations* 61, no. 4 (September 2019): 574–96, doi:10/gg54zn

the week before I first met Cal, he'd earned $1300 for 40 hours of driving with $400 (30 percent) of that coming from incentives and bonuses beyond the per minute and per mile rates. Over a long-enough time period, if the bonuses were continually too low such that driving felt increasingly unsustainable, the driver may drop out entirely or begin seriously looking for other work, as Sam does when the hours of driving required to make the money she needs to pay her bills become too costly in terms of her mental health.

Cal, waiting in the parking lot of a West Hollywood restaurant with his app on, watches a woman emerge, hail an Uber, and be connected with a driver farther down the road. He relates their ensuing conversations where she tells him she'd rather have him for a driver, and he responds:

> "I'd rather have me too."
>
> "They're going to hate me for this short ride." She tells him, and he takes the opportunity to relate the driver's perspective:
>
> "During rush hour? When you're trying to turn rides over? They're going to love your short ride. They're going to hate your short ride, maybe if they come in [decide to drive briefly for] 20 minutes on a Sunday."

This also explains the reasoning behind wanting to get seven rides before 7 p.m.

> "[I]n a three-hour shift your magic number is seven. Because if you can start ride seven before 7 o'clock, your next two rides are the bonus. So, if you can flip it, you're good. On a really busy day, I've flipped it to, like I've gotten the fourth one.

While the bonus for three consecutive rides runs from 4-7 p.m. in the evening, if he can start a new set of three rides by getting the first ride before 7 p.m., even if the following two happen after 7 p.m., he is still eligible for the bonus. His best experience appears to be a time when he completed nine rides for three three-consecutive ride bonuses between 4 and 7 p.m. and managed to get a tenth ride before 7 p.m. so he was able to get a fourth bonus.

Uber and Lyft's incentives draw in drivers who need them neither too little nor too much. But there are other consequences as well. It selects people that have the time, inclination, and ability to reason through the implications of such incentives and optimize their behavior to earn as much as they can. It selects against the casual driver who does not and for whom the lower base fare is more likely to dissatisfy. Another effect of incentives, particularly the weekly ride bonus, is to force drivers to drive exclusively for Uber or Lyft. By attaching bonuses to the number of rides given in a week, they make switching between apps or having both open at the same time and driving for whichever offers a quicker or more lucrative ride more costly. For, given the bonus thresholds, drivers must often choose at the beginning of the week which service they will focus on in order to give enough rides to net the bonus.

Further, effective strategies are often short-lived, because the driver finds his plans and his heuristics constantly confounded by changes to the incentives, rates, features, and constraints of the Uber and Lyft apps that he depends upon. These changes are frequent, announced with minimal warning, and offer little detail about their implications. Some of these changes are ostensibly in response to driver feedback but also coincided with impending legislation aimed at regulating the ride-sharing industry. It not only forces drivers to re-evaluate when and how they drive, but can also make investment in the job difficult and risky, especially if one buys a particular vehicle in order to take advantage of higher tiers of service–an SUV or a nice sedan, for instance—and then finds the rates reduced or the authorized vehicles changed.[19] A forward-looking driver looking to increase his take home pay must be willing to risk that the car he went into significant debt for today does not become ineligible tomorrow.

The bonus incentives are important, because the standard rates are so low. Drivers for Uber and Lyft are paid different rates per mile and per minute and they are guaranteed a minimum fare for very short rides. During the period in which I carried out my research, there were two large changes to rates and minimum fares for Uber drivers in Los Angeles, one in September, 2018, and another in March, 2019. The latter change was particularly drastic amounting to a 25 percent reduction in their per mile rate and a 30 percent reduction in the minimum fare, and was poorly received by the drivers I spoke to, despite the 17 percent increase in their per minute rate.[20]

The vast majority of drivers are casual.[21] Yet the rates, incentives, and bonuses are directed at the full-time driver or at least encourage full-time driving a week at a time.

If weekly ride bonuses encourage full-time driving at the weekly level by increasing the returns for doing so, frequently changing rates, incentives, and constraints may create greater returns to full-time driving over a long period. For the part-time or infrequent driver who only receives the base fare finds it less appealing because of the low rates while the shifting bonuses and constant rate changes may require more experience to take advantage of. One might expect, therefore, more turnover among loosely coupled drivers for these reasons as well as others like relatively transient financial problems or better job opportunities.

19. Caroline O'Donovan, "Some Uber Drivers Feel Left Behind as Company Chases Lower Fares," *BuzzFeed News*, March 2016.

20.

Table 1: Some details on per minute and per mile rates over the time I collected data.

Date	Pre-April, 2018	April, 2018	September, 2018	March, 2019
Per Mile	0.72	0.80	0.80	0.60
Per Minute	0.11	0.13	0.18	0.21
Minimum Fare	2.62	2.62	3.75	2.62

21. Libby Mishkin, "Which Drivers Do the Most Trips?" *Uber Under the Hood*, September 2020.

Another implication is that the driver's labor supply decision is more constrained than they initially perceived because of the discontinuity in potential earnings created by the incentive structure. Unless the driver's monetary needs are very low, sustained part-time driving may not be worthwhile given the low per-minute and per-mile rates. Yet full-time driving may encourage a boom-and-bust, feast-or-famine form of intensity because a significant part of the income appears as a bonus. Additionally, given the uncertainty about how much driving will be required, as ride volume matters but the length of those rides is uncertain, one can often overshoot, leading to burnout, tiredness and a lack of motivation in subsequent weeks thereby digging himself into a financial hole which he must drive frantically to pull himself from the next week. It is a potential system of positive feedback that may be particularly destructive for the financially constrained.

Cal would drive intensively for a week or several weeks at a time to get the larger bonuses, exhaust himself, and then drive too little for several weeks causing him to lose the financial ground he had just made. In one instance, while driving for UberEats, a program where the driver picks-up and delivers take-out meals rather than riders, he was offered a bonus of $700 for making one hundred deliveries between Monday and Thursday. It was achievable, but if Monday went poorly—if, for instance, he only made eight deliveries that day—he would reduce his effort substantially and essentially rest for the week. "If you hit them you'd do really well," he said, "but you were always killing yourself. [. . .] It only takes once where you need 100 and only get 95 to destroy you."

Resistance

Lowered rates, changes in bonuses and incentives on offer, an inscrutable app, and unresponsive customer service all contribute to a certain wariness and cynicism among many of the drivers I spoke to. If they do not quit entirely out of frustration or the emergence of relatively better options, they must adjust their strategy and their habits. They also adjust their attitude and their outlook, becoming a little less sanguine and a little more bitter about the work they do. They continue to drive because the money and the work is better than the alternative. But while it is better, it is a difference in degree rather than a difference in kind, and they begin to feel about it the way they have felt about many of the jobs they previously held—resentful and disappointed. They lose trust in the company and feel less compunction about cheating it in proportion to the extent in which they themselves feel cheated.[22]

22. Political scientist James C. Scott might call these "infrapolitical acts":

> "Quiet, anonymous, and often complicitous, lawbreaking and disobedience may well be the historically preferred mode of political action for peasant and subaltern classes, for whom open defiance is too dangerous. . . .One need not have an actual conspiracy to achieve the practical effects of a conspiracy. More regimes have been brought, piecemeal, to their knees by what was once called 'Irish Democracy'—the silent, dogged resistance, withdrawal, and truculence of millions of ordinary people—than by revolutionary vanguards or rioting mobs."

When Cal and I first meet, he is giving me a ride to the library and, while eager to speak with me, cannot go off-line to do so because I am his second ride in a three-ride streak, and he'd miss the bonus. Instead, he pulls over on Wilshire Boulevard next to a donut shop as he presses the button on his phone to complete the ride. For a few minutes I stand on the curb, the passenger door swung wide as we exchange phone numbers.

For a moment, before I get out of Cal's car, I try to hail another ride while standing on the sidewalk next to his vehicle in the hope that the app will connect us, and we can continue talking while still allowing him the ride he needs for his bonus. But this does not work, Cal tells me he'll call me after his third ride, and we meet again in the late morning.

A common complaint of the Uber and Lyft drivers I spoke with is that the app is frequently inscrutable, it's inner workings opaque, and the particular way in which it incorporates the driver's own actions and behaviors understood only dimly. A naive model of the app's matching algorithm might assume that proximity is the primary and perhaps only factor involved in matching drivers and riders. And it is the violation of this intuition, and the attendant lack of control on the driver's part, that leaves many feeling antagonized.

The app encourages drivers to accept every rider and displays their acceptance rate with some incentives tied to it, but how such factors effect other aspects of the driver's experience—is unknown. The driver often wonders, *If I decline rides will I be given fewer in the future? If I go offline and then come back later will I be punished with worse rides?* The net effect is a proliferation of folk wisdom, heuristics, and models about how the app works and what it rewards as well as a pervasive sense of paranoia among many drivers who have done it long enough or for whom the difference between a good day and a bad day depends on a steady stream of rides and a high utilization rate. The published patent application indicates that matches are based on an algorithm that combines many factors besides proximity, including past ratings, demographic characteristics, and punctuality information that may or may not be observable by the rider and driver.[23]

See James C. Scott, *Two Cheers for Anarchism* (Princeton University Press, 2012)

23. The published patent application for a "Dispatch System for Matching Drivers and Users" (See Michael Truong, David Purdy, and Rami Mawas, "Dispatch System for Matching Drivers and Users," January 2017.) is informative but not exactly actionable from the driver's perspective.

For instance, in the patent application's description of the matching engine used to connect riders with nearby drivers, one can see that the engine not only looks at the respective arrival time of surrounding drivers but also tries to match rider and driver based on inferred user preferences e.g. "[W]hen the user is assigned a vehicle that is a larger vehicle type (e.g., an SUV as compared to a sedan or a hybrid sedan), the user has given 95% of those drivers a maximum satisfaction score (e.g., five stars out of five stars), and when the user is assigned a vehicle that is a sedan, the user has given 70% of those drivers a maximum satisfaction score," but also from the driver with more weight given to factors like "complaint history, a ratings history, a destination rating associated with the destination, information comprised in the reputation data (e.g., third party reputation information), the proximate driver's vehicle type, background data, punctuality information (e.g., an overall punctuality score)," as well as "invariable data including, for example, the driver's age, gender, vehicle type, and the like."

Further, "the preference data may include preferences directly configured by the requesting

The bonuses and incentives, in their form, shape aggregate supply—the gross amount of drivers on the road at any given time. But in their amount they vary from driver to driver and from week to week. None of the drivers are entirely sure how this works—it may be because of expectations about future demand in the city—but is commonly perceived as specifically tailored to manipulate and nudge them as individuals.[24] Some are not bothered by this idea and in fact welcome it. This manipulation, whether in bonuses or the frequency of rides, keeps them busy and makes them work harder.[25] Cal, in contrast, believes the app, and by extension the company, are trying to determine the lowest amount of money for which he will drive. A few weeks ago he was offered $120 for 60 rides, then it was $115, now it is $100:

> "So, what you can feel the Uber app doing at all times is trying to screw [you. . .] They take the people who are working the hardest and doing the most for them, and they make them hateful."[26]

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user, or preferences determined by the profile manager based on the requesting user's rating history." that the app infers are important to the rider. Notably, particular factors will be weighted more or less heavily depending on the rider's preferences and many of the pieces of information being used to make a match are invisible to the driver, like destination specific ratings or scores based on their punctuality.

24. The beginning of an article by Susan Fowler, a former software engineer at Uber, lends credence to this claim. She says, "I overheard two other engineers in the cafeteria discussing driver bonuses—specifically, ways to manipulate bonuses so that drivers could be 'tricked' into working longer hours. Laughing, they compared the drivers to animals: 'You need to dangle the carrot right in front of their face.' " See Susan Fowler, "'What Have We Done?': Silicon Valley Engineers Fear They've Created a Monster," *Vanity Fair* (https://www.vanityfair.com/news/2018/08/silicon-valley-engineers-fear-they-created-a-monster, September 2018).

Some additional evidence that promotions are tailored to individuals comes from Uber's Help pages. In a help article titled, "Why am I not receiving weekly promotion offers," it states up-front that "Promotions change each week and offers will vary by city and driver." See Uber Technologies, "Uber Help: Why Am I Not Receiving Weekly Promotion Offers?" *Uber* (https://help.uber.com/driving-and-delivering/article/why-am-i-not-receiving-weekly-promotion-offers, n.d.)

In another Uber webpage describing driver promotions, a footnote states, "Availability of promotions is only for a limited time and may be subject to several factors, including but not limited to, demand, holidays, special city events, and star rating." See Uber Technologies, "Driver Promotions," *Uber* (https://ubr.to/3yy70dn, n.d.)

Finally, in a paper coauthored by Jonathan Hall, Chief Economist at Uber, the authors note that "Occasionally, certain promotions will pay for convex hours worked by rewarding drivers for hitting certain thresholds of weekly trips; however, these thresholds are tailored to drivers based on their driving frequency in past weeks[.]" See Cook et al., "The Gender Earnings Gap in the Gig Economy."

25. You could say that some of these manipulations, like putting the next ride in their queue before they have even finished the current one, as described in a *New York Times* article by Noam Scheiber, encourage drivers to be more economically rational. While the author describes this feature, known as forward dispatch, as a mechanism that "overrides self-control" it also leads drivers to do more driving during busy periods and relatively less during slow periods. Some corroboration was provided by those I interviewed who very much appreciated having one ride after another and found that during periods where waits between fares could exceed ten to fifteen minutes would lead them to stop early. See Noam Scheiber, "How Uber Uses Psychological Tricks to Push Its Drivers' Buttons," *The New York Times*, April 2017

26. What I believe Cal gets at quite concisely is the downside and limitations to incentives—

Laurence echoes Cal's suspicion that Uber reduces the weekly Quest bonuses to determine the minimum amount they can get away with giving you, although he frames it more positively as a situation in which the app, seeing that the driver is not making enough rides to get his weekly bonuses, increases the incentive to encourage participation. Sam thinks that Lyft takes into account her reliability and the length of time she stays online compared to these who go online and offline frequently. She feels she gets a more consistent stream of pickups. But she also complains about the way the surge works. During times of high demand, Uber will often charge some multiple of the normal fare both to discourage more price sensitive riders for hailing a ride and to encourage more drivers to come to the area. But she would find herself driving aimlessly through these high-demand areas with no riders to pick up. James thinks that signing out and signing back in places him at the back of some unadvertised queue, and that it will be 20 minutes before he gets a ride after he signs in. Eliza thinks that the app knows when she's headed home and will give her another ride just to keep her online.

Although Cal is quick to acknowledge that "Uber and Lyft sent me back to school," his distaste for the company arrives in waves and grows more consuming as the months go by. He complains about them frequently—about the low wages and the way that app and the incentives and changing rates engender resentment. Despite the seemingly impersonal nature of finding work through an app and via an algorithm, drivers can conceive of the relationship in quite human terms. Teresa tells me that "Uber used to be a sweetheart. I loved them so much." Cal's description of the relationship is also intimate, though decidedly darker in tone. He also recognizes a general deterioration in the relationship as the initial allure of flexibility and autonomy generates high expectations that remain unmet:

> The gig economy is a lesson in corporations trying to fuck over people. In the real world, with the loss of unions, wage inequality—so people come in having felt like they're fucked over and put upon their whole life. And now you have the Freedom App! And the Freedom App is like, *Watch me fuck you a little bit. Can I fuck you a little more? Oh, you can put up with it, right?* Like a shitty girlfriend or boyfriend.

While much of the interaction a driver has with the company he works for

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that they have both short- and long-run effects and that these effects often conflict or are overwhelmed by the myriad uncontrollable factors that govern human behavior. As it is with businesses, so also is it with government. R. Shep Melnick, in a retrospective of the work of James Q. Wilson, gets at similar issues in the context of public policy. From "Political Science as a Vocation: An Appreciation of the Life and the Work of James Q. Wilson," in *The Forum*, vol. 10 (De Gruyter, 2012), doi:10/gjpkx8:

> We usually try to promote good behavior by manipulating incentives: rewarding school children who behave and punishing those who do not; making endless adjustments to our welfare system to try to ensure that work is more rewarding than welfare; imposing penalties stiff enough to ensure that crime does not pay. These often do not work because human behavior is governed by so many factors impervious to the manipulation of the small number of incentives available to government officials. Most importantly, habits and culture often overpower these policy tools.

is via the app, he does occasionally have need to reach a real human being. Some report positive experiences and relatively seamless assistance, but others complain about customer service and a response that tends to favor the customer over the driver regardless of the circumstances.

Though one is encouraged to report an accident while carrying a passenger, Garrett has learned his lesson after being rear-ended at a stoplight.

> The chick looks up from her cell phone, sees the green arrow. But we're all red. We're all just sitting there. And she looks up and she thinks everything turns green. So, she goes back to her phone, keeps going, slams right into the back of me. I got riders. I call Lyft and they turn me off right there. Boom. De-activate you right there. *Okay, $2,500 deductible, and we'll pursue their insurance company for you to recover whatever loss. And we're de-activating your account.* I'm like, *Alright.* I don't know how all this works. So they kept my account de-activated until I went through a 30-day process. So, I lost New Year's Eve, I lost all of that stuff.

Likewise when Garrett is shortchanged on a ride, he calls customer service but is rebuffed. The next time it happens, he makes sure to take screenshots. Yussef noticed something similar. As a former cellular software developer, he wrote an application to analyze the traffic data and found what he suspected was an intentional effort to shortchange him on these rides. When he complained, he claims his account was closed. He drives for the other company now.

Roberto had his Uber account locked for several days because a rider had an issue with him and reported him as intoxicated. Roberto tells me he neither drinks nor does drugs and that it was his twenty-fifth ride that day. To get his account unlocked, he had to pay for his own drug test. The locked account also prevented him from accessing the $200 dollars he had already earned that day. Now, he always deposits his money at the end of each day.

There are many uncompensated costs. Drivers receive no compensation as they drive to pick someone up. They receive no compensation for the medical driving that is subcontracted to Uber—storing walkers, making sure the elderly woman finds a place to use the bathroom before she pees her pants. Both provide some type of auto insurance while the driver is logged in and transporting passengers but the deductible can rarely be covered by accrued savings and if the car is wrecked and the account locked, then their source of on-demand funds becomes unavailable at precisely the time that they need it most. When Garret gets into another accident at the airport, he doesn't notify Lyft and instead handles it on his own. The other driver was at fault and though a check to cover the $1,700 in estimated damages is in the mail, he is still waiting. In the meantime, he drives it anyway. "It just crunches and there's a spot in the tire that looks a little sketchy. I put some glue on it."

In these situations the ability to easily substitute with the nearest competitor, is valuable. Some drivers feel that the frequency of rides is metered as they approach a bonus or if they are making too much money. This leads them to

switch to another app, or, once they make their bonus, "call it a night." Any estimate of the labor elasticity of driving is affected by drivers with these types of theories about how the app works.

The driver reciprocates the exact amount of loyalty they are given. If they feel cheated, they have less qualms about cheating. If they feel they are treated unjustly, they feel less bound to adhere to the process in which that injustice is meted. Low trust breeds a lack of loyalty, and they will search for loop holes or find ways to get what they want. During the time that I interviewed drivers, there was no way to see a rider's destination before picking them up. So some would call the rider and ask them, cancelling if the destination is too long or to an undesirable area. Others realized they could indicate on the app that they'd *Arrived* before pulling to a stop at the rider's pick-up point. Once they had tapped *Arrive* in the app, they would be able to see the rider's destination, and if it was too far or in a direction they did not want to go, they would simply continue driving. Some have determined that the 3-ride bonus can be manipulated by starting the ride before they pick up the person, cancelling it, and selecting, "do not charge the customer" in order to cancel a ride without being penalized and losing the bonus. Sam tells me that she doesn't mind waiting to collect the waiting fee and then telling people to cancel if they put in the wrong location and they're not there.

The Uber-Driver or Lyft-Driver relationship is one of low trust and mutual suspicion. Uber and Lyft cannot see into your car—though some suggest and worry that they might be able to—and, according to some drivers, appears to prioritize customer satisfaction above the satisfaction of its drivers. What might simply be poor engineering or poor connectivity which leads to untracked mileage and incorrect fares, comes to be seen as intentional and nefarious, a way to cheat drivers out of their fares. The right kind of customer complaint will get your account locked without warning—as Roberto experienced when a rider complained that he was drunk. Two days and $35 dollars for a drug test later, his account was reinstated and he could drive again. If a driver reports an accident, even if it is not their fault, the company may suspend their account and leave them no way to earn money until it is unlocked.

Goals

Returning to the strategy he articulated for me in the beginning of this chapter, Cal needs 21 rides today, because he did 19 yesterday which will net him the $65 bonus and set him up to complete 60 rides by Thursday to get the higher, $100 bonus tier. He wants to be out the door by 7 am, so that he can maximize the time he has available to finish 3 consecutive rides. If he is pulled from the geographic area in which the consecutive trip bonus is offered, he can still get the initial bonus but must drive back, most likely unpaid, into the zone in order to start a second consecutive trip bonus.

This fact further explains Cal's reluctance to get up and start the day earlier. In his experience, the people requesting rides at 5:30 or 6 am tend to be working-class Hispanics who need rides to South L.A., an area not included in the 7-9

am bonus for consecutive rides. They also tend to request UberPools which charge lower rates to riders because more passengers may be picked up along the way. This is beneficial to the rider, because it is cheaper, and can be beneficial to the driver, because while he may earn a lower per-minute and per-mile rate, each additional passenger he picks up in his car counts as an additional ride for purposes of weekly bonuses. However, this feature is only advantageous when there are, in fact, other riders to pick up which at 5:30 or 6 am is, in Cal's experience, unlikely.

Cal's decision on when to start his day highlights the subtle cues drivers look for in order to select rides that will be profitable. Cal tries to avoid a certain type of unprofitable ride—one with a low fare and which will take him outside higher paying areas of the city. The fact that these types of rides tend to be made more often by Hispanics, at least in his own perception, is coincidental. And yet, but for the incentives and the lack of transparency in the app regarding ride destination, he likely would have taken the trip. Drivers want to make money. Insofar as the best ways to make money, by driving in certain areas at certain times, are correlated with race, some type of statistical discrimination will occur, because the driver's and the rider's goals and incentives are misaligned. Drivers want to earn more and riders want to get to their destination and sometimes these goals appear mutually exclusive. The company, by not revealing the destination to drivers until pickup or encouraging drivers to take all rides by tying certain incentives to their acceptance rates, makes them more likely to pickup and drop off in lower income minority neighborhoods.[27] But they make it more difficult for the driver to make money. Changing this policy—allowing drivers to see their destinations before accepting rides which is beneficial to drivers but not riders—is a difficult trade-off, not a simple one.

If one asks a driver what he hopes to achieve each day, what his goals are when he gets into the car, what will leave him satisfied when he finally heads home, he will have an answer. It will be a number, usually dollars, usually round. $100. $200.[28] Sometimes he'll mention a number of rides to be given each day,

27. Anne E. Brown, "Prevalence and Mechanisms of Discrimination: Evidence from the Ride-Hail and Taxi Industries," *Journal of Planning Education and Research*, August 2019, 0739456X19871687, doi:10/gnq7z5.

28. An extensive literature on income targeting, particularly among cab drivers, exists starting with Colin Camerer et al., "Labor Supply of New York City Cabdrivers: One Day at a Time," *The Quarterly Journal of Economics* 112, no. 2 (1997): 407–41. Driving based on income targets is interesting because it would imply that drivers are acting irrationally, in that they drive more on slow days and less on days of heavy demand even though they would make more doing the opposite.

However, better data has suggested that normal economic forces are at work. For example, see (, Henry Farber, "Is Tomorrow Another Day? The Labor Supply of New York Cab Drivers," *National Bureau of Economic Research*, 2003.), (, Henry S. Farber, "Reference-Dependent Preferences and Labor Supply: The Case of New York City Taxi Drivers," *American Economic Review* 98, no. 3 (2008): 1069–82, doi:10/c2xknj.), and (, Henry S. Farber, "Why You Can't Find a Taxi in the Rain and Other Labor Supply Lessons from Cab Drivers," *The Quarterly Journal of Economics* 130, no. 4 (2015): 1975–2026, doi:10/f72kwm.).

More recent analysis of Uber data finds that drivers are more likely to income target when they first start but eventually learn more optimal ways of driving, especially in response to incentives such as surge pricing. For more information, see M. Keith Chen and Michael Sheldon,

as in, *15 rides Monday through Thursday, so I can get the bonus.* Once in a rare while, he'll simply quote the hours he needs: 9-5 or "I go by the clock. I never look during my shift how much money I've made. [...] I keep driving. I do my 6 hours." And though the numbers vary, they fall broadly into one of these three categories: dollars, rides, and hours per day. And they want to hit this number before they head home.

In nearly all cases, when a daily earnings goal is articulated, it is an amount net of the fees that Uber and Lyft subtract for facilitating the ride but before deducting any expenses incurred as a cost of doing business—for gas, depreciation of their car, its repair, and even the marginal cost of a more expensive phone plan. It is, in short, the number displayed prominently on the screen of a driver's phone. Rarely, if ever, do drivers appear to explicitly account for the expenses incurred by their driving as they formulate their goals. Some do account for gas, shooting for $180 a day and knowing about $30 will go toward filling the tank. But whether or not they explicitly incorporate costs for fuel and oil changes into their daily driving goals or not, they almost always have an intuitive sense of how much they spend on it per day, week, or month.

More rarely, one will tell me that he sets aside money for the self-employment taxes that are not automatically deducted. But the modal driver at best attempts to track his mileage[29], collects his receipts, and once a year hands them to his accountant hoping for the best. Some are relatively new and waiting to see how the chips fall when they file their taxes in the spring, and some know from experience that they will not owe anything, because they overwithhold at their salaried job or drive too little to make a significant difference. It is clear that some operate under a slightly different definition of "owe" when it comes to taxes. "Owing" taxes is less a function of the absolute amount given to the government for some amount of taxable income but more practically whether they will get a refund come tax-time, even if it is smaller than usual, or whether they will need to come up with several hundred or several thousand dollars which they have not accounted for in their financial planning and are unlikely to have readily available. When a driver talks about what he "owes" in taxes it is generally the amount that does or does not come out of his pocket when he files.

What explains the differing salience of these costs? Why are some accounted for and others ignored even if all must, ultimately, be paid? David provides some insight into his decision-making process:

> "Because if I have to pay all the withholding out of this, then it's not going to be worth it. That's probably going to cost me at least 100 bucks a week."
>
> "How does that work now? Because in theory you're paying taxes on these earnings at some point no matter what." I say.

"Dynamic Pricing in a Labor Market: Surge Pricing and Flexible Work on the Uber Platform." *Ec* 16 (2016): 455

29. Often incorrectly. Or, there is much variation in how and what drivers consider deductible mileage and expenses.

> "I need it for the cash flow. Well, I would probably end up having to drive more often to make up for it. That's probably what I would end up doing. Because I don't think I would be able to get the [other supplemental income source] going that fast. It takes forever. [. . .] What that'll do is now it's easier for me to decide not to drive. [. . .] Like this Saturday for example, there's a couple things that we need to do but one of my sons wants to take us to lunch. So it's like okay, normally if I drive on a weekend, if I leave [home] and come down here, I'm going to spend $25 bucks in gas in order to make maybe between $100 and $150 on Saturday. So, I can avoid spending that gas money and have a nice lunch with my wife and my son, and I just lose that $100 bucks or so. So that's an easy decision having that time with our son. Because he's going to leave to go to Law school. Because it's worth the 100 bucks. Now that decision will become a little bit tougher because I'll need that 100 bucks to cover the taxes."

Divorced from context, one might imagine that the driver, in assessing the benefit of the job, should calculate his net earnings—what he takes home after depreciation, repairs, taxes, gasoline, oil changes, and car washes. Failing to do so might be considered evidence of irrationality or simply ignorance. But rather than an individual failing to act rationally by tabulating *all* the costs of his endeavor, there are perhaps reasonable justifications for his selective accounting. Simply put, if it seems for many drivers that costs like income and payroll taxes or new tires are mentally divorced from the income earned from driving, it is because for most the cash flow statement matters much more than the income statement.

The large majority of a driver's financial planning occurs on a month-to-month basis. If one wonders why she is more likely to account for gas, oil changes, and car washes, it is because she feels the latter three in a way that she does not feel depreciation and taxes. Which is to say that the costs are frequent, manageable, and accrue over a period of time that has real bearing on the way she manages and apportions her earnings and her labor. Taxes, by contrast, are farther away, and unless the car is old, so are depreciation and repairs. The driver knows that what ends up in her checking account is her gross pay, and this is what she counts and sets goals for, because it is from this that she covers her bills. This week a car note, next week rent, and the rest of the month for credit cards or health insurance premiums or a phone bill.[30] An overall hourly wage subtracting taxes and car depreciation and intermittent expenses obscures

30. This-short term cash flow perspective can put them in dire straits down the road precisely because they have failed to save or account for larger, less frequent expenses. One argument for the reasonableness of their actions might be a combination of (1) an inability to predict their future environment in, for example 4, 6, or 12 months. They may find something better than driving or stop driving for other reasons. (2) That there is little point in thinking long term when in the short-term they are worried about being evicted. So there is a risk of ruin such that it matters little whether they are creating a long-term positive expected value, because in the short run they may get wiped out. And (3) long-term resilience may be more likely to be provided by social and kin networks, relying on friends, family, or roommates.

This still ignores even longer-term plans for such things as retirement but for some that is

the reality that many people face. Cal, for instance, needed $800 to pay his rent, not $800 after taxes and depreciation.

But even if we accept that a driver may reasonably frame his goals in terms of the cash it provides him here and now, a comparison of their stated goals to their driving patterns over previous weeks often reveals that drivers, at least in those weeks, rarely and sometimes never hit their stated goals at all.[31] Clarence has a goal of $200 per day driving 5 days per week but never makes more than $168 over the last week and averages rather less, at $126. The prior week he'd made nearly $1,300 but this was more than offset by earnings of $575 and $630 in each of the two weeks prior to that. Herman wants to make at least $100 per day but manages to earn that much only twice in the last eight, and averages something closer to $80 per day. Jonas hasn't made his goal of $800 per week in the last month.

Of course, some do make what they intend to make. Haruki tells me that for $100 a day, driving doesn't seem worth doing. But $200 a day "adds up" and that is what he makes. He also makes $150,000 per year at his real estate business and is driving to raise money for a friend's medical bills. Raul sets tiered goals for himself—always making at least $50 dollars each day but typically shooting for $75 or $100. He makes his bottom-tier goal on 11 of the last 13 days and averages $93 dollars a day over that same period. But this kind of consistency appears rare.

There is much concern about the driver's potential difficulty in forecasting his true earnings—the amount he'll really earn in the long run over and above the implicit and explicit costs of wearing down to junk his current vehicle, the gasoline, the replacement of bald tires and cracked windshields. But what of the fact that even, on their own terms, they so rarely seem to make the money that they claim to want? Not only are their true earnings obfuscated by a tendency to mark progress and to evaluate success against a prominently displayed earnings figure that does not account for their costs, but the true monetary value of the

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quite far away and for others it is already too late. They are considering other alternatives. Some of these ideas, about the use of social and kin networks or drivers' perspectives on the far future and their long-term financial plans will be covered in subsequent chapters. However, a discussion of the short-time horizon of the lower-class individual is contained in Elliot Liebow's *Tally's Corner: A Study of Negro Streetcorner Men* (Rowman & Littlefield, 2003), Ch. 2:

> The future orientation of the middle-class person presumes, among other things, a surplus of resources to be invested in the future and a belief that the future will be sufficiently stable both to justify his investment (money in a bank, time and effort in a job, investment of himself in marriage and family, etc.) and to permit the consumption of his investment at a time, place and manner of his own choosing and to his greater satisfaction. But the streetcorner man lives in a sea of want. He does not, as a rule, have a surplus of resources, either economic or psychological. Gratification of hunger and the desire for simple creature comforts cannot be long deferred. Neither can support for one's flagging self-esteem. Living on the edge of both economic and psychological subsistence, the streetcorner man is obliged to expend all his resources on maintaining himself from moment to moment.

31. Cal's driving experience is covered more extensively in Chapter 6.

job-at-hand appears occluded by their own seemingly wishful and unrealistic thinking.

If the goals these drivers state appear so rarely achieved, what is their significance and their purpose?

One possibility is that the goals they articulated did not exist before I asked about them. Though stated with precision in response to my question, in practice they remain nebulous during the day-to-day act of driving. And the straightforward answer to a seemingly straightforward question necessarily fails to capture the reality of his situation. Though this may explain a few of those I met, many also appeared to have quite explicit derivations for their goals. They could, and did, walk me through the bills they owed each month, the income, if any, from other work, that they earned, the weekly income they would therefore need and how that fed into each day's goals in terms of dollars, hours, and rides.

Another explanation might be that their goals are genuine targets which they invest significant effort in achieving, yet fail to accomplish nevertheless. Some appear to do this and find that often there are simply not enough hours in the day. One might also imagine that the consistent failure to achieve their goals might create significant stress and one sees evidence of this as well. Less often the stress itself but the individual's response to it. If the goal is unachievable then change the goal. The number shifts and so does the metric of success. Goals are not just about achievement in a tangible reality but a psychological crutch as well. They are formulated to convince themselves of an idea's worth, and they are reformulated and recast to comfort them in times of disappointment.

Jonas cares about getting the hours in but also evaluates performance based on an hourly rate that would presumably drive some sort of longer-term evaluation of the whole endeavor's profitability. And he wants to make a certain amount during the day, but for purposes of managing expectations and frustration sticks to the hours metric because "3 o'clock is never not going to come." If he feels like his hourly rate is too low, he mentally adds in the weekly Quest bonus to make himself feel better.

Hugo does the same thing and for similar reasons. He knows how much he needs to earn per week or per month while he learns to day trade, but on a daily basis he refuses to look at the number. If it's low, he'll get discouraged and "that just stresses you out."

It is likely some combination of both these things, but it is also something else succinctly described by Casey when I ask her how often she meets her goals. She tells me that, "If I'm really grinding? Every day."

And for Casey, grinding is not simply a period of concerted effort on her part but a concerted effort induced by heavy demand with frequent ride requests and little downtime. Or as Tom says, a good day is when "the rides are coming and they're really decent rides" or, for Patrick, when he's "hitting surges and non-stop rides for 12 hours straight." The positive effects are both financial and psychological. They drive more because the demand is greater and the money is greater, but it also keeps them from thinking—about other things they need to do or could be doing instead—and they can focus on the work because the work is continuous.

Their goals are predicated on grinding and yet all manner of circumstances conspire to interrupt the grind. The day is to some extent unpredictable. And the goal, articulated as a single number is by necessity provisional, subject to negotiation, and argued down internally over the course of an afternoon or evening for a variety of reasonable-seeming exigencies. So an explanation for the failure of many drivers to meet their goals is at least partially a problem of measurement. In asking for a daily goal, the driver obliges though it actively obscures the variation he is well aware of. Beyond a simple psychological utility, one may shift goals as certain metrics become more salient at different times. Most days may be about the dollars earned or the hours driven but on Sundays or Thursdays, it's about the number of rides needed to get the bonus before it expires. If the initial goal is to make $100 dollars and it comes easily, then go for $200.

If one questions further, the driver will tell you that it really "depends" or that what "usually" happens can be much different or why the preceding weeks of his driving history that I'm recording from his phone are consistently less than the number he had just stated. And it is because the holidays were slow, or the parents were in town, or he had to take a week off and stay with his family out of state because of a traumatic ride where he'd unwittingly transported a suspected criminal, leading the police to blockade the entirety of Wilshire Boulevard pointing their guns at his car while they directed him to stop, turn off the engine, and throw the keys out the window. Or, more mundanely, because he was just in a car accident the week before, he was visiting with his son, or repainting his daughter's room, because her son's father can't pick him up from school that day, or "the last couple weeks I did't drive because my brother borrowed my car" or "my first ride took me all the way to Disney Land. And the way back is going to be totally empty. So, on those days I don't want to then add this notion of concern where I'm not hitting my goal."

The driver's goals and the strategies he employs to achieve those goals work together and change one another in tandem. A new driver might simply try to make as much as he does at his current job or, like Martin, start with a small goal of $60 dollars a day. As he learns to make that much with greater consistency and ease, he raises his sights to $100 a day, to $120 or $150 or $200 as a function not solely of his skill but of his needs as they vary from month-to-month and week-to-week. When a driver takes on a roommate to reduce her rent, when a driver rents an additional room in San Francisco so he can earn more, repairs a car or replaces one, deals with a monthly mortgage payment that has unexpectedly increased because an escrow company miscalculated his premiums, his needs, and so his goals, shift.

These are, in a word, contingent goals. Goals achievable so long as nothing unusual happens and the days proceed mostly according to plan. And it is a contingency that plays out not only day-by-day but over months and years. Routines are devised and just as quickly reformulated or abandoned entirely. They do not follow a script, because, quite often and in proportion to their level of financial instability, there is no script and cannot be one.

Setting goals and achieving them takes the form of constant negotiation, a

negotiation that might go more easily and lead to better results if there was no negotiation required at all[32]. A driver's goal is rarely to sustain but to improve his circumstances. The number of dollars or the number of rides he gives reflects that. But he may also have a family. One that expects or needs a certain amount to get by but that also demands of the driver time spent with his children, going out to eat, picking his grandmother up for her doctor's appointment. He also negotiates with some more impulsive version of himself—the one that would rather watch television or sleep in. In such cases, having one's hands tied can be a benefit. Miguel acknowledges this when he tells me:

> "I miss those days when I was waking up to go to my job as an EMT. Even though people say, "Oh, flexible, blah, blah, blah," right now I'm thinking, *I want to be in a routine.*"
>
> I ask him, "Do you feel like it's easier when you know you have to be somewhere at certain times? Here you can decide when you want to start and sometimes you just feel like not doing anything."
>
> "Yeah. Yes. Exactly."

It is not simply a matter of how much to earn or how to earn more but how to earn at all. These are different problems. One is compensated while the other is not. One is a matter of fine-tuning strategy and experimentation while the other is an emergency. The difficulty of driving, the artfulness of their occupation comes in the labor required to constantly shift between these two types of problems. Attending every action are consequences both intended and unintended. Flat tires. Car accidents. An unwarranted customer complaint that gets him locked out of the app. A brother borrowing your car.

This can be, but is not always depending on circumstances, stressful. The advantage of working formally as an employee is a certain constraint on possible behaviors and shocks. If they show up, they get paid, and while underperformance can have consequences that play out over the medium and long-term, the roles of doing the job and finding a job are clearly delineated, the movement between them clear and occasioned by relatively infrequent if jarring breaks.

This constant reframing of the problem plays[33] out at smaller scales as well. Day-to-day the driver must reconceive his problems, his solutions, and his goals in response to shifting internal and external conditions that he can neither entirely anticipate nor prevent. Planning against expectations that might incorporate longer-run probabilities about the occurrence of certain events, for

32. Thomas Schelling in *Strategy of Conflict* discusses situations where, perhaps contrary to intuition, negotiators can achieve more leverage by giving themselves fewer options and less agency. He provides the example of a game of chicken in which one driver visibly removes the steering wheel so that the other driver knows that he has no control of the car. Drivers often found that the flexibility of the work made it more difficult to convince themselves and others that they needed to drive rather than do something else. See *The Strategy of Conflict* (Harvard university press, 1980)

33. Donald A. Schon, *The Reflective Practitioner: How Professionals Think in Action*, vol. 5126 (Basic books, 1984)

example that he will have to replace his tires every x number of miles or the probability of a ticket or a cracked windshield or a kid that needs to be picked up early from school is occluded by the tight coupling between his day-to-day and week-to-week driving performance and his ability to make his car payment or pay his rent. High variance strategies which might lead to greater insight about ways to earn more money in a day's driving is not preemptively engaged in except as a last resort simply because a proactive choice to do so might destroy the delicate seam of predictability in which the driver currently finds himself.

Cal shifted from his position as a server at an area restaurant to driving full-time for Uber and Lyft in order to accommodate his plans to return to school. Yet it was also his undoing. He injured his arm while giving a friend a ride which ended up delaying his return to school. His solution to one problem ended up delaying the solution to another and introduced its own complications which forced him to reframe his goals. It was now not simply making enough money until school started in a month but surviving and ideally saving and making progress financially until school started in eight months.

He fell behind on his January rent, couldn't make enough from driving at the rates they were paying in Los Angeles to dig himself out of his financial hole, and began driving in San Francisco for several weeks at a time, returning once a month to Los Angeles. He can make $1,300-$1,400 a week in Los Angeles, but he can make $1,800-2,200 a week in San Francisco. His goal for the summer is to earn $16,000 before his classes start. By the week in which the fall semester begins, he's earned $9,000.

Against the seasonal, weekly, and daily vagaries of demand demand for his labor both geographically and temporally, the driver hunts for his income. He weathers not only shifting demand but shifting incentives, bonuses, and rates for his labor. He weathers unruly and unprofitable passengers, unsolicitous customer service representatives, an inscrutable and seemingly antagonistic app. He chooses his battles with other drivers and with the company he contracts his labor to. He sets goals to shore-up his financial position and improve his life but often settles simply for getting his bills paid this month and to try again the next. As Patrick tells me:

> You know, I do think about upcoming bills. [. . .] when I'm trying to catch up, there's days where I will work endlessly for 10 days straight. I'm driving my full 12 hours and driving my time out every day to make as much as I could. Say I'm like—you got the car or whatever and put my only savings in, 2 or 3 thousand dollars, down payment. Now I've got to make up rent and everything else, so I just know I got to burn the candle at both ends. Just buckle down. Exactly. And then when the pressure's off, I kind of—I don't have anything immediately—I'm kind of taken care of, that's when I'm, *Oooh, I don't need to work for 2 days or so.* Even though I should. In my head I know you need this to the point where I get ahead. This is where you save up that stuff for winter. But I'm always like, *Ehh, the climate's fine today. I don't feel like it.* More of a hunter-gatherer

than a future planner I guess.

4. Making Rent and Paying Bills

Sam lived in a studio apartment. A bed took up most of the room and a high counter separated the main living area from a kitchen-shaped space. Attempting to use it as a kitchen revealed its shortcomings. Sam, by way of demonstration, pulls open a drawer so narrow as to be practically useless for its intended purpose of storing things. The refrigerator is "barren". There is a jar of spaghetti sauce, two eggs, a box of chocolate, and feta cheese. The freezer contains ice packs and a bottle of vodka which has been there for, she claims, a year. "It's not mine," she says, but does not elaborate. There are no stools at the kitchen counter on which to sit. There are no chairs in the apartment at all.

I stand at the counter as Sam motions toward the whiteboard calendar on her wall. Along the top margin: "Owe people" and a list of the friends and relatives—five in all—that she owes money to in amounts varying between $100 and $300 dollars. Also, "Owe Bills" and under it the payment she owes for her store credit card and the payment she needs to make to the hospital. In red marker, on each day of the month, the number of hours she intends to drive. Ten hours Sunday through Thursday, twelve on Fridays and Saturdays. On other days, in green marker, how much income she expects to receive. This is not from driving, but the money she earns in cash or via Venmo, for dog walking, pet sitting, and renting out her parking space to a neighbor. In blue marker the amount of her bills on the days that they are due. $400 for her car payment on the 24th, $450 for her health insurance on the 31st. Next to some of them, in orange marker, a 3-letter abbreviation for the prior month to indicate that this payment is for last month's bill still outstanding.

Monthly, she tells me, she has to pay rent, her car loan, car insurance, health insurance, two credit cards, her cell phone, the monthly payment for an annual pass to Disney, and a payment on outstanding medical bills. Every other month, she pays for electricity and water, and less frequently, yearly or twice yearly, she owes dues for a professional association in which she is a member.

Sam tells me that she has been behind on her rent since her car was stolen eight months before, precipitating the purchase of a new one to continue driving. Her rent is nominally due on the first although there's a 3-day grace period after which a fee of $75 is added to the rent of approximately $1,900, though it varies

from month to month based on the cost of some additional included utilities. By the fifteenth at 10 a.m, eviction proceedings are started for delinquent renters. Once eviction proceedings have started, there is a fee of $800 dollars plus prompt payment of the rent to stop them. She tells me she can do this only once but has not yet needed to, as she is friendly with the office staff and has, in the past, persuaded them to allow her to push her payment to the eighteenth, "[b]ecause I do what I say I'm going to do. I'm like, 'I'll pay on the 18th, can you save me?' " But, "now they tell me that they can't push that date any more."

She tries to keep $30 in her account at all times for emergencies and to prevent overdraft fees if she needs gas or lunch or loses track of her balance as she's earning and spending throughout the day. She's begun to think of her bills in terms of the number of days they are late. The sooner she can pay off one bill, the more days she has to earn for the next one:

> "We start the buffer at the $50. So the $50 dollar medical bill buffer is the beginning of it. And then the $20 dollar car insurance buffer. Because those come out of my account automatically. And then rent. [. . .] So I need to buffer for that before I start making money for rent."
>
> "So, you want to get $250 in [your] account by when?"
>
> "Plus my $30 dollar buffer. So, I want to have that in my account by the 1st, so that I can use the rest of the time to decrease the days it takes me to pay rent."
>
> "So you start making rent money on the 1st. By the first you've got $280 and now you're driving and dog sitting and everything is going towards rent, in your mind. And you want to get to that $1,900 or so by the 12th?"
>
> "[. . .] Before the fifteenth. . . Yeah, and reduce the days every time. [. . .] After rent, comes my [bank] credit card. And then [utilities] if it's a month for that [. . .]. And then my [store] credit card. And then my car payment. [. . .] And then [my phone] and then Disney and then [health insurance]."

She reads the due dates for her bills. She needs to pay one of her credit car bills by the 4th. This is a late payment for the prior month. She'd like to pay a store credit card and the $65 for her utilities by the 4th as well. She pays these on time and they are "never late." She wants to make her car payment by the 7th. This will also be a late payment for last month but will be an improvement, a "profit" in her terms, of 14 days. She was late on her car payment the month before by 28 days. "Tomorrow would have been repo day." Next month, she'd like it if her car payment was only 14 days late.

She tells me that, "Everything from [her bank] to Disney comes between the 17th and the 30th. So it's all end-of-the-month stuff. And to have all that paid

at the beginning of the month gets me that much closer and ahead of everything. [. . .] And gives me the rest of the month to start working on July."

I ask about bills for her phone, health insurance, and for Disney. She still needs to pay her phone and Disney bills for this month, although they are not late. Her health insurance is late—it was due on the first—and she won't pay it until the 25th, in two days. But next month, instead of being 25 days late, she'd like it if she were only 9 days late.

In a later interview, when asking whether she thinks she can do enough driving to cover all her impending bills, she confides:

> [S]omething inside me tells me that it always works out regardless. Because there are many days where I'm like, I know that I need to, and I know that I have to, and then I don't [drive]. And it just works out in my favor for some reason. [. . .] something happens and money just falls in my lap [. . .].

For the middle class, financial planning consists of tax advantaged retirement accounts, health benefits, and employee matches. If one works for a union or in the public sector, a pension may provide for one's retirement. Financial management is about the prudent and careful use of debt, maintaining a good credit score, and keeping 6 months of savings in a bank account in case of emergencies. It is understanding the yearly limits on how much one can contribute to their IRA and their 401(k) or 403(b), and certain trade-offs to be considered in deciding whether one will pay taxes now or upon retirement. One may need to learn about mutual funds and management fees. When one saves, it may be for a down payment on a house and searching for the lowest interest rates.

As one nears retirement, one considers the best ways to pay for health insurance before Medicare coverage begins, or starts shifting the allocations of assets from more- to less-risky investments. A decision must be made whether to begin taking Social Security at 62 or 67.

Sam, nearing 30, does not save and cannot save, at least in the way and for the purposes encouraged in commercials for brokerage companies or by those who speak often, and at length, of things like financial literacy. She gets whatever car (a 4-door [Hyundai]) at whatever interest rate (6.3 percent) she can drive off the lot that day. She, like almost all Americans, is eligible for Social Security but much of her income, today and in the past, is informal and undeclared. She has no retirement accounts. And although her method of managing her finances is unusual in its legibility and though Sam is uniquely articulate about them, the constraints and exigencies she feels are not and are shared by many of the drivers that I spoke to.

A common situation among the Uber and Lyft driver that I met were some debt, usually credit cards and car, occasionally education loans, little to no savings, and organizes their financial life month-to-month around the payment, most centrally of rent, and then of their car payment, insurance, and their cell phone. Saving is something done over days or weeks, and the driver employs various methods whether physical, technical, or psychological to make sure they

have the right amount of money at the right time. These methods may serve to aggregate their income into useful lump sums or to divide it into more readily accessible streams of income. They do the same with expenses, aggregating or dividing their bills to more precisely match the timing income flows.

Renting

Rent is a large expense, and mostly[1] unavoidable. But it is not a static one and its burden can be reduced by various means and for certain periods of time, at the expense, or on the basis, of close relationships, and on the assumption of occasional and sometimes significant inconvenience. Drivers may get roommates or lose roommates, sublease their room in one city while they drive and sleep in another, take over the management of a landlord's second business while he is out of the country and for a while live rent free.

A driver may live with his grandparents at a reduced rent, or pay nothing while living with his mother or his *lady's* parents. He may have a steady and higher-earning girlfriend who can give him a break from time-to-time on his portion of the expenses. He may have a *girl* that leaves him, providing an opportunity to downsize his living arrangements. He may leave the girlfriend and the apartment but continue to pay for it, returning, at night, to sleep on the couch because he cannot afford his own accommodations. The rent may be stable and below-market for the area but paid for in aggravation at an intrusive and manipulative landlord that holds this fact—that she could get much more from someone else—perpetually at the forefront of their relationship.

In rarer cases, a driver owns a home and pays a mortgage. He may struggle to make the payments or, in one case, may have given up paying entirely, waiting for the bank to take back the home. If the mortgage is unusually low, his wife works, or he simply drives on the side for extra discretionary income, then he may not.[2]

From 2010, after the Great Recession had ended, through 2018 when I met most of these drivers, the median renter in the United States found housing to be increasingly affordable, his income having risen by a slightly greater amount than his rent over that period.[3] Ideally as the population of a city or a nation grows, more houses and apartments will be built to accommodate its residents. If fewer homes are built or current structures subdivided say, by splitting a large

1. Two of 60 drivers had previously described living in their car (one quite recently) and another suggested he may need to in the future. None were living in their cars during the period that I knew them.

2. Six of 60 drivers had a mortgage. One was struggling to make payments, another was in the middle of a short sale and had stopped paying entirely. Two drivers, where they were the primary earners, seemed to be handling the mortgage without stress. One owned his own business in addition to driving, the other had a very low mortgage (less than $300) as he was able to purchase the home almost entirely in cash obtained from a previous sale. Of the remaining two drivers with mortgages, the wife had stable, high-earning employment.

3. See U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *National Comprehensive Housing Market Analysis* (U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2020).

home into multiple apartments, then one can expect, all else being equal[4], that larger numbers of families competing for the same supply of housing will increase the prices of those existing houses and apartments. Whatever the reason for the lack of supply[5], nationwide, the shortage of homes for those who might want to live in them, by the middle of 2018, was estimated to be between 1 and 4 million.[6] And despite the increasing affordability for the median renter, a fifth of renters paid between 31 and 49 percent of their income on rent in 2012 through 2016, and 23 percent spent more than half of their income.[7,8]

But in California, the price of homes has grown much faster than the nation as a whole, and, as of 2015, the average home there was 250 percent more costly and the average rent 50 percent more costly[9] than the national average. And part of this is simply a lack of housing in relation to the demand for it: California ranks 49th of 50 states in the number of housing units per capita[10]. This is no great worry if household income in California grew at a commensurate rate, but the median household income here is only 20 percent higher than the median income throughout the United States.[11]

Los Angeles is a peculiarly unaffordable city in a peculiarly unaffordable state. The median household income is lower than the median income of the state as a whole and its home prices are higher.[12] Building new homes and apartments in Los Angeles takes longer to get approved and costs more. Between 1980 and 2010, in order to prevent home prices from growing faster than the country as a whole would have required Los Angeles County to build around 2.5 times more housing units than it did, every year, for 30 years.[13] In Los Angeles, a quarter of renters paid between 31 and 49 percent of their income on rent between 2013

4. Though it rarely is, in practice.

5. Economists at Freddie Mac speak broadly of a combination of labor shortages in skilled building trades and increases in home building costs from a combination of regulation and land values. See Federal Home Loan Mortgage Corporation, *The Major Challenge of Inadequate U.S. Housing Supply* (Federal Home Loan Mortgage Corporation, December 2018)

6. Ibid.

7. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *National Comprehensive Housing Market Analysis*.

8. Less than 30 percent is considered affordable. Rent between 31-49 percent is considered cost burdened. Greater than 50 percent is considered severely cost burdened. See U.S. Department of Housing and Urban Development's Office of Policy Development and Research, "Rental Burdens: Rethinking Affordability Measures," 2014

9. Mac Taylor, "California's High Housing Costs: Causes and Consequences," *Sacramento, CA: Legislative Analyst's Office*, 2015.

10. Jonathan Woetzel et al., "Closing California's Housing Gap," *McKinsey Global Institute, October*, 2016.

11. Author's calculation based on U.S. Census Data, in 2019 dollars, for 2015-2019. Median household income was $62,142 in the City of L.A., $68,044 in the County of L.A., $75,235 in California, and $62,843 in the US. See https://www.census.gov/quickfacts/fact/table/losangelescitycalifornia,losangelescountycalifornia,CA,US/INC110219

12. Though rent appears roughly the same. In 2015, the average home price was $180,000 in the United States , $437,000 in California, and $490,000 in Los Angeles. See Taylor, "California's High Housing Costs." From 2015 to 2019, median gross rent was $1,062 in the U.S., $1,503 in California, and $1,460 in Los Angeles. U.S. Census Bureau, "U.S. Census Bureau QuickFacts."

13. Taylor, "California's High Housing Costs."

and 2017, and 29 percent of renters spent more than half of their income.[14]

Among the drivers I met, housing costs as a percentage of household income ranged from 0 percent to 50 percent. On average, the Uber or Lyft driver in my sample spent 25 percent of their household income on housing.[15] Thirty-five percent paid between 31 and 49 percent of their income on rent or mortgage. Only 10 percent were homeowners while the rest rented[16], if, in fact, they rented at all.

What of the ones that paid nothing, or at least, nothing in dollars? Omar is living rent-free with his grandmother while he searches for better employment. He was laid off from his work making $70,000 to $80,000 on the other side of the country. His grandmother was getting older, needed care, and it was an alignment of interests, as he could reduce his expenses while he searched for a job while she would have someone to take her to church or buy her groceries. Tom runs his own business providing overseas training camps to aspiring exercise instructors. He is often overseas, usually somewhere tropical, and while he is deeply in the red at the moment, he is also able to live with his sister rent-free for months at a time. Her husband also travels for work, and she finds it nice to have someone else around. James is in his 40s and has lived with his mother while he subsisted on disability payments for close to a decade. He's embarrassed by the state of his affairs and wants out. Eliza is a divorcee with a young son living with her parents and trying to bootstrap a new career in media. Her parents would look after her son while she juggled college classes with working.

And the situation was similar for many others, even if they were paying some nominal amount in rent. Quincy was living with his grandparents, paying $200-300 in rent while he worked on finding employment and before he moved in with his current girlfriend where his half of the rent is $625. Danielle, unemployed and too burnt out from her previous job to get another right away, moved in with her sister paying $550 for a place to stay and food to eat. Brent recently moved to L.A. from the Midwest and pays his brother $140 per week for a room in his home while he tries to get his acting career started. His brother is married and they have a young child which Brent takes care of in the mornings until his sister-in-law takes him to school.

Rent, for many drivers, is intimately entangled with the personal relationships they maintain and the latter are commonly used to delay, reduce, or eliminate payments for the former. These situations often are, or are perceived to be by those in them, undesirable, temporary, and unsustainable—the result of being young with little experience in the labor market, the added burden of becoming parents, or the product of unfortunate, but hopefully short-term, circumstance. But bonds of affection, while often a traditional outlet for handling distress, can also aggravate it and imperil the driver's often already tenuous finances.

Martin who had finally worked up the courage to leave his wife, remains

14. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *National Comprehensive Housing Market Analysis*.

15. The median was the same at 25 percent.

16. Of the 60 drivers in my sample, 6 mentioned paying a mortgage, 51 mentioned paying rent or living in a rented unit, and 3 did not indicate one way or the other.

financially bound to her and his stepchildren. She does not work, and he continues to pay $1,400 for their rent in addition to other expenses of his ex-wife's which amount to, in his estimation, about $600 per month. In the meantime, Martin stays with his mother. He knows the situation cannot last forever, with his wife or his mother, and looks positively upon its resolution.

> "I almost live check-to-check right now pretty much. There's like no buffer. But once I get out of this marriage, I will have money once again in my life. I feel like that would make a huge contrast. I just have bad energy in my life, and once that is removed, I feel like I'll be able to have money and have a life."

Marta, though she frames her obligation to pay the mortgage on the house her mother and younger sister live in outside the city as a positive form of filial duty, still faces an additional $1,300 expense each month in addition to her own rent and expenses. Laid off unexpectedly by her employer, she has picked up part-time manufacturing work at the same company in addition to driving for Uber and considers such a situation, putting together multiple jobs, contingently necessary if unsustainable in the long-term. She tells me she doesn't have the option to "struggle financially—I need to have something stable. Because, I have my house and I have my family that needs for me."

A significant portion of the instability and uncertainty Clarence feels in his financial life is exacerbated by the instability and uncertainty of his relationship with his ex-fiancé. Even the prefix 'ex' is a simplifying gloss on what is really an evolving *situation* involving childcare, living arrangements, and financial support that is dynamic, unpredictable, and a source of considerable stress. When I meet him the first time, he describes how she started to have trouble paying the rent at which point he offered to come sleep on the couch in exchange for help with rent and utilities, because "[t]hat gives me leeway—I don't have to worry about where my daughter is, I don't have to worry about where I'm staying, I have a roof over my head. I can save some money to get what I need."

But the situation, as he describes, remains "complicated." The status of their relationship changes frequently, and so does her financial situation. When I ask him how much he was helping with rent:

> "I mean, it's my ex-fiancé. So, there 'aint no telling. I was paying $1,000 at one time. I was paying the *rent* at one time. I was paying half of it at one time. But the point was it gave me the comfortability that I didn't have to worry. Yeah, if I wanted to go drive and drive late and I was out late, I can do that. Because I know the security is there where my daughter is going to be."

When I meet him again six and a half months later, he still has no apartment of his own and feels unable to so long as he feels bound to pay for the living expenses of child's mother. While the relationship has ended or appears poised to end, he still returns to the apartment they previously shared to sleep, on the couch, when he finishes for the day from driving. He tried renting a hotel room

but found it too expensive to do any more than occasionally. He continues to pay not only his half of the rent, but seemingly, part of hers as well, through a series of checking account transfers to her throughout the course of the month. I ask him:

> "So you have your half of the rent you're responsible for. [And] you'll pay via money order your half of the rent but then you'll also send her the money and she'll pay her half?"
>
> "Exactly. And I have to keep it documented. So the money order is just for my documentation on when I paid and the transfers is documentation for what I helped her pay.
>
> "Why do you keep track of that?"
>
> "Because if we do decide to split, we have a kid together, so you know if she ever tried to go after me for child support or anything like that, she wouldn't be able to, because I've done more than sufficiently helped for the household. So the stipulation would still remain the same. You see? It's not that I won't help her, it's that if we're not going to be together, then you need to help yourself."

Whether his understanding of the child support rules in California is accurate or not, it seems clear that if Clarence could find some resolution to his relationship, he might feel more comfortable finding a place of his own. But the situation with his fiancé compels him to continue paying for the current apartment in which he is barely a guest and the cost of which precludes him from arranging his own affairs in a less costly manner. At the same time, there are clear benefits to the arrangement that seem, for the moment, to outweigh the impact on his wallet. It signals continued hope at repairing his relationship with his fiancé. It is a place, as well, for his daughter to stay while he works. It seems preferable at least to his previous strategy for balancing care for his child with his need to make an income—by putting her in the backseat of the car while he delivers food via Uber Eats.

And what of those putting the greatest proportion of their pay toward rent? Nine of 60 drivers spent more than 40 percent of their household income on a place to live. For some, the high cost of housing was a sudden burden and for others a weight they'd grown used to bearing. Some were in the midst of a clear transition in their work lives or their love lives. Hugo had sold his struggling retail business and was living off the proceeds, driving for Uber while he tried to learn day-trading. Martin and Clarence, previously mentioned, were extracting themselves from failed or failing relationships. Some were husbands and fathers, dealing with rents that jumped several hundred dollars each year or struggling to make new higher mortgage payments after a miscalculation by the escrow company.

Others simply made do and had been for quite a while. Chris was afraid to leave the apartment that he rented for $1,500 per month because he was certain

everything else in the area would be much more expensive. Paul moved to L.A. several years ago, and though he "can't imagine going back to North Carolina" where he grew up, nevertheless worries that is the end game—his car will break down or he'll face some other large and unexpected expense which he'll find too unwieldy to grapple with on his own, and he will be forced to return[17].

Although none were living in their cars during the period that I knew them, some had in the past and one considered doing so. Merrell tells me that he lived out of his truck for "probably 6 months. Different times. Maybe 3 months probably 5, 6, 7 times" over the last dozen years. He'd shower at the gym, buy his meals from Whole Foods, and park somewhere, in nature, outside the city. He assures me:

> "I don't feel homeless. I feel like I've got this great home, beautiful home, I eat well, I take care of myself. So, it was just interesting, an interesting experience of doing it for a while."

He still worked during this time but the income was never adequate until he pushed himself to start earning enough and to find a place to live "so I can pay rent and have a place to be more stable."

Jim speaks nonchalantly about moving into his car as one of many options he considers. He lives with the son of the building's owner paying $600 per month for rent and utilities. But she has recently passed away, the son has gone to visit family overseas, Jim is filling orders for the son's mail-order business in exchange for rent, and he's not sure how long the situation will last. In the past, he's managed arrangements living with the elderly where the family wanted to have someone nearby. Before moving back to Los Angeles, he'd lived with and taken care of his parents for 6 years as their health declined and until their deaths. If it's not with a friend or friend of a friend, he tells me, he'd consider living in the car for a bit or getting a van or motorhome before he'd share a room with a stranger. He's a homebody and those arrangements tend only to work if their occupants are rarely there. "You have to live like a ghost," he says.

Sam too, up until about a year and a half ago, lived in her car for two years. Unlike Merrell, she considered herself homeless during this time. She kept her expenses low, stored the majority of her belongings in a storage unit, but eventually grew "desperate to have a kitchen and a bathroom." Driving for Uber, though it got her out of her car and into an apartment, also got her out of $600 per month in overhead into something closer to $4,500. This includes $2,000 for rent, $400 for health insurance, $400 for her car payment, $200 for car insurance, $160 for her phone, and $150 for her credit cards. She might also spend $350 for gas, $500 for groceries and eating out, as well pay various late fees, medical bills, and utility bills.

Even holding these factors constant—the rent being charged, the number of roommates—capturing the burden of housing with a straightforward ratio of rent expense to income at a single point in time, can obscure significant variation. For many drivers, both parts of this equation may change frequently

17. Which had indeed occurred by the time I spoke with him 5 months later.

or unpredictably. Not only are drivers hopping between apartments, taking on roommates, and moving in with family, they are also getting and leaving jobs, adding or subtracting work as possible and as desirable, or, occasionally, receiving inheritances and legal settlements. A driver may be rent burdened one month but not the next. Sam, though she added a roommate in month 2, over 6 months exhibits significant volatility in her monthly income and rental expenses:

Table 2: Sam's Lump Sum Rent and Earnings over Six Months

Paid Rent	Monthly Income	Rent Burden (%)
1975	5525	36
1725	4325	40
1525	3775	40
2000	4825	41
1125	3975	28
1875	4725	40

Although she earns an average of $4,525 dollars each month in income, there are months when it falls by nearly 17 percent and rises by 22 percent. She is driving for Uber, driving under the table, walking dogs, and renting out an extra parking space. But the neighbor who rents her parking space sells her truck, the pet owner pays late or clients move, and she can't seem to bring herself to do enough driving to get ahead.

Several months after we first meet, an old friend moves into her studio, and Sam looks forward to splitting the rent. But rather than receiving $1,000 in a lump sum, her roommate encourages her to join a gym and subtracts the startup fee from the rent she would otherwise owe her. This, Sam complains "just keeps happening" where she doesn't "have the money upfront to take care of something," her roommate fronts the cost and deducts it from her next rent payment. So while she may get $1,000 in aggregate each month from her roommate, it trickles into her bank account in small amounts, paying for expenses that she might not otherwise incur or helping her pay a bill that she would ideally have felt compelled to earn the money for from driving the week before had she not had it in her bank account today. Eventually, she comes to the point where her roommate is giving her money to pay for this month's rent and deducting it from what she will owe the next month.

In and out of homes, with and without roommates, living in cars or considering it, sharing space with family, with children, with lovers, for the drivers I met making rent is less implacable burden than a continuing negotiation. A negotiation that subtracts from certain responsibilities in one area and adds them in another, strains some bonds and reinforces others.

For Sam, not only does her income and the rent change from month to month, but this monthly ratio obscures the even more important reality, and its financial implications, that rent is due on one day and that the income to pay it arrives quite often on another. The Uber or Lyft driver struggling, like many low-wage

workers, to pay her bills and to make her rent may struggle not only because she makes too little but frequently because the money she does make arrives at the wrong time. These difficulties—in synchronizing the arrival of income and the expenses they must sustain—are solved, or at least *handled*, in ways adapted to the driver's own disposition and preferences, social connections, technical savvy or lack thereof, and credit score. The crux of the problem is one of both timing and magnitude, a problem that driving, with its flexibility, can potentially alleviate. She needs the right amount of money and at the right time.[18]

Income Timing

The right amount need not mean larger. Even if his total income or his total expenses stubbornly resist improvement, a driver does have some control over the frequency and magnitude of both. To accomplish his financial goals, a driver may have need to aggregate small amounts of income into larger ones. But he may also have need to break larger lump sums of income into smaller amounts. Similarly, he may divide larger one-off expenses into a stream of smaller costs or aggregate smaller more frequent bills into larger, less frequent ones.

The driver receives a stream of income that arrives at least weekly and must turn this stream of income into a lump sum that can go toward bills, rent, a rainy day, or for some, a new car, first and last month's rent for a new apartment, or to build a house in their home country. In between the arrival of money and its aggregation into an amount large enough to pay a bill, life frequently intervenes.

Roberto, an immigrant from Nicaragua, maintains a rotating savings pool among his friends. Each week he puts in $200 dollars and each week a different person in the group receives the proceeds until all have received a payout. It is an effective way to convert a continuous but smaller stream of income into a lump sum that can go toward larger purchases. Over the time that I know him, Roberto consistently contributes his $200 each week, and uses his payouts which range from $1,000 to $1,400 to cover his rent, to reduce a debt to his sister of $1,000, and to pay for new braces as a form of self-improvement after his wife leaves him.[19]

While Roberto relies on the discipline enforced by his friends in the rotating savings group to help him accumulate meaningful sums of money, other drivers'

18. This distinction between the lumps and flows of income and expenses originated in the work of Daryl Collins and co-authors who looked at methods used to make ends meet among the world's poorest. See Daryl Collins et al., *Portfolios of the Poor: How the World's Poor Live on $2 a Day* (Princeton University Press, 2010)

This work also pioneered the financial diaries method for understanding these techniques and tracking their use in managing volatile cash flows. This method was later adapted for use in the United States. I have taken this framework in describing the spending and saving of my own financial diary participants. See Morduch and Schneider, *The Financial Diaries*

19. Roberto is participating in what is called a ROSCA, or rotating savings and credit association. These are popular in developing countries and take many forms depending on the needs of its participants. See Footnotes for ROSCAs. For more information on how they function and their variations, see Timothy Besley, Stephen Coate, and Glenn Loury, "The Economics of Rotating Savings and Credit Associations," *The American Economic Review*, 1993, 792–810

methods of aggregating income is often more ad hoc. The bank's minimum checking account limit helps Terence keep at least $200 on hand. It may be the intentional creation of obstacles and sources of friction between the driver and his money.[20] Marta prefers to leave money within the Uber app until it is enough to pay a bill. The money in her checking account runs through her fingers like water. "I'm a spender. I'm a spender. So, I'm going to see it, and I'm going to want to use it for other things." So she keeps it in the app or in a savings account. And when she needs to pay a bill she transfers it to her checking and pays it.

Where Marta thinks her money is safer from herself in the app, Ernest withdraws his in cash and stores it in his home because "if you have a credit card, debit card, you tend to spend more money." When David receives a severance after a layoff, he considers paying down a store credit card but thinks the lack of debt will cause him to start using it again. Raul, the child of immigrants, keeps a 5-gallon bucket that he sticks $100s and $50s into and forces himself not to think about. Caleb does the opposite and limits his spending by taking out cash: "I have like $20 bucks. That's what I can spend for food. So, I take it out and this is the only thing I can use for food for all three meals. Alright, that's what I'm going to do. The rest stays in the checking account. I don't use my card at all, because I know rent is due in 4 days."

While all drivers have the ability to store money in the app, their checking account, or in cash, other strategies for turning streams of income into useful lump sums are less common. A frequent strategy for some workers is to overwithhold on their taxes, letting the federal government keep a little bit more than they need each payday until April when its returned to them all at once.[21] But this

20. One explanation for the creation of obstacles to prevent oneself from behaving impulsively comes from Richard Thaler and H. M. Shefrin who analogize the individual to an organization in which owners and managers are in conflict. As in an organization where managers (agents) have an incentive to act in their own best-interests at the expense of the organization and its owner (the principal), the individual also exhibits this dual self where "The individual at a point in time is assumed to be both a farsighted planner and a myopic doer." This analogy allows us to consider the ways that "[b]oth individuals and firms use the same techniques to mitigate the problems which the conflicts create." One implication is that "people will rationally choose to impose constraints on their own behavior. Furthermore, we predict that such precommitments will occur primarily for those goods whose benefits and costs occur at different dates." See Richard H. Thaler and Hersh M. Shefrin, "An Economic Theory of Self-Control," *Journal of Political Economy* 89, no. 2 (1981): 392–406, doi:10/d2hq7h. More saving-related examples can be found in Richard H. Thaler, "Anomalies: Saving, Fungibility, and Mental Accounts," *Journal of Economic Perspectives* 4, no. 1 (1990): 193–205, doi:10/gfzhhc. The implications of self-control on workplace organization is discussed in Supreet Kaur, Michael Kremer, and Sendhil Mullainathan, "Self-Control and the Development of Work Arrangements," *American Economic Review* 100, no. 2 (2010): 624–28, doi:10/cvqjzf

21. Overwithholding is common. In 2011, 80 percent of tax filers overwithheld a total of 375 billion dollars. See Ashvin Gandhi and Michael Kuehlwein, "Reexamining Income Tax Overwithholding as a Response to Uncertainty," *Public Finance Review* 44, no. 2 (March 2016): 220–44, doi:10/gndfbx. It is also a common saving mechanism among low- and moderate-income families. For its role as a saving mechanism see Michael S. Barr and Jane Dokko, *Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate-Income Taxpayers*, SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, March 2008), doi:10.2139/ssrn.1327119

only works if the worker has a job that withholds taxes at all. Uber and Lyft do not. Nor does informal labor. Roberto, who worked in construction before he started driving within the past year, nevertheless makes use of this strategy to pay down his credit card debt. Beny, an accountant who took up driving to support his growing family used money from his tax return to buy a car rather than take out a loan.

While saving, whether for rent in 4 days or a new car in 4 months, is a common if difficult goal for many drivers, they also sometimes need, rather than a large sum of money sometime in the future, a smaller amount much sooner. Ride share driving facilitates this need. Unlike many jobs which may pay bi-weekly, Uber and Lyft will deposit the driver's accumulated earnings automatically each week on Monday or Tuesday morning. It will be available in their bank account within 1-3 days. However, both offer drivers, for a fee, access to their money immediately. Using Instant Pay, in the case of Uber, or Express Pay, in the case of Lyft, money can be deposited, up to five times per day, for $0.50 a deposit. They may need the money now, rather than next week, for gas, for food, for a debt payment, or a bill that's due tomorrow.

Rebekah cashed out five times last week and six the week before. She drives when her primary, but seasonal, job slows down in the fall. She has tried unemployment in the past but finds the process painful. And the money doesn't come quickly enough. Even her regular work requires a "normal" if less preferable level of planning and shuffling and prioritizing to make sure her bills get paid on time.

> "I mean you have to wait for your paychecks to come, [...] you don't get paid daily and being able to get paid daily is nice [...] just to pay for gas and stuff."

Over the past 11 weeks, Roberto has cashed out, on average, five times per week. Partly he cashes out because he likes to start at $0 each day so that he can easily track his progress in the app, but he will also cash out mid-day to send money to his *girl* so she can make payments on her credit card bills. Cal acknowledges this aspect of the feature when he notes, "Express Pay is put in there by them because they know how the human game works and they want to video game it, right? So, that's your score for the day."

Ife, when he was regularly employed and received his paycheck every two weeks, found it helpful to think of one paycheck going entirely toward rent and the other toward everything else. But when his rent rose and became greater than the size of single paycheck, these discrete lump sums became less useful as a way of managing his finances.

Driving itself is a way to generate meaningful sums of money on demand, and in the moment when it is most needed. A long day of driving can, net of gas, bring a driver as much as $200, and sometimes even $300 dollars. The ability to generate money exactly when needed is, indeed, one of its primary draws. For the driver it has, on the one hand, the obvious advantage of requiring no clever psychological hacks to keep the money from trickling through his fingers.

It leverages procrastination toward useful ends by allowing them to leave the driving until it is absolutely needed. While it may be easy for the driver to spend $10 dollars here or $50 there if the money is available and so leave himself short when his bills come due, by placing the driving between himself and his money, it acts as a source of friction. He'll get in his to car to pay a phone bill or a car insurance payment. He likely will not for drinks with friends or a restaurant meal with his spouse. It affords some measure of resilience in recovering from unexpected expenses. If they don't have it, they cannot spend it. And when they need it, they can drive. After Cal realized he would not be able to make the $800 in rent that was due in 3 days, he just drove as much as possible until he had it.

Caleb tells me he's not good at saving bigger amounts, so he tackles them by driving as they come due. "in other words I have: phone bill - $80 bucks. Alright, let me make $80 bucks, pay it, and cross it off."

Expense Timing

Drivers attempt, in various ways to control the size and frequency of their earnings and they attempt the same with their expenses. Merrell makes partial rent payments to his girlfriend when he cannot afford to pay the whole thing at the expense of strain in their relationship. Cal does the same when he realizes he'll be late on his rent. Nominally due on the 20th of the month, he pays $650 on the 22nd, $200 on the 24th, and the remaining [$185] on the 28th. "I didn't have the full amount. I've been somebody who's paid on-time or ahead. I've always been johnny-on-the-spot with the money. And I was like, 'Look, this is a weird one, I do apologize,' and she's like 'Meh, you're always good.' " Casey gets her refrigerator and bed from a Rent-a-Center because she doesn't "like giving up big portions of money at one time."

And of course, like many Americans, drivers too turn large and infrequent expenses into smaller but more frequent ones through the use of debt. Rather than attempt to outsmart themselves by making the money harder to access or putting it in one form rather than another, they enforce discipline through contractual minimum payments and late fees or through a sense of obligation to the friends and family that they borrow from informally. Of course, not all drivers can convince a bank to give them credit and not all expenses are easily paid with a credit card. But there are usually friends and family. Casey gets a lump sum from her *mama* to purchase a car and pays her back in $500 dollar increments each month. William went into credit card debt throwing his daughter a quinceañera and is driving partially to continue paying down the debt. Cal gives his credit card to a roommate when she has trouble affording her last year of school. David, falling farther and farther behind on his mortgage, must finally turn to his parents for help in preventing a foreclosure.

Debt can be a psychological tool to enforce earning discipline. Savings, even if mentally earmarked for a larger expense, can do the opposite. When Roberto has money in the bank, even $100 dollars, he feels the urge to relax, to skip work for the day. In contrast, debt motivates him:

> "I love to be in debt and then pay it off. I love that. It gives me a rush. It makes me feel responsible. It makes me feel like I'm alive. Because when I don't, I don't really work the same way. If I didn't have the debt I had right now, I would be at the party, not worrying about working. When I have these debts piled up, when my bank account is at a low balance, that's when it pushes me to work."

Aggregating small expenses into larger ones is just the inverse of anything that can be turned into a debt or acquired via subscription. While many drivers take out loans for their car, Beny prefers to pay for it all at once because he doesn't like the stress it causes. "It's so much pressure when you take the loan for a car. [. . .] I don't like that pressure." Roberto pays off his credit cards early, and others try to pay extra on their car loan as they are able. Naveed, when he is short of money, splits his electric bill into multiple smaller payments.

The drivers that I met tend to struggle, though not universally and not continually, with their finances. They are late on bills, have their phone service shut off, owe back taxes, are stressed and sometimes overwhelmed by unexpected expenses—a parking ticket, a broken household appliance, a cracked windshield. They use friends, family, and roommates, credit cards and loans, and a range of techniques, apps, and obstacles both mental and physical to help themselves split or aggregate their income and expenses so that they have the right amount of money at the right time. Their driving is not only a source of income but a frequently vital component in synchronizing their earnings and their obligations day by day, week by week, and month by month.[22]

Sam, continually pressed for money and slowly falling behind on her bills, tries everything. She turns small sums of income into larger ones by creating a mental "buffer" of money in her checking account that she cannot spend on anything but the bills they are allotted for. Fifty dollars for a medical bill, $200 for car insurance—a line she will not cross. She puts away any cash tips she gets from riders. But she is less successful at getting her roommate to pay her portion of the rent in a lump sum rather than by paying for smaller expenses—groceries, gym memberships—throughout the month that she might otherwise have gone without entirely.

She divides larger, less frequent sources of income into smaller, more frequent sources by using Instant Pay, because, she tells me, "I have to make the money that I need for the following day. Every day." When she finds herself $200 short for rent 2 days before the building manager begins processing eviction notices,

22. Working-class Americans have unique financial needs that are not always appreciated by those making financial policy. In an article for the Financial Times, Patrick "Duke" Dujakovich, "president of the Greater Kansas City branch of the American Federation of Labor and Congress of Industrial Organizations" and previous member of the Federal Reserve's community advisory council, reiterates many of the financial management strategies that I observed drivers employing: "In a crisis, people will think, what will kill me first?" The author of the article, then paraphrasing Dujakovich, writes: "They will then select from among the multitude of bills they have what to pay first (or not at all). Since they've usually lived pay cheque to pay cheque for their entire lives, they can predict to the day how long it will take to foreclose on a home, or repossess a car." See Rana Foroohar, "Moral Hazard, Again" (https://www.ft.com/content/f3a2025c-f6d2-4713-b38a-a7c63e1262e6, April 2020)

she drives for 9 hours so she can pay it. She uses Instant Pay once she's earned enough to pay a bill so she can deposit that money and pay it immediately.

Sam breaks up some expenses, paying for her car by taking a loan, but also by paying monthly for an annual pass to Disney rather than trying to cover the entire cost when she goes each year with friends or with family.

And she aggregates other expenses. Rather than paying a copay each week when she starts a regular visit with her doctor, she asks them to bill her monthly because "just having all of it sent to me at once allows me to pay all my important bills and then spend one or two days making the money necessary to pay the big lump sum."

Breaking up some bills and aggregating others to align more closely with the monthly frequency of her remaining expenses makes planning for and paying them easier. With every dollar so closely accounted for and each bill carefully prioritized based on its importance, the consequences for being late, and the means she has to mitigate those consequences, expenses, even smaller ones, that occur more frequently can upset the delicate order that Sam attempts to impose on her finances. Rather than feeling compelled to pay the smaller bill immediately because she has the money available, even if it is earmarked for a larger expense in the future, she can devote a day or two to making the money she needs to pay it off. Conversely, larger, less frequent expenses, like her annual trip to Disney, are too difficult to consistently save for given the multitude of competing claims that emerge over the course of a year and that absent some outside force—like a monthly bill that arrives in the mail and the threatened cancellation of her pass should she fail to pay it—she would feel compelled dip into her savings for.

Financial Literacy and Financial Planning

Are they making it? Driving, for some, and especially if they drive in addition to regular, full-time work, does often relieve their various financial stresses in a way that allows them to begin saving, pay down credit card debt, spend more for discretionary expenses like eating out or going on vacations they might not have otherwise taken, or put their kid in nicer clothes. Jorge, with four kids, some out of the house and some remaining, is able to eat out occasionally with his wife and finds that since he's started driving "Life is kind of going different. Up."

Others simply have low fixed expenses and few obligations. Jim, never married and without children, makes do on limited income. Despite it being his sole source of income, he rarely drives more than thirty hours per week and sometimes drives much less, making an average of approximately $2,400 per month during the time that I know him. When he pays rent, he pays $600 per month, and his other expenses are limited: groceries, gas, and a phone bill. Over several months, as he realizes he is putting too much money into repairs for his car that will soon be too old to drive for Uber, he manages to save several thousand dollars to buy another used vehicle at the auction.

But for those with larger families and greater fixed expenses, or those who

drive full time or in addition to other irregular work, there is less stability, less getting ahead, and less "up." Even normally inconsequential and minor details of the financial system that drivers operate within can complicate their lives and require a great deal of attention and management. They manage their financial lives according to rules and constraints that others with more money have no need to be aware of.

Merrell knows that he can overdraw on his checking account and that as long as he can get the balance above $0 before 8 p.m. he won't owe any overdraw fees. David knows that being late on his utility bill incurs a $2 dollar fee, that being late on his phone bill is $5 dollars, and that if necessary both can be put aside for a while to pay for other, more consequential, things like a mortgage.

Even the tools aimed at helping users manage their finances must themselves be managed carefully. Sam uses a bill tracking app but doesn't like to categorize any of her bills as Auto Pay, even if they are, because then the app will automatically mark it off her list on the date that it is due. However, in her experience, there are times when the money does not actually move from her account until days later. She tells me, "Disney is supposed to come out on the 29th, but it's come out on the 5th before. Or it's come out on the 1st." Such discrepancies in accounting can cause her to overspend or overdraw her checking account, because she thinks she's paid a bill when she has not and thus overestimates the money that is truly at her disposal.

Similarly, though she paid her car note last night, the $400 is still in her checking account today. There is no Pending transaction listed in her online account, and there is no indication that this money is unavailable or will be gone at some point. Her "buffer" is an attempt to ameliorate the negatives consequences of a discrepancy between her mental ledger and her bank's.

Pending charges disrupt her ability to effectively manage her finances in other ways as well. If a charge is Pending, it is subtracted from her balance. However, occasionally and with certain bills, like the one for her cell phone, the charge will be Pending, then disappear for a period of time before it officially Posts. When it disappears, her balance increases, giving her the impression she has more than she does. She spends it, the bill will post, and she is overdrawn.

Each of these things can lead her to lose track of which bills have been paid and when, overdraw her account, and incur additional fees. Sam sometimes attempts to avoid the issue entirely by simply generating the money as it is needed and not before. For instance, when she fills up her tank at a gas station on the weekend, she has found that charges often will not post until Monday, keeping her bank balance for a few days from truly reflecting the state of her earning and spending. Instead, she will drive to make $30 dollars for gas before filling up her tank even if she has that $30 in her checking account. The $30 dollars she makes in an hour or two of driving is more certain than the $30 dollars sitting in her checking account. Generating the income as needed is both necessitated by her general penury but also aids in managing the money that she does have by reducing the mental burden required to keep an accurate balance.

Few drivers speak explicitly of saving for the long-term. Whether for retirement, their children's education, or something else decades down the road. For

some it is too late. They are nearing the age at which they will be eligible for Social Security. They simply need stay afloat until the day arrives. For others, it appears far too remote from their day-to-day lives. Not just temporally but in the very form of such a concern. They must get a job, and keep a job, before they can think about leaving it. They must worry about their rent before they worry about retirement. Financial concepts like inflation and compounding are of little import given the timelines along which many of the drivers I spoke to save and spend.

But they do save. They save for the week and the month and the year. They pay down their debts and put away money to replace their vehicles. Their progress is often slow, faltering, and easily derailed by circumstance. They may pay down one debt but then immediately take on another. They keep track of the the businesses they owe money to, even years down the line, and occasionally, if fortune favors them, they pay them back. They loan money to some friends even while they borrow from others.

In understanding why so many drivers seem not to get ahead, it is partly because they do not make enough. It is partly the difficulty they have in synchronizing their income and their expenses, a task that driving for Uber and Lyft both abets and impedes. For if it is easy to deposit your earnings to pay a bill on time, it is just as easy to deposit it for a sit-down meal with family, a drink with friends, or a trip to Vegas.

But it is for some, at least in part, a certain ease and facility with their financial life as it exists. An ease born of constant practice and in the careful cultivation of habits of mind, strategies for coping with the unexpected, and symbiotic relationships adapted to make a life of financial insecurity more tolerable but also more difficult to escape. Roberto finds debt motivating in a way that saving is not.[23] Cal tells me he should be better but that no one ever taught him about money, and that he often, as a child, would be the one lending his parents cash.

Merrell talks about driving more but when he comes into an inheritance, he drives less.[24] Sam, instead of using an increase in her pet sitting income to make ground on her bills, drives less and less until she stops entirely. A certain equilibrium, absent any profound changes in income or expense, perpetuates itself. They make progress and then relax because of migraines, burnout, sickness, depression, or a simple weakness of will.

John, in describing his strategy for paying his bills, explains that:

> "I typically pay my bills the day of or the day before, [. . .] all my numbers are real then. [. . .] It keeps me in the now, so to speak. You following my gist there? I don't know if I'm explaining it well."

23. Roberto is *loss averse*: his losses loom larger than his gains. See Amos Tversky and Daniel Kahneman, "Loss Aversion in Riskless Choice: A Reference-Dependent Model," *The Quarterly Journal of Economics* 106, no. 4 (1991): 1039–61, doi:10/gnf

24. For further research on the impact of large shocks to individual wealth on labor supply, see David Cesarini et al., "The Effect of Wealth on Individual and Household Labor Supply: Evidence from Swedish Lotteries," *American Economic Review* 107, no. 12 (December 2017): 3917–46, doi:10/gctfqz

"As opposed to paying them early. . . "

"Yeah, because if I pay them early, who knows what might happen. You know? And that money is already gone."

John's preference for paying bills only at the last minute reflects real uncertainty about the timing and magnitude of his future expenses. Ignacio tells me he has only $150 dollars saved. It's technically for rent but "[. . .] you could say I still keep that, like I keep that for an alternative for now. I know it's for rent, but I could still maybe use it for something else if something happens." Where Roberto, as a contrasting example, might feel that paying his bills ahead of time and as quickly as possible makes him feel responsible, even at the expense of accumulating savings, John recognizes that in dealing with contingencies and unexpected expenses, a refusal to get ahead by paying early provides needed room for improvisation in the face of unexpected events, and to re-prioritize his spending in light of them. Paying your bills is important. It may be less important than paying for some future, unknown expense.

It is a somewhat stable equilibrium that people find it difficult not just financially, but psychologically and physically, to extricate themselves from. There is, sometimes by necessity, a strong present orientation to their current financial problem which is reflected in its management and their conceptualization of it. Miguel tells me that the driving "keep[s] me running", and Sam that it keeps her money issues "kind of regulated" (20). James, meanwhile, is "trying my best to make it happen the way its supposed to happen." Rebekah: "whenever I get money I just pay whatever I have to pay." Patrick had simply been "Trying to stay afloat, so I could see if I got ahead." Jonas, "if it happens it happens." Ife that "The more you make, the more you waste."

Jim sums up this orientation. When I ask him whether he tries to maintain a certain level of savings, he responds that, "it doesn't really matter. I've always pretty much winged it. I've never had financial or any kind of security[.]"

When I meet Sam she is often "stressed" or "panicked." She thinks about money constantly—how much she has, how much she owes, when, and to whom. She has apps on her phone to track whether she is late on bills. She talks to her brother by phone—to help her with strategies to use the money she does make more effectively as well as to help her stay disciplined in executing those strategies. She sets goals. However, she frequently abandons them as contingent circumstances intervene that she is unable to account for in a way that keeps her from falling further behind.

Sam's rent is due, and she can push it off no longer. She needs to drive but cannot bring herself to get behind the wheel, whatever the hours she has optimistically penned upon her calendar. She feels, as Merrell does, a choice between the stress of not having money and the misery of driving to make it. She has a number of bills due around the first of the month and not enough money to pay them. Creditors have begun to pursue the debts she owes. Her health insurance is 30 days behind and the insurer is threatening cancellation. A medical procedure she had performed was deemed medically unnecessary and

will not be paid by her insurance. The hospital threatens to hold her liable for the entire cost of approximately $800 dollars if she does not pay approximately $350 within 20 days.

When she lived in her car she had tried sugar dating, finding older men who will pay her a la carte or with a periodic allowance for regular companionship and sex. She does so again. When I meet her next she has established a few relationships with prospective suitors. I ask her how this has affected her financially, she says, “I mean, things always work out. This time around they definitely worked out.”

5. Dealing with Others

The relationships on which the driver depends and that depend upon him may be grossly said to lie across axes of both depth and texture. The former may range from close family to distant acquaintances and the latter from broadly supportive and affirming on one end to toxic and extractive on the other. These relationships in aggregate may be mutually reinforcing, facilitating the transfer of money, emotional support, and other resources, and enabling a certain resilience against shock. Or they may be actively destabilizing, both insufficient in their aid to the individual in weathering external sources of adversity and possibly generative of such adversity themselves.

Beginning at the far edges of the person's social network we find the casual acquaintance, the friend who is always at the bar or on the basketball court, the colleague at work, and the transient roommates that pass through one's bedroom on their way from one place to another. They may be able to point you in the right direction for a new job, as they do for David when he is unexpectedly laid off by his primary employer, or accompany you to the Reggae concert you bought extra tickets for as they do for Jim one summer. They may be someone to share the evening with before heading to bed or consult about their strategies for finding affordable housing in the city, as Cal does while simultaneously subleasing his apartment in Los Angeles and renting a bed through AirBnB for $30 dollars a night in San Francisco where he does the majority of his driving over several months. These may be, as well, what were once closer friends but that one now keeps at arms length, because they deceived you about the profitability of a construction job or frequently come by to borrow money and little else. One shares their time and their knowledge but less frequently their resources or their troubles.

As one moves inward, the depth of the relationship and one's expectations of support and obligation multiply. These may be childhood friends or more recent friendships forged under common adversity. Cal continues to draw support from individuals from his years in AA and maintains friendships with colleagues long after he has left their place of mutual employment. These may be more distant relatives, either in terms of geography or relatedness. Counterintuitively, one may be willing to take liberties with them because they are close enough or trusting enough to be lied to and because one has some faith in the persistence of the relationship to believe that these liberties might eventually be compensated or are in fact already payment for services previously rendered.

Sam uses her elderly cousin's home to do her laundry, prepare breakfast for herself when she is low on food, and walks her dogs, or claims to, in return for payment. At times she simply moves the leashes and justifies her actions as a function of their close relationship. "[I]t's very manipulative and immoral, but I do it. Just because I really hate walking her dogs. And it's not like all my other clients I would behave that way. It's because she's family, and I. . . feel like I can with her."

While Sam was living in her car, in the year before I met her, she had intended to park her car near her cousin's home and to use it to shower, do her laundry, and prepare food. Friends of the cousin discouraged this, claiming that she was, in Sam's words, "enabling" her. Sam parked further away but close enough to continue walking her dogs and do other things for her. The cousin's dogs are difficult, they bite, and Sam's cousin once broke an ankle while walking them. "The cleaning lady doesn't like to walk the dogs, because she can't put the leash on one of the dogs. The dog nips at her all the time. And I don't care if the dog nips at me. And my cousin is in her late 60's. So she doesn't trust herself to walk the dogs. She trips all the time."

At the center of the driver's network of personal relationships lie, primarily family and romantic partners—parents, siblings, girlfriends, fiancés, and wives, spouses, and children. Bound by blood or vow or depth of shared experience, they are often the ones drivers leave in the morning and return to at night, or the ones they share their failings and anxieties with or conversely, attempt to hide and shield them from. The center may also consist of family substitutes where the family is not present either through death, abandonment, or conscious effort on the part of the driver to distance herself from them. This substitute family may consist of wiser or more successful adults whom the driver looks to for advice and support. Cal refers to an older couple he met in Alcoholics Anonymous and who provide mentorship, encouragement in his career choices, and money to fund his efforts, as "like parents to me."

> I have two friends, they've been like the parents I never had for the last 20 years. I met her in AA, she's almost 20 years older than me. And she's always like—they have supported everything I've wanted to do. They were the ones like, "You can make it." Every class you take, you say "I'm going to fail," and then you get an A. Stop it." She says, "I hate to break it to you, but you're an A student now. Stop whining." "But it's nursing. . . ." "I don't want to hear it until I see an F." But they're getting up there. [. . .] And they don't have kids of their own. But they were [parents] to a whole swath of young people who came into AA [. . .] There were three of us who were like their kids. So I'm like, "I got these two."

This variation in the depth of the driver's relationships governs the way in which he shares and exchanges resources—primarily his money but also his time—resources which the driving and the attendant flexibility enables.

Sharing Money

For David, the close proximity and interdependence of his family is one of the defining features of his life. It is, in a crude manner, both the source of his financial difficulties and their solution. He has a wife, three college-aged children, and in-laws and parents within short driving distance. He drives to support his children as they enter and complete college, taking on tens of thousands of dollars in education loans and, before his credit was good enough to get those loans, a ten thousand dollar title loan on the car he drives for Uber.

He also makes creative use of the resources provided by education loans he's taken out in his name. Though intended to pay for his children's college costs, when cash is tight, he borrows several hundred dollars of that money from one son to cover a bill which he pays back after he receives his paycheck from his full-time job. When his son moves out of the dorms for the summer and there is additional money from the loans he took out, he uses them for some of his own expenses.

He drives also to afford the home that he and his wife stretched themselves financially to purchase several years before so that they could house his aging in-laws. "We kept having to go further out to find a cheap enough house," he says. He tried to keep it under a certain price but ended up paying more. "That [$50] grand made a difference." When an error by his escrow company caused him to be undercharged for a period of time and in correcting their error his monthly house payment has jumped from $3,100 to almost $3,300 dollars per month. They are more than a month behind in their mortgage payments; without his work from driving his monthly costs would exceed his expenses, and he is, in his own words, "fly[ing] by the seat of my pants."

But David considers himself in some sense lucky. He has always had side-hustles and driving is just one of the many ways throughout his life that he has chosen to supplement his salaried work and help him with the mortgage. He remains pragmatic. The kids, "they're all adults, so I don't really have to worry about them." And he does have the house. "If I needed to sell it, I could sell it. And walk away with more money than I put into it," though he doubts that it would be very much. His wife, though out of the work force for close to two decades to raise them also has the option to get a job, though, so far, given her lack of work history, she has found only short-term, low-paying secretarial work.

The maintenance of a close and sustained romantic relationship provides the opportunity not just to combine financial resources but to cooperatively manage them as well. The degree to which drivers share their money and their time with someone they are in a romantic relationship with—whether it be be a husband or wife, boyfriend or girlfriend, or more colloquially, their *girl*, *lady* or *old lady*[1]—or the particular texture that this sharing assumes depends, partially, upon certain easily observable features of their union, namely cohabitation[2], the

1. The drivers I interviewed were mostly men (82 percent). Of the 11 women in my sample, 5 had a significant other, children, or other relatives in the household. I did not include roommates when determining whether a driver was part of a multi-person household if they maintained a strict separation of finances.

2. Questions asked during the interview often revolved around the sharing of resources

relative amount of income that each contributes, and the absence or presence of children.

David keeps a joint checking account with his wife but also has one of his own, as does she. He tells me that his wife is not a fan of his driving for Uber since he's at home less, but that she understands the need for it. However, though their finances are "all together, co-mingled," he handles all the bills. "She doesn't do math." Married or unmarried[3], the drivers I met who share the household with a significant other cooperatively plan and manage their finances. They discuss large expenses, decide whether such purchases should be made now, later, or not all, and determine how to fund them. "Do we really need it? Or is it just because we want it?" Emelda tells me she asks her husband about a truck he wants to purchase.

Though many often have long-term financial goals the horizon over which any serious financial planning occurs tends to be relatively short. Beny, who drives to support his wife and four children and supplement his primary work as an accountant making $65,000, lies on the furthest edge of this horizon. "At the beginning of the year we sit down," he tells me, and figure out "how much [we] want to save, how much [we're] going to spend at the end of the month, how much income is coming in, how much is gonna go out." It certainly helps that he has formal employment which provides, by my estimation, approximately 70 percent of his income and which he plans to continue doing "for a while," maybe even until he retires and as long as he's "financially stable."

In contrast, for many other drivers and their families, the return to such long-term planning appears marginal at best. The horizon draws close and everything beyond it is only dimly perceived. Instead, financial planning often consists of little more than a mental awareness of what bills are due and on what days. Their bills are few, sometimes intentionally so both to reduce expense but also to reduce the complexity of their financial lives. Their system is no system.

Asked whether he uses some method to manage his bills, David tells me "No, I don't really have a lot of bills. I tried to pare them down as much as I could. So, it's not really a lot to manage." Emelda says that, for her family, "I used to pay $382 for four phones, TV, and internet. $382. Now I only pay [...] $196. [...] I used to have a membership at the gym and now I don't have it." Others pare down their existence socially. Clarence tells me that his friends, "don't even call me anymore because they know I'm driving." Sam in response to one of my questions about her social life cuts the discussion short by saying, "I don't have any friends. I don't go out. I don't do anything."[4]

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within the household although significant expenses to non-resident family members were often revealed in the course of questions about major financial expenses and obligations, inability to save, and financial stressors.

3. If a driver tells me he has a joint savings or checking account, he is likely married. If they are unmarried, they more often keep separate bank accounts.

4. This, of course, is an overstatement. Over the time that I know her, Sam takes calls from old friends, makes acquaintances while witnessing a car accident and later spends the evening with them, joins the gym and goes to the beach with her roommate, and spends 2 days at Disney World with her cousin. She even flies out of state for the weekend. On the other hand, these expenses almost always have to be planned far in advance, are sometimes done

There is little to plan for because there is so little to plan with. "All the bills just had to be paid, and I'm sure every last penny and every last dollar was with the family." Martin explains. "There was really no money to discuss."

Those without such close spousal relationships often lack this level of cooperation. The exchange of resources is less continuous and more guarded. Siblings, friends, and roommates can be a source of both emotional and financial support. They are, often, a source of funding when money is tight though one must be careful to maintain a balance between the social and financial capital that is exchanged. One who is chronically short of money knows who he has asked for money before and who he can ask for money now with the asking modulated by distance and an understanding of the other person's own financial position. Sometimes, the further away the creditor lives and the less often he is seen, the better. Perhaps one can get a larger sum from them because there will be more time between encounters and fewer opportunities for social embarrassment in paying it back.

Sam owes various friends and more distant relatives money in amounts varying between $100 and $300 dollars. She has had larger loans of up to $1,000 in the recent past but has paid them back. In assessing which friends to ask for money, she evaluates who has money or is likely to, their inherent generousness and their sympathy with her "situation," the bad taste she may have left in their mouths when she borrowed money from them previously, and their own relative financial slack. "Some people will lend you money if you can pay them

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begrudgingly at the behest of friends and roommates who are momentarily more financially secure, or entail significant trade-offs, like missing an evening of work. And so, despite "having friends" and "doing things" these relationships and activities reflect less the breezy, carefree, and generally positive feeling she associates with and desire from such activities but are instead fraught, stressful, occasionally regrettable, and serve as reminders of the financial constraints under which she lives.

One might also foresee a significant trade-off that the financially precarious are forced to navigate. Sam has numerous outstanding small-dollar loans from friends and family. The inability to engage socially with them leaves the outstanding loan as the defining feature of the relationship. Such is the case concerning a $200 loan from her friend Patrick, the only one that I recorded from a friend that she had made since moving to the area (the remaining are from longer-term friendships she maintains in her hometown). "[M]oney always ruins things," she says. "When he calls, his first thing he says is, 'where's my money?' And that makes me not want to answer his calls. [. . .] you can't just be like, 'Hey, how are you? How's life? Anything new?' " Her lack of money leaves her less able to form new friendships and sours her existing ones.

When the pandemic leads to a broader economic shutdown in Los Angeles and the rest of the country, her income dwindles, and that, coupled with a degrading relationship with her roommate leads her to move out of their shared apartment. She is unable to find a friend in the area to let her stay with them rent free. The one person she thought might possibly give her a place to stay, a previous romantic relationship from several years before, she is unable to get a hold of.

From the perspective of the lender, we witness similar constraints. When Roberto took out a loan through LendingClub of $1,100 for a friend who also drove for Uber full time but was without his car for a period and needed money to tide him over. Throughout the time that I know him, his friend also requests additional, smaller, shorter-term loans for various exigencies. Roberto complains that his friend is lazy, does not drive enough, and is often late to pay, but felt constrained in what he could say: "I had to behave with him, [. . .] I couldn't say anything bad to him or say no to him, because he owed me that money."

back immediately. And then other people are like [. . .] *I understand, pay me when you can pay me.*" She also assesses the opportunity to pay back monetary loans through services rendered.

> "My cousin, I did pay some of hers, not with actual cash, but she was in town, and I drove her around, and I was like, *for all the driving I'm doing for you, we're knocking money off of how much I owe you.* So, now I'm down to $120 for her. [It knocked off] $50 bucks."
>
> "What were these loans for [. . .]?" I ask.
>
> "I think every single one of them was for rent [. . .] they all know that I'll get to them when I get to them. And I like to keep my word, so everyone does always get paid, it just takes longer than, you know, tomorrow."

Cal, likewise relies on a network of friends, mentors, and roommates who he supports in turn as he is able. His borrowing is both strategic and attuned to his own understanding of himself and his habits. When a friend offered him several thousand dollars to help him pay his bills while he completed nursing school and that he didn't need to be paid back until he graduated, Cal takes $1,000 instead and plans to pay him back in 6 weeks once his financial aid comes in to force himself to continue working hard, "because sometimes the spending and earning adjust to what we have on hand [. . .] [a]nd it's the whole thing about how people live up to what they have to do." If he needs to borrow it again next semester, he can, "because we've already had the precedent."

At another point, he loans his roommate his credit card. They exchange small amounts of money back and forth. He says it has been years since he has last overdrawn his account, though it's been close. But when I see him again three weeks later, he tells me that one afternoon last week he noticed that his checking account balance is overdrawn by $100 dollars. He asks his roommate to Venmo him the money and pays her back 10 days later. "I just wasn't working enough." A year and a half ago, his roommate was finishing school and struggling to stay afloat.

> I had a [store] credit card with a $4,500 dollar limit. And I just gave it to her. And I gave her my credit card. So, for $5,500. And then she paid off some of the credit card, and I just said I'll pay it and she gave me the money from that. And we knocked it off. So, I'll have the credit card paid this month, and she's trying to get a loan to pay off the $4,500. Because it'll improve my credit rating having that card with a zero balance. I can just throw it in the trash. The card itself, not the account. And so I'm trying to get my credit up to where I don't have to have a co-signer.

She ends up paying him back the majority of what she owes several weeks later.

And meanwhile, he assumes much larger debts from those who are more distant and, admittedly, seemingly much more financially capable of lending such sums. He has borrowed, in his estimation, close to $60,000 from a pair of older friends whom he met while in AA. When they encouraged him to begin nursing school and he takes a semester off so he can drive and make more money, they are angry and refuse to lend him more money unless he adheres to certain conditions like coming to them for payouts. He decides to get by without.

The driver's social network is broadly a reflection of himself—his tastes, his dispositions and habits, his attitudes and his needs. The more intimately they are bound, the more similar they are likely to be in their circumstances and in their ability to help one another. Though their needs may be broadly similar, the value of the relationship comes in the independent timing of those needs. The driver may need a hundred dollars or a thousand this month, and his friend may need a hundred or a thousand the next. They can help one another to weather their respective shortfalls, but they are ultimately still the type of individuals that have need of an extra hundred or thousand dollars from month-to-month. In this frame, one can see the benefits of Cal's relatively varied social network and the limitations of Sam's relatively confined one.

Similarly, the individual who lives in a world of relative stability and who infrequently experiences financial problems may find it difficult to ask friends for money. They may ask for job leads, help them with their side-hustle doing small construction jobs, or get the money from parents, as David did when the holder of his mortgage threatened to foreclose on his home for late-payment and as Gloria had relied, in the past, while she chose the precarity of her profession as an artist.

Sharing Time

The individual's choice to drive rather than to pick-up part-time work at Starbucks or Home Depot, to take on greater responsibility and compensation in their current employment, or to change jobs to one that pays better reflects both constraints in ability, education, and supply but also, in their own words, a great unmet demand for flexibility in their work. A flexibility that allows them to attend to and cultivate aspects of their lives that are less pliant. They cannot postpone their son's soccer practice and they cannot delay the beginning of the school day, and while they may put off the time spent with aging and ailing parents by a day or a month or a year they do so only at the great risk that such choices may become irrevocable. Drivers daily confront obligations of shifting importance and negotiability and the pervasive sense that they are not doing enough, and should do more, for their family and for their friends. The flexibility of the job is paramount in their reasons for joining and this flexibility is a means to primarily social ends.

We can begin to see the variability in the role that driving plays for the individuals who do it, and its differing functions. For those who are simply attempting to weather intermittent difficulty with minimal disruption, the flexibility and ease is absolutely critical because of previously established obligations.

It forestalls further decline and obviates the need to access their social network for purposes it does not generally serve. In contrast, for those seeking broad improvement in their lives the flexibility is double-edged. It manages some chaos while generating its own.

A driver's relationship with his or her spouse or significant other is strongly mediated by the presence of children. They create a profound sense of obligation but also a considerable degree of stress as one attempts, and frequently fails, in their own eyes or in the eyes of others, to provide for them.

For drivers with children in the household, many express a great desire to see them more often and to be involved in the important events of their lives. They drive because they can stop driving when they need to take their kid to soccer practice, to the park, to the dentist or the doctor. Roger contrasts his ability to do so with the memories of his own childhood spent without his father even as he recognizes the noble ends that prompted such absence. "I went through that with my dad—he was never really around. And I get that. He had to work and provide."

This flexibility not only adds to something they may have felt lacking in their own childhood but operates as necessary counter to instability and unpredictability in other aspects of their lives. Feruzi tells me that having his wife stay home with the kids allows him to better accommodate his employer's demands. "Knowing that she's home and that I can—my job is flexible, whatever—they schedule me late or whatnot, I can still work"

It may also counter the instability and unpredictability common in the wake of failed marriages and failed relationships. The stepkids are with their father on Wednesdays and Thursdays, but when they are with his girlfriend, Merrell will shift his day around to spend more time with them. A more vivid illustration of the dissolution of strong family structures and the increasing desperation with which one tries to hold them together is Clarence. His life, in his words, was going well. After a failed relationship resulting in a child that his mother has mostly abandoned, he had met someone else and was engaged to be married. They had a second child but the relationship did not last. He struggles to juggle working and raising his children, maintaining some tie, however, tenuous to his ex-fiancé in order to provide a source of stability even as this same relationship leaves him financially less capable of improving his lot.

Eliza's situation reveals some of the difficulties in balancing work and kids, even when the job is flexible. Sometimes she'll be in the right area of the city at the right time in order to pick up her son.

> "There's days where it will work out perfectly, and I just stay in the area, and it's 20 minutes before I have to pick him up and I'm still in the area. And then there's days where it's just crazy. [. . .] Sometimes there's been a whole hour. Where I have to just drive towards. . . yeah, and I can't make any money, and I have to drive towards my son's school."

She shares custody with her ex-husband and finds driving to be especially

useful when dealing not only with the demands of her son's schedule but the unreliability of his father.

> "There's days where his dad can't pick him up, and so then I have to change my whole schedule," she tells me.
>
> "Will you start earlier on those days when you have to pick up your son?"
>
> "Well, if I know, yeah. If I know. But for the most part, yeah. That's the way it works."
>
> "Are there times you don't know?"
>
> "Yeah, like, *Sorry, I can't pick him up today, I have to stay late at work.* It's the day of. Or, *You know what, today, can you pick him up? I just can't.* So, I don't depend on him."

Clarence echoes a similar concern. The job is flexible, to a point, he explains. But when you rely on it for the majority of your income, the number of hours required blunts the effects of any inherent flexibility. After a rate decrease, he complains, "Doing 12 hours a day, 6 days a week. It became more strenuous taking care of [my] daughter and barely making the quarters."

Further, like Eliza, traffic, location, and the lack of control over where one ends up in the city, all create obstacles to fulfilling their daily obligations. Features like Set Destination where the app assigns rides only in the direction that one desires do not always work. "I don't get things coming back all the time. And sometimes I'm in a situation where I can't sign on, I have to be signed off. So I can get where I have to go." The time one earns money driving is only a fraction of the total driving done. "I'll drive 5 or 6 hours, but technically I'm driving like 8 hours."

The support of parents can only be relied upon so much. Clarence, after splitting with his fiancé, bounces around between friends and hotels. Needing more money, and quickly, he signs up to drive for Uber:

> "So, what I did was I took my daughter to my mom's, and I signed up for Uber. It took 'em like 3 days to get me going. So, I had paid for my last day at the hotel, the remaining 2 days I was waiting for Uber, I slept in my car."
>
> "You couldn't stay with your mom?"
>
> "Nah, nah. My mom she has two girls. She has two girls, they're younger—they're my sisters of course—but she lives in a 2-bedroom apartment. Least I can do—least she can do is take my daughter. That's all. Make sure my daughter has a roof over her head; I can figure it out."

Children

The driver's community of relationships is mostly a function of the wider social context from which he descends and this reveals, through contrast, one of the defining qualities of the driving community to which he pledges himself: that there isn't one. The driver as driver has no coworkers, no bosses, and no subordinates in the traditional sense. He is divided from his fellow drivers by the car door and the street, and he is divided from his customers by his turned back.[5] While drivers may frequently have friends or family that also drive or have previously driven, there is almost entirely absent any symmetrical effect whereby friendships are formed and cultivated through the driving itself. The role of work as a social nexus from which relationships spring is absent for the driver, and the driver's network of relationships consists of whatever he brings himself and largely rests on an accumulated social capital generated via other means.

The flexibility of a job like Uber can be less valuable if the benefits of the job are counteracted by reduced benefits from other quarters, including parents.[6] Cynthia, a single mother living with her parents while she saves for the down payment on a house, has regular employment with a phone company and drives for Uber on the side. Her mother helps her with childcare while she works but only to a point: "When I'm off of work [. . .], then its all me of course. [. . .] I [can't] say, 'Oh I'm Ubering, mom can you pick her up?' She's like, 'Well you don't have to Uber.' "

Others note diminishment of extra-familial social structures and increased demands for parental investment. The puzzle of their lives becomes increasingly difficult to fit together. Sharing custody of children between separated mothers and fathers, getting them to school and picking them up consumes their time and driving makes such obligations possible if not always easy to honor.

Clarence talks about how things have changed since he was a kid:

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5. The exceptions are illustrative. A veteran actor, and former college athlete, with his close-cropped salt-and-pepper hair and angular jaw reveals that he is occasionally asked out on dates by his passengers though, in his words, "I did not hit on them, I would never do that." Some of the female drivers are similarly propositioned though it is generally less welcome. One driver mentioned coordinating with friends who also drove but it was unclear if the friendship preceded the driving was the result of it.

6. A common complaint of government welfare programs are the high implied marginal tax rates that many consider a discouragement to seeking work and higher pay as benefits are reduced in step with increased income so that the person is no better, and sometimes worse off, with a job than with government assistance. See Kathryn Edin and Laura Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work* (Russell Sage Foundation, 1997). and Nathan Glazer, *The Limits of Social Policy* (Harvard University Press, 1988)

It is interesting to consider similar implied marginal tax rates when it comes to informal methods of support. As an individual improves their circumstances, outside sources of support from family and friends are withdrawn or attenuated in ways that can similarly keep the supported person from becoming completely autonomous although one might argue that the informal mechanisms are more humane, better adapted to individual circumstances, and more easily negotiated and re-negotiated. Merrell is asked to contribute more to household expenses after he inherits a substantial sum of money and Quincy is encouraged by his grandparents to move out of their house into a place of his own once he finds a stable job.

> "They'll have the school bus pick up your child and they have areas in the neighborhood where they stop and drop your kid. But that doesn't work for parents who are working still. You see what I'm saying? Your child is under age and can't be at home by themselves. *Where are they going to go?* Is the question."
>
> "Most kids," he continues, "like when I was growing up, they had an after-school program. The after-school program used to last until like 4:30. I had one that lasted until 6:30. Like it was an after school program with the school, and that would end at 4:30 and all the kids that had to stay afterwards, we used to migrate to the auditorium."
>
> "Did you grow up in L.A. too?"
>
> "Yeah, yeah. I grew up in L.A. So they've cut that completely. Kids don't even have that anymore. Like my daughter right now, she's at Intervention. She gets out of school at 2:30 and then she goes to Intervention which is tutoring from 2:30-3:30 and that's only 3 days out of the week. And I have to pick her up right after that. And that cuts at least an hour and a half into the workday."

He attempts to work around these constraints by driving any chance he can get. He'll drive in the morning while his kid is at school, and after picking her up in the afternoon, he will go home, make her dinner, and help her with her homework, and then bring her along as he works again. "What I'll do is I'll put her in the car, and we'll go drive UberEats. Try to do something."

Many drivers, young and not-so-young, receive support from their parents. Cynthia, like many others discussed in the previous chapter, live with their parents or grandparents in order to reduce the burden of rent, allowing them to save money for their own apartment or for a down payment, or simply to provide some easy source of stability during a difficult time. Martin lives with his mother though he knows it cannot "last forever." James, in his 40s, has lived with his mother for close to a decade.

If the drivers have children, then the proximity of another adult, one that may be retired or at least has more stable employment, become important sources of support, including childcare and transportation, while they work. Clarence takes his kids to their grandparent's home for the summer, he drops them off at his mother's while he works. Eliza shares childcare responsibilities between herself, her parents, and, when he's available, her child's father.

Good Relationships, Bad Relationships

A driver's relationships vary in their intensity and intimacy. These relationships also vary in their timbre over time and across environments. The friend the driver borrowed money from she learns to avoid as he becomes more debt-collector than confidant. The fiancé may become the ex-fiancé. The romances one has had in the past color the future relationships one cultivates, for good or for

ill. The network of friends and lovers, kith and kin, becomes for the driver as for all humans, a site of resource sharing and exchange which produces a stabilizing effect that he may welcome as he attempts to recover from aberrant bad luck or bad choice, but that he may come to find stultifying when he tries to engineer some fundamental transformation of his life. Although much more informal even than informal loans among friends, the closeness of contact between the husband and wife or girlfriend and boyfriend provides greater opportunities for money to be siphoned away.

If the ground truth against which most drivers, in practice if not in speech, compare themselves against is an ability to meet their monthly financial obligations, with perhaps some extra to spend on entertainment, eating out, and new shoes for their kid, the level of attention paid to their finances is closely tied to their ability to meet their monthly bills and the attendant stress that grasps them when they do not. They find themselves without the discretionary income that they would expect or prefer to have and begin to look more closely at where it all goes. Emelda grows tired of her husband telling her there's not enough money to buy something for the kids and begins to scrutinize what they are paying for. William, without extra money and finding it intermittently difficult to pay his bills has begun to track due dates and minimum payments. Though these same actions could conceivably have helped them get ahead financially, they are often considered only under threat of falling further behind. William, owner of a declining business, father of three, with one one in college he drives to support and a wife that works part-time, tells me he wishes, in retrospect, that he'd done it all a long time ago. "I know I would have been able to save a lot of money."

In a war that is waged anew each month, any momentary respite is first, an opportunity to let up, and only then, if the peace is long enough, to plan for the future. The complexity of the driver and his family's financial management is closely tied to short-term feedback, and their wives, girlfriends, and ex-fiancés both help and hinder them, a fact Merrell, over several months, comes to appreciate as he first struggles to make enough money to meet his financial obligations, comes into a significant source of wealth that finally allows some financial breathing room, only to feel the pressure for increased support and discretionary spending from his girlfriend.

Early in our relationship, after an interview done over the phone, he arranges to pick up his payment of $20 dollars the next day, telling me that he's "just a little tight." His father has recently died and he is flying back and forth between his father's home and Los Angeles as he attempts, with his siblings, to sort out his father's estate. While his work as a driver and as an independent massage therapist allows him the flexibility to take care of these family matters, they provide him no pay while he does so. He is borrowing from family and friends—$500 from a cousin, $150 from someone else—and trying to make his bills on time each month. His girlfriend loans him some money and allows him to pay his rent in installments.

Several months later, after he receives a sizable, but not life-changing, amount of money from an inheritance, he pays back most of his debts which total

approximately $7,000, including the money he owes his girlfriend, and begins looking at ways to invest the remainder of what he's just received. But he also feels pressure from his girlfriend to spend more. They plan and then take a vacation to Hawaii. He spends several thousand dollars on a piece of jewelry for her. She asks him to chip in for a greater portion of the household expenses. He'd like to keep a small cushion of money, but finds that just having it there makes him less likely to seek out work. In the month preceding our last conversation, he earns $120 through massage work and a little over $400 from 15 hours and 45 minutes of driving. "I keep thinking, yeah, probably like, 'oh well later today' and then just some stuff comes up and yeah. . . I don't know."

Sharing the responsibilities of financial management not only functions as an efficient division of labor but also a form of communication. A way to talk about one's struggles, desires, and worries and to demonstrate and outline their sources. William and his wife keep separate checking accounts, and her part-time job provides about 20 percent of their income. He used to handle all the bills but recently he's asked her to shoulder some of this responsibility, not because he needed help managing it, but because he wants her to "understand what we're actually spending." When he gives her money as she needs it, he finds it too easy to "forget" about. "And in your eyes you think it's not that big of a deal. But when you add the whole month up, you're like, *Wow, it's a few grand all of a sudden.*"[7]

Technology can exacerbate these stresses. Banking transactions occur more quickly, and they can be initiated easily online and via phone apps. While this helps with bills that have come due and need to be paid immediately, it also makes it easier for the money these families have to be siphoned away towards ends they are only vaguely able to keep track of. Wives and girlfriend, if they are not working jobs themselves, often manage bills and keep households in order. They can tell them what bills are coming up, and determine how much they need to drive to cover them, but drivers sometimes complain, sometimes with a grin and sometimes with a grimace. Wives and girlfriends have their own needs for money, and their ideas and expectations about how it should be spent.

Ignacio tells me that when it comes to him and his lady and the money he earns, "it's always something." He begins impersonating her voice: "Hey, [Ignacio]! Can you get me this?" And then admits, that he has a hard time saying *no* to it all. "I'm not that type of person. [. . .] There's days that I do,

7. A common complaint of government welfare programs are the high implied marginal tax rates that many consider a discouragement to seeking work and higher pay as benefits are reduced in step with increased income so that the person is no better, and sometimes worse off, with a job than with government assistance. See Edin and Lein, *Making Ends Meet.* and Glazer, *The Limits of Social Policy*

It is interesting to consider similar implied marginal tax rates when it comes to informal methods of support. As an individual improves their circumstances, outside sources of support from family and friends are withdrawn or attenuated in ways that can similarly keep the supported person from becoming completely autonomous although one might argue that the informal mechanisms are more humane, better adapted to individual circumstances, and more easily negotiated and re-negotiated. Merrell is asked to contribute more to household expenses after he inherits a substantial sum of money and Quincy is encouraged by his grandparents to move out of their house into a place of his own once he finds a stable job.

but [. . .] I don't like saying no [. . .]."[^8]

On a single day, Clarence makes transfers from his checking account to his ex-fiancé's in the amount of $10, $2, $5, $14, and $4.60. He tells me that this is a frequent occurrence and that these requests can often arrive within a span of 20 minutes. On the day that I meet him, he transfers another $20, $1.50, and $60 to his ex-fiancé. He has approximately $350 dollars in his account, claims that he cannot predict when she will ask him for money or in what amounts, and is simultaneously being dinged, almost hourly, for a rental car from GetAround[8] which he must use in lieu of his leased vehicle that had recently been repossessed "on a discrepancy" for a late payment:

> "It's draining."
>
> "Yeah, it seems weird."
>
> "It's draining." He says. "It's not even weird, it's draining."
>
> "What do you think she spends the money on?"
>
> "I don't know. I don't know. No idea. I really don't care at this point. I'm really just trying to resolve it or make a plan. Like that's where I'm at."

Of twenty-five drivers who had a significant other in the household, nine contributed no income and an additional four contributed less than 20 percent. Control over financial resources can be a way to exert control in the relationship. Emelda does not know where the money goes and starts driving for Uber because she's tired of her husband telling her they have no money. "I like to get my money. Even though we have it in the same account, still, I know it's my money and I'm getting it from Uber." Martin's ex-wife knows that he drives, as he started before they separated, but he doesn't tell her what he makes now, worried that she'll demand more in support.

But for many drivers, being the primary or sole breadwinner was less a source of power than a burden, struggle, or worry that he reveals strategically or not at all. David handles all the bills and doesn't let on how tight things are. "It wouldn't be good," he laughs. "She gets stressed out." Naveed removes the sticker from his car when he parks it in the evening. He owns a small delivery business and picks up rides between his stops. He doesn't tell his wife he drives, fearing that she'd be mad and knowing she thinks it's a "cheap job." He describes his situation as a nightmare. "Every day you wake up in the morning. . . Oh my God."

William complains that his wife won't allow him to work on holidays when the money is good, like Thanksgiving[9] and New Year's Eve, while Caleb notes

8. GetAround is a service and app that allows owners of vehicles to rent them out to others by the hour. They have a partnership with Uber, to allow drivers in some cities, including Los Angeles, to rent these vehicles at an hourly rate to drive for Uber.

9. Many experienced drivers in my sample noted that Thanksgiving was definitely not a good day to drive.

that the need to drive frequently created friction in his previous relationships. His girlfriend might want to go out, but he felt he had to decline because he needed to stay sober so that he could drive later.

A spouse and a family in the driver's life can be a source of support, labor, expertise, and decision making authority. For David, the presence of his family entails both support and obligation, but is, from what I observe, almost entirely positive. He experiences significant ups and downs in employment during the time that I know him both for himself and for his wife. He is forced drive to support an increased mortgage payment, his wife searches, gains, loses, and then regains employment. David is laid off unexpectedly and is forced to ask his parents for money to meet his mortgage payments before he's able to pay it all back when a worker's compensation claim from his wife is unexpectedly settled. During this period, he maintains and repairs his home, meets his parents for meals, and accompanies his son on recruiting trips and awards dinners.

The family bond is self-reinforcing and maintains stable sources of meaning. Assistance from his parents not only allows him to maintain the kind of life he desires but also reinforces the values that support those preferences. David, through his actions, believes that family is important, and the correctness of those values and feelings is reaffirmed when his own family helps him.[10]

But they can also act as a source of judgment, obligation, stress, and potential loss both financially and emotionally. They are reason enough to leave or to leave him in tears. Many drivers recognize work as foundational to the lives they have built or seek to build. But for many, equally, driving for Uber and Lyft, like much of the work they have known, is as shifting as sand, and the relationships it supports liable to destruction if they are not destructive in and of themselves. Like a web, these relationships and roles can support them and provide a means and a reason to support others. These relationships are also a means to choke and be choked by those they are bound to by debt, by proximity, by vow, by law, and by blood.

One way to understand the varying effects of driving on the driver's relationships is to place him along the same arc of progress that many Americans continue to envision their life conforming to.[11] Upon graduation from high

10. John Heritage discusses the role of 'reflexivity' in human sociality. Actions are reflexive in that "the production of an action will always reflexively redetermine (i.e. maintain, elaborate or alter) the circumstances in which it occurs." It is not simply that we adhere to norms, in David's case regarding the role and functions of family, but that our actions also reconstitute and elaborate those norms. See John Heritage, *Garfinkel and Ethnomethodology*, 1st edition (Cambridge Cambridgeshire ; New York, N.Y: Polity, 1991)

11. In some ways, work seems to provide more stability than marriage itself. While marriage and work both reduce the odds of child poverty, the positive impact of marriage has declined while the positive impact of the number of earners working has doubled. Precarious jobs decreased the odds of marriage by 40 percent for men. Others have argued that the optimism of youth is more quixotic than reasoned, that "young people's aspirations for the future were less rational assessments than they were performances of a virtuous identity of a moral self (Bandelj & Lanuza, 2018; Frye, 2012). With traditional markers of adulthood—such as marriage, steady employment, or one's own home—no longer readily available, working-class young adults in the United States framed coming of age as an emotional transformation stemming from personal struggles (Silva, 2012, 2013)." For more details, see Marianne Cooper and Allison J. Pugh,

school, he perhaps attends college but more likely enters immediately into the world of work. He may for a while continue to stay with parents or close family, eventually moving to an apartment by himself or with roommates as his employment situation stabilizes and his pay rises to cover the additional expense. Depending on his preferences and his circumstances, he may eventually marry, have children, and raise them over the next several decades. As his children grow and become adults themselves, he may support them with a place to live or provide for their education as he was supported, in turn, by his parents. As the children become self-sufficient, the driver's own parents grow older and less capable and may come to rely on him for everything from rides to the doctor to a place to stay to full-time care. As his family is formed, as he works at new jobs in different locations, new friendships are born through the common bonds of employment, education for themselves or for their kids, and family. As these overlapping communities of social relationships shift, the friendships they sustained, from neglect or from distance, may wither while new ones grow.[12]

A driver, like those within the wider society of which he is a part, acknowledges such milestones along the arc of his life, though his particular relationship to them may vary. These may be milestones that he has already achieved by the time he takes up driving, milestones that he may still have to varying degree some expectation of achieving, and milestones that he may have rejected entirely by preference or by necessity. The driver, who overwhelmingly depends upon his labor for much of what he owns, finances, and sustains, including the relationships that he forms, finds that the effects of his driving vary based on the point in his

"Families Across the Income Spectrum: A Decade in Review," *Journal of Marriage and Family* 82, no. 1 (2020): 272–99, doi:10/gghf5b

12. Pamela Smock and Christine Schwartz's review of demographic trends in family formation over the last several decades found that while the proportion of young people anticipating future marriage has remained roughly the same (in 1976, 74 percent expected to marry, and in 2014, 79 percent expected to marry), fewer are actually doing so. Seventy percent of adults in the U.S. in 1967 were living with a spouse while only 51 percent were living with a spouse in 2018. Marriage gaps have increased between black and white women and between less and more educated with the latter groups in both cases having higher marriage rates. Among the reasons for this decrease in marriage rates, social scientists and demographers have emphasized the later age at which individuals first marry as well a sense of economic insecurity: "People appear to tie marriage 'readiness' to having a comfortable income, little to no debt, and a secure job. That is, marriage has come to be seen as a luxury good, a step to be taken after one has achieved a comfortable level of economic stability." But the downward trajectory in marriage rates was little changed during and after the Great Recession despite the increased economic insecurity and others have pointed at a change in culture and attitudes toward marriage as the center of family life as an additional explanation for these declines. For more details, see Pamela J. Smock and Christine R. Schwartz, "The Demography of Families: A Review of Patterns and Change," *Journal of Marriage and Family* 82, no. 1 (2020): 9–34, doi:10/gghf5n

Similarly, Marianne Cooper and Allison Pugh's survey of the sociological literature on cross-class comparisons of family life over the last decade reveals that "People with college degrees and higher incomes are more likely to get married, be married when they have children, and stay married. Those with less than a college degree, who have lower incomes, and minorities are less likely to get married at all, be married when they have children, and stay married." The relationships of those who have children while cohabitating but not married are more likely to dissolve. In fact, forty percent will dissolve within 3 years of the child's birth. For more details, see Cooper and Pugh, "Families Across the Income Spectrum."

life at which the driving intersects.

For instance, the need to take care of parents or contribute money can delay investments in their own futures. The construction work Ernest's step-father, an immigrant "without papers," supported the family on dried up. When they were robbed around the same time, and the rent money they kept in cash in their bedroom was stolen, "Then him not having a job [. . .] and losing the money we had left in case something like that was to happen," "that's when everything started adding up." Ernest dropped-out of college, moved back in with his parents, took a construction job, and used the money he earned to support them. He has since moved out, is driving and also working in a different industry, but still contributes $300-400 to his mother and step-father.

And this says nothing of the significant investment of time and resources required to take care of ailing parents. They may need to move or travel frequently which makes holding down a job and earning money difficult. Jim moved out of Los Angeles to be closer to his parents as they aged. "Then I went to AutoZone for a couple months. Worked delivering auto parts. And then at that point my mom was failing. She went into her room; she didn't come out, and she wouldn't go to the hospital or see anybody. And basically I had to deal with it myself. And then she passed on, and I never went back to AutoZone. And they were pissed off, and the lady, the manager, said she wouldn't recommend me for another AutoZone. So that was the end of that."

Even when parents are not in need financially, they contribute to their children's financial condition through their actions and their opinions and their upbringing. They carry with them certain ways-of-doing that can influence their children's ambitions. Part of this may be cultural, as it was in the case of Raul, the child of immigrants who came to the United States from Central America. Although the beneficiary of a strong work ethic and stable childhood, he jokes that his parents have strong opinions about creating wealth. It took him a long time to realize that he needed to earn more and not simply save more. He also had to overcome his father's conceptions about the desirability of certain jobs and careers. He resists going to college, especially in light of his own ambivalence about potential careers.

> "They're so traditional. My dad," he laughs, "I love my dad. For them it's always high school, college, get a desk job. That's always been their thing. My dad is obsessed with the notion of air conditioning. It sounds weird, but because they lived in Honduras—Honduras is about 110 degrees on any given day—my dad's ideal job is not doing manual labor. So his ideal job for me is always been, 'You know you could go sell insurance.' I'm like, 'I know I could can sell insurance, Dad." He goes, "You know you'd have air conditioning in your office.' I'm like, 'I know I'd have an air conditioner in my office.' So when the police force didn't work out, for them it was, 'Oh, so you're going back to school.' I love school, and I'm actually considering going back just for fun. I knew that I wanted to be an English major because I love studying literature and creative writing, but I knew that I

probably wasn't going to use that degree for an actual career."

More negatively, Cal acknowledges that he should be better about his finances, but that, "I used to have to loan money to my parents. It was an alcoholic house. No one really taught you about [money]. [. . .] my dad would borrow money [I got for Christmas] from me. Seven. Six."

The dependence upon work that is unsteady or unpredictable, sometimes absent entirely and frequently low-paying, can delay and dissolve intimate relationships and their consequences vary in severity depending on the magnitude and length of the deprivation. The lack of good work whether as the result of a bad back, a bad work ethic, or a bad economy, can lead the driver to delay his education, delay moving out, delay marriage, and delay having children. He is lucky, perhaps, if he is young for he has acquired so little to lose. For those who lack work or work that pays having already established obligations to spouse or children or parents, the consequences are not a delay but a strain and potentially a dissolution of those relationships.

Their relations and their work, in turn, affect the driver. They may try to sever the relationship entirely and if they cannot or will not, may buckle under the strain of it. Clarence charts the dissolution of what the desired life he had tried to start building:

> I was supposed to get married. I had my family together, we were doing great, me and my fiancé we were working on starting a business. She does cosmetology, and I'm pretty good at cutting hair. So, she went to school to finish her cosmetology, and then she graduated. I was getting ready to start going to school for my barbering. We're going in a row here. And then things just started happening. Me and her started arguing a lot, mainly because her parents were meddling in our relationship. [. . .] Basically, we ended splitting up. And because of the split, I had to, you know, be a man first, take care of my responsibilities, and at the same time, I had to make sure that she was pretty okay. Basically, it put me in a rut where I needed money, and I needed it now. Like fast. I needed to make a sufficient amount of money every day to get it faster.

Roberto's girl leaves him and takes their child, he attributes it to something similar:

> "When she broke up with me, she involved her family. Her family was the ones who insulted me, because she went and told her family that supposedly I wasn't providing for them, that I was a bad husband and stuff. So she actually went behind my back and she told lies about me. [. . .] she accused me of working too much, that I was investing a lot of hours in Uber and that I was just concentrating on making money. Even at the time I always had respect for her because she's the mother of my child so we never had an argument."

> "And of course they were pissed off, but the reason why she did it was because she needed a way out. She needed a reason. Because her family would ask her 'why are you leaving him?' and she would be like oh because of this. She would have to find a reason because they knew I wasn't hitting her or treating her bad."

The paycheck is neither predictable enough in its presence or its amount. In their day-to-day actions, they may not work hard enough to get ahead financially but it's not because drivers don't recognize in the practical evaluation of their life's trajectory that they something different than what they have been doing must occur if their life was going to be different. They may want to get married, to have children, or they may not. Meaningful work or freedom can be fulfilling in ways that family formation may not be.

Gloria, in explaining the utility of the extra income from driving as a way to travel more, says, almost as if to preempt the inevitable questions about being single and childless at years of age or perhaps to hold at bay any unneeded sympathy, says, "Yeah, that's another thing I wanted the extra dough for [. . .] I like the freedom to travel and I don't have kids—my choice—and I, you know, have family and friends all over the world actually and you know I can go anytime [. . .]" and continues in her explanation of the benefits of travel.

Gloria is an artist and she has decades of experience living out the implications of her choices. In a good month she might make six or seven thousand dollars. In a bad month, only a thousand. Odd jobs and informal work—a need for which others might feel ashamed or stressed to require—have been an abiding feature of her life. During the time that I know her, and in between contracts and artistic endeavors she drives for Uber, ferries a nearby friend's child to school, acts as a host for another who rents his home on AirBnB, feeds another's cats, and lets workers into the house of a fourth who is having it remodeled. By way of explanation, she tells me "I mean a lot of people can't live like this," and she contrasts the way she and her friends who "do other things that aren't so conventional": "One friend of mine was saying, 'You know, when that recession happened and everybody was freaking out, we were like, 'What recession?' We've been living like this. Like, not sure of where your next paycheck is coming from."

The choices one makes foreclose others, and some choices are made with only the dimmest understanding of their trade-offs. John, like Gloria, has had a fulfilling and, in his own estimation, exciting career. He has pursued his passions and has succeeded in supporting himself, for decades, as so many that come to Los Angeles have not: as an actor. Reflecting on his financial future, he foresees some justification for optimism. He'll have Social Security, a pension, and a home he expects to inherit from his father. And yet, for all the security he foresees in retirement, at least two components of this security are predicated on the success of a career that was far from foreseeable in advance. He makes explicit the trade-offs Gloria only suggests when he acknowledges how his career choices have constrained the realization of other things he anticipated would provide value and meaning to his life:

> I feel like I'm going to be okay. I certainly—finances [are] reasons

> why I'm not a father, and I'm not one of those people who would ever build a mansion on shaky foundations. Whereas being an actor has given me a lot of cool experiences, there are a lot of other things that I thought would be part of my life that did not happen because of that choice.

Jim lives frugally and doesn't stress. His parents, as far as he could tell, were always financially stable. He remembers his mom taking him to the movies and out to eat at restaurants a few times a week. They both received pensions in retirement. "He got an Army pension, a union pension from Teamsters, and Social Security. And she got Social Security and an AT&T pension." With the exception of Social Security, Jim will have none of these. He has never been married either.

> "I just never met anybody who I thought was healthy and balanced. Plus also too, I would want to be secure, have financial security. And I just never saw myself having financial security. The jobs just wouldn't last. [. . .] [P]lus the freedom issue. I mean, freedom is the consolation prize for not being in a relationship. It's a great consolation prize."
>
> "Your life seems much less predictable in some ways."
>
> "I don't know, look at the future. The future is much less predictable now than it was 40, 50 years ago. Umm, you know that line from Jim Morrison, you ever hear the concert album where he says, 'I don't know about you, but I'm going to get my kicks before the whole shit house comes down.'? [. . .] [M]aybe that's my mantra."

Jim took care of his parents for the last six to seven years until they both died. He feels fortunate that he was able to spend that time with them and still has recurring dreams about his mother: "She was still alive telling me to come back and help." But he feels the world changing around him and struggles to change with it. He considers moving to Mexico but worries about how he will adapt.

> I'll miss this place because the stimulation here, there's just so much to do. And I've been here so long. And having familiar faces. But it's changing so much, and at one point there aren't going to be the familiar faces here. And also too, I should make that kind of move while I still have some youth, you know? While I still have some physical ability and stuff. To be able to enjoy it. So, so. . . it's going to be a hard call. Moving. We discussed it before—when you're older, it's harder to meet people.

Stability is a prerequisite for the formation of a relationship. A man fears repeating the mistakes of his father and perpetrating the indignities of his

childhood on his own children. They look at the way their own childhood shaped them and seek either to perpetuate it or prevent it, at all costs, from happening again. These scars and the well-worn ruts of habituated practice Cal acknowledges this in his own life.

> I grew up in an alcoholic family, I never knew if I wanted to settle down. But I also knew it was never an option. I'm not my dad. I didn't die of drug addiction at 38, but I didn't want to produce a family—like food st[amps]—all that shit? I know how that kills people.

Even the time and the money are sometimes not enough. Arman attended school in the United States as a young man and after a successful [medical] career in Iran, he wanted to retire here with his family. He returned to the US but when the United States suspended issuance of visas, his wife, his children, and his life savings remained overseas. For the last two and half years Arman has been driving for Uber and Lyft. Over the past several weeks when he has driven full-time, he's driven between 55 and 75 hours per week earning $1,300 to $1,900 in gross pay a large portion of which is consumed by gas, maintenance, and insurance for his car.

> "I don't get a penny extra after taxes and expenses. I'm just flat dead. If, god forbid, something happens—if I get into an accident or I get sick—I'm dead." Arman explains that "This morning I had a bad conversation with my wife and she probably wanted to leave me. I'm in a bad situation, right now. [. . .] I'm pushing it as much as I can, but I don't know how far I can go." He breaks down.

The driving consumes them and his interdependence can drag others down with them just as easily as he is dragged down by others. Cal, having previously identified his own conflicting feelings about families and what enables them, reflects on this larger picture:

> [T]hink of a mid-westerner. They go on Facebook and their niece or some other girl—some shitty white girl—whose Republican father paid for her to go to Vassar is calling broke-ass mid-westerners the patriarchy. People who are losing their shitty double-wide homes in their shitty towns. And the guy is killing himself. Like, imagine being a father doing this? And you have to send your daughter to school, and you're an Uber driver. How much love do you have for white feminism at that point? Being told you're the ruling class. While everything around you is burning up. And so you lose him, but more importantly, you know who else you lose? You lose the wife who loves him who's watching him kill himself to do anything for that family. [. . .] [T]here's too much of that happening. [. . .] [H]alf of the people you see out there are going under.

The driving provides what the driver brings to it. If their relationships are supportive, their friends and their family secure, then they might hope to maintain some security thereby. If they are not, it is unlikely that the driving will solve their problems or build the relationships they desire.

Sam quit driving and took up sugar dating, something she had done previously years ago and believes may be done more successfully again. She finds men who will pay her for videos, companionship, and somewhat begrudgingly, sex. Her feelings in the beginning are pragmatic and ambivalent. In contrast to prostitution, she explains, "You are getting paid by a guy you like and are somewhat attracted to" and on the other hand with dating, "you go home with some guy, you don't even get an orgasm and no money either, at least with sugar dating you get money."

Sam's proximate need is money, quickly and in sufficient amount to allow her to pay her bills. But over the ensuing months it also becomes clear that she also has some desire and hope, perhaps misplaced, that she can fashion her paying companions into something approaching a normal, and romantic, relationship.

But her experience over the ensuing months tends to reaffirm her perceptions of romantic relationships, the ones available to her, and the people that comprise them. The men involved are exploiters[13], the relationships pervaded by a lack of trust and mutual suspicion. Her previous romantic entanglements have been ones where she has given and then been forgotten, and the ones she bears witness to among her friends one of contempt and control. She draws from her experiences some model of the typical romantic relationship and reasons why they often remain inaccessible to her.

> "[P]eople suck in general. But you give douchey guys money and power and the ability to dictate to a woman what it is that they want, and they just get douchier and bigger dicks [. . .] You give them money and power and they just get worse. [. . .] I've been looking for a Sugar Daddy that's going to make me feel like a goddess not the other way around. Like someone who wants to dote on me, someone who wants to make me feel amazing because that makes him feel better. Not someone that wants to put me in a dog collar and walk me around like a puppy.""

> "You haven't had that?"

> "No. I've had guys want that though. They want to put me in gags and call me a whore and a bitch and [. . .] I don't want that. I want sensual loving, like. . . sweetness. [. . .] what I'm looking for, is a lot harder because it's a more normal thing and people go in Sugar Dating to find someone who's going to give them what they want sexually that they can't get anywhere else."

> "So you feel part of it is who is there, the men who are there are not. . . maybe, the ideal selection set?"

13. See Liebow, *Tally's Corner*, specifically the chapter on "Lovers and Exploiters."

> "It's Tinder with money. And I was hoping it would be a little bit different than that and it's not. Like these dudes, they won't give you money unless you fuck them, and you don't want to fuck them unless they give you money. And no one trusts anyone. And it's. . . just like a really daunting and draining situation and it doesn't make me feel very good. Like, I'm down for the whole sex with money thing—that's fine with me—but, people make you feel like shit about it. I don't mean like people that you talk to about the fact that you're hoe-ing yourself out, but..
>
> "You mean the people you're actually interacting with."
>
> "Yeah. You know. And it's like, if you trust somebody to pay you after, and then you don't get paid, they got it for free, and you got screwed. And you didn't even get an orgasm," She [laughs a little. "It's that situation. And I don't like it. And I'm not a big enough of a bitch to demand things the way that like an escort would or the way that like—which is probably why I've been single for a long time. Like, because guys like really bitchy girls. Like, they want to be controlled. They want someone that they have to cater to, and every single guy I know loves having a girl that's just going to tell them what they can and can't do and basically backhand them at every turn. And I'm like, I'm not that person. I'm just not. And it's hard for me to be that person, but then I'm the friend, I'm the cool girl, I'm the girl that every guy wants to fuck—and remembers! I'm very memorable. Because I always come back for more. Whether it's a week later or 10 years later. But, it's not something that I enjoy."

However, Sam does get close when she visits one of her Sugar Daddies out of state:

> I got to experience life without my roommate for a couple days and life without responsibility, and I didn't have to open my wallet, and I didn't have to have a care in the world, and I didn't have to plan anything. He planned everything. And all I had to do was say yes or no. And then I come back here and I have responsibility and I have my roommate and I have noise and the chaos that she is. And it just. . . I don't want to participate in our group stuff, I don't want to participate in working out with her, I don't want to participate in spending my entire world revolving around her.

But this too deteriorates. There are plans for her to move in with him. The plans stall, they begin to distrust one another. She goes through his phone looking for other girls, and finds them. Things fall apart. And all her doubts and cynicism about the nature of romantic relationships are reaffirmed.

For James, we can perhaps observe the the interplay of employment and the intimate relationships that frequently depend upon it. His acknowledgement of

work as foundational—"Work is the most important thing," he tells me, "because without that I don't have nothing."—is illustrated in the job histories of many of the drivers that I meet and extends also to his romantic relationships. "I haven't dated at all in four or five years. At all. Me, I'm just now starting to look again, because I've got a job, and I'm about to fix my life." It's subtraction or its sudden insufficiency throws the many relationships he's built into chaos and strain. After multiple wives and multiple children, James went to live again with his mother.

More than once he pauses our conversation to admire a woman across the street. "God damn! Does she have on clothes!? [. . .] I need my camera on for this shit. The homies not going to believe this." Turning back to me, he resumes the conversation "Anyway, go ahead." And yet, by his own account, the women he loves stab him, steal his vehicles, and falsify paternity tests. "I don't know if that's my son. When I went to do the paternity test, the dude that she was with swabbed my mouth[. . .]. It's a conflict of interest. Big time. And I tried to point that out to the judge, and he wasn't trying to hear it, so there's that." He offers, unabashed. For James, romantic relationships are a trap, and the women he forms them with, lures. When the trap is sprung he finds himself out of work and out of money. "It's just one of those things where you're paying and you're going to pay."

Some insight into the centrality of love and money can be found in the only relationship with a woman he describes positively. "Fine Russian chick dude. She taught me that I could live better. She was just rich, and she bought me high-class shit. I didn't know anything about Mach 3 razors. She bought me an Acura CL." Marriage, on the other hand, is something he's tried and failed at. Or, from his perspective, it's failed him.

But he still wants women to see him again, and he knows what the table stakes are. He needs a job. He needs to move out of his mother's house. "I got to be a man again. You're not a man if you're not taking care of yourself. These women will tell you in a heartbeat." And yet his primary motivation seems to be neither the relationship nor even the sex but rather the dignity and respect of being someone who can support themselves. "I'm a grown man." he tells me more than once. And as a grown man, he should have a house. And people should treat him with respect.

> "I don't even care about getting laid no more. I been married. Where's it going to lead me to? I been married, I got kids. *Whachyou want bitch?*" He asks rhetorically. "Basically, what do you want, lady, from me? You want some more kids, you want some child support payments for 18 years, what's the deal? Because everything always leads back to coming out of my pocket."

He does not support his children, financially or otherwise though he does gesture toward a potential future where he does. He tells me, "I'm trying to get a house, because if any of my children come stay with me, I need to have a house." And finds some justification for his actions, and takes credit for getting

them into families that can support them, by noting that "They own gas stations and shit," describing the new family of his daughter. He adds also that one of his sons has a successful musician for a grandfather and a professional athlete for an Uncle. "I kind of fucked him into a good family over there, if you want to get stupidly technical," and laughs.

The nodes in the social network of the driver, as they do for most people, range from supportive to toxic and from intimate to arms-length. Though the driving itself is generative of little, it does allow them to maintain the relationships they already has, sometimes to escape them, but rarely to improve them. He brings to the driving only those associations he already had. If they are good or supportive, the flexibility he craves to hold the disparate pieces of his life together in order to take care of children; to pay his bills on time; or to exchange resources among family, confidants, and friends may be enough to maintain those relationships. If they are bad, extractive, emasculating, or predatory, such flexibility can facilitate the continuation of such extraction and predation.

Drivers subscribe to many of the same ideals as most middle- and working-class Americans—a family, a home, an education for themselves or their children. The driving can be enough to keep them from falling further behind but is insufficient to allow them to break the ties that keep them from moving forward. Their navigation of relationships involves the development of habits and ideas of reciprocity that they use to strengthen and secure those relationships. The driver's past experiences create normative expectations which they carry with them into future relationships, but that they also use to re-interpret and reclassify[14] their ongoing interactions with the ones they love.

14. John Heritage discusses the role of 'reflexivity' in human sociality. Actions are reflexive in that "the production of an action will always reflexively redetermine (i.e. maintain, elaborate or alter) the circumstances in which it occurs." It is not simply that we adhere to norms, in David's case regarding the role and functions of family, but that our actions also reconstitute and elaborate those norms. See Heritage, *Garfinkel and Ethnomethodology*

6. Dealing with Myself

I AM SPEAKING speaking to Cal about the payments he makes on his credit cards. He responds associatively while looking at the checking account transactions on his computer. He tells me the interest charges when I ask about them, explaining that his minimum payment on this credit card is $60 dollars. Sometimes he anticipates my questions before I can finish asking them.

> "And so you're paying—" I begin to ask him.
>
> "I tend to pay $100 on it when I can."
>
> He feels he's struggling to pay off all these cards at the same time and gives voice to an internal debate about which credit cards and loans he should pay off first. "So, instead of trying to kill myself, I'm just going to pay my bills. There's a couple things that I—Oh!" And he shifts topics to discuss other money-saving strategies he can take. He tells me that he eats out too much while driving, but he's trying a new schedule where he takes a lunch break. He thinks he can save $30 dollars. He talks for half a minute about what he spends on food before beginning to talk about his daily schedule and the traffic patterns in San Francisco around lunch hour, and his feelings of burnout. He shifts topics once more, now talking about the variation in quality and quantity of rides across the week rather than the day, and how he tries to avoid Friday and Saturday "drinker times." He continues, "but Sunday's a good day during the day."
>
> After another minute and a half, he begins to sketch out a plan for the coming week. "Stay tonight, get up tomorrow, get home on the reasonable, work from maybe 4-11, 4 to something, get 15-20 rides and that starts me out. On a Wednesday, I can do 25-30 rides on a Wednesday. On a Thursday I can do 35. On a Friday I can do 35. By Friday it puts me at an amount where if I just work Saturday, I'll get to my 140. Because you divide 140 by 5, what do you need to do a day? You need 28." He makes this calculation without pausing.
>
> "So, Tuesday, Wednesday, Thursday, Friday, Saturday. It should be no problem. I should be able to get all that out of the way, take a

> Sunday off." He estimates he makes $10 dollars a ride before bonuses. He changes topics again to discuss the differences between driving for Uber versus Lyft.
>
> "Fundamentally, none of it's—they're the same fucking company." And then he trails off.

Many of my conversations with Cal proceed in this manner. I ask a perfunctory question that requires little elaboration, and he answers, or starts to, before veering into an explanation of something related, but only tangentially. I ask him how he feels about the next two weeks, and he begins to answer—"I've been tired of it"—but he is still looking at his computer or his phone, his mind on something else besides my question. He breaks off mid-sentence to describe his per ride earnings again:

> "So I gave 165, and my total earnings were $2,023.92 plus another $90, so $2,1..14 essentially. And I gave 170 rides. So that just about means I made $400 over—like $10 a ride before the bonus would have been $1,700 and you figure $100 bucks in there are probably toll reimbursements, not really earnings."

The mention of toll reimbursements causes him to begin describing strategies for maximizing those reimbursements during rides between Oakland and San Francisco.

There are a few observations to draw from this exchange and the dozens I had like it.

1. Identifying potential strategies and hypothetical plans to increase his earnings consumes a large amount of mental space.[1]
2. He embodies certain qualities of a good informant: he is experienced, talkative, and seems to have insight into the environment he occupies and his motivations and reasons for doing what he does.
3. Cal has difficulty focusing and staying on topic.

1. Although Cal's actions are likely partly attributable to a medical condition further discussed in this chapter and particular to those who have a similar diagnosis, Mani et al. also argue that poverty itself consumes cognitive resources. Summarizing the results of several laboratory tests and field experiments, they conclude:

> Being poor means coping not just with a shortfall of money, but also with a concurrent shortfall of cognitive resources. The poor, in this view, are less capable not because of inherent traits, but because the very context of poverty imposes load and impedes cognitive capacity.

See Anandi Mani et al., "Poverty Impedes Cognitive Function," *Science* 341, no. 6149 (2013): 976–80. Further research is summarized in Sendhil Mullainathan and Eldar Shafir's work *Scarcity: Why Having Too Little Means so Much* (Macmillan, 2013)

When I first meet Cal, it takes approximately 40 minutes to get through the demographic section of the interview, something that generally takes less than five. When he tells me, "I had ADD [. . .] they didn't know what was wrong when I first went to college in the 1980s," I begin to see some of his behaviors—answering questions before I finish them, distractedness, disorganization, forgetting to pay bills[2]—in a different light. He had tried various medications but found the side-effects worse than the problem they were meant to treat, and considers his inability to control his behavior to be one of the defining features of his life. With ADD he could never finish college, though he had tried, and jobs he might have excelled at—high-level sales[ˆ601], account manager—he could never attain without one. He admits that he felt "cursed to be working class the rest of my life."

> "I never got the degree, and so I could do sales, because I could talk. I became an insurance agent, but there were things—like I could be in an aspect of the insurance industry and do well, but I would talk to the people who were pros and they would go, 'You need to go and get a degree and work for Aon, where you're the account manager'—and all the stuff that wasn't good for my ADD, you have a team—'and your job is to make sure that $4 million dollars never leaves. Your job is to go golf with the CEO and still know your shit, but all the paper moving and the organizing, that's done by your assistant team. Because you don't have a degree, you can never get there.' So I always had to step down. And eventually the tsunami of *You don't have a degree, you die* rolls over you."[3]

2. See Substance Abuse and Mental Health Services Administration, *DSM-5 Changes: Implications for Child Serious Emotional Disturbance*, CBHSQ Methodology Report (Rockville (MD): Substance Abuse and Mental Health Services Administration (US), 2016)

3. One might be curious if the occupational difficulties reported by drivers with diagnosed ADHD is corroborated by the employers themselves. One piece of evidence is the advice Cal says he received about higher-level work in the insurance industry.

"He said, 'You're not going to make it.' I was like, 'Why?' He said, 'You're great with people. I've seen you work. You work. Your work isn't a problem. Your attitude isn't a problem. You're great with people.' He's the one who said, 'You need to go work with Aon, but you don't have a degree. The non-degree insurance agent path isn't going to work, because you don't have the level of organization [. . .] For an insurance agent, you think you need personality first? Brains? No, organization. You're going to cost someone their business. I recommend you go sell something where you sell and there's a customer service department.' And that's what I did."

Other, less conclusive, evidence might be Jonas' explanation for why he left his engineering job after getting a suspension: "So, they work me to the bone and I ended up making a mistake, because I was estimating, project managing, CAD designing the projects I managed. Even visiting sites while I was trying to train two people. So, inevitably, I did something where I screwed up. It was such an easy thing to screw up too if you're rushing which I was," which seems partly a product of work-climate but was perhaps exacerbated by the disorganization that is a symptom of those diagnosed with ADHD.

Finally, Russell A. Barkley, summarizing research on "Educational, Occupational, Dating and Marital, and Financial Impairments in Adults with ADHD" notes that "Employer ratings corroborate these self-reports. Adults with ADHD are rated as having significantly more symptoms of inattention in the workplace, and as being more impaired in performing assigned

Most jobs, at a minimum, require the worker to show up on time ready to do a day's work. As a result, a frequent determinant, whether proximal or distal to a person's entry into driving was that their mind or their body in some way failed them at this basic task. These physical or mental obstacles could be temporary or chronic, debilitating or simply aggravating, but in all cases left these drivers, at at least one point but for some at many, unable to keep the job they had, unable to attain the job they would like, and, more insidiously, forced them, through a dozen decisions and indecisions, to adjust their expectations about the jobs they could reasonably hold or should pursue.

The Physical

Of sixty drivers that I interviewed, fourteen noted physical or mental impediments that interrupted their employment.[4] A temporary and more straightforward case might be Tony who had previously made a living as a painter. He injured his shoulder in a car accident, leaving him unable to paint and without a vehicle. Renting a car[5] and driving for Lyft solved both of these problems, and he has been driving for close to a year. He tried, for a time, a combination of staffing work and catering but found that carrying trays with one hand aggravated the pain in his shoulder. His hours are longer but he finds the work less physically demanding, and he remains upbeat. "I'm used to working really, really hard," he tells me.

Ignacio originally signed up and drove for Uber several years ago when he got tired of borrowing money from friends and relatives but later left to take a job moving furniture which he did for several years. When he injured his ribs outside of work, he was unable to do any lifting and returned to ride-share driving. Similarly, Miguel worked as an EMT until he injured his knee competing in amateur Mixed Martial Arts fights. After his surgery, he was unable to continue his previous work and his disability payments were not enough to keep him afloat financially. He takes up driving as his primary source of income.

Homebound or bedridden, the dislocation of a worker from the familiar contours of his regular employment can invite a reorientation of his preferences and tastes even if the injury is temporary. Despite the fact that they most assuredly would have preferred not to be injured, the short-term stability of driving and the flexibility it affords in the immediate aftermath create space for

work, pursuing educational activities, being punctual, using good time management, and managing daily responsibilities." For further details, see Chapter 12 in Russell A. Barkley, ed., *Attention Deficit Hyperactivity Disorder: A Handbook for Diagnosis and Treatment*, Fourth, vol. 19 (SAGE Publications, Inc, 2014).

4. Injuries included torn muscle that delayed a career shift, another driver had colon problems that kept her from driving for extended periods as well as cataracts, other injuries and issues that drivers experienced and which interrupted their driving or other employment included a torn knee, broken ribs, a broken leg, chronic back pain (3), a shoulder injury, broken feet, diabetes, ADHD (2), migraines, and an unspecified injury during a car accident that entailed 6 months of disability.

5. See the beginning of Chapter Two for my experience renting a vehicle through the Lyft Express Drive program.

reflection, the consideration of alternative employment, and the re-evaluation of what's required for personal satisfaction.

Some of these alternatives seem more likely to bear fruit than others. Tony tells me, "there has been a few jobs I might be interested in," and he laughs almost conspiratorially. He's been growing marijuana for 30 years, he says, and now that it's legal "[t]here's people out there willing to pay a hundred grand for someone who knows how to grow." But, he admits, "I just found out about it a couple days ago. So, honestly, I haven't even looked into it yet."

Ignacio tells me he wants to be a truck driver and that he should be able to continue driving around his class schedule. Miguel, though he was able to easily return to an EMT job at a different station and with a different company, found that he disliked the schedule and quit. He's been able to travel, he's started providing paid MMA training, and selling apparel online. Last year, while driving, he was able to put $10,000 toward building a house in Mexico on a plot of land his parents own. None of them see themselves driving in a year but all see it as sustainable in the near-term while they pursue alternatives.

For others, injury, pain, and its aftermath is more implacable child than disguised savior, something that must be tended to and appeased by means they frequently struggle to afford in dollars, in time, or in energy. With broken ribs, busted knees, and injured shoulders, drivers often have some expectation of a return to full mobility and pain-free living. For others though, their pain is chronic and frequently interferes with many forms of labor including their driving. It places constraints not only on the range of tasks they can perform but the duration for which they can be done.

If most jobs, at a minimum, require the worker to show up on time ready to do a day's work, a day's work for a man with lower back pain might be only two hours. A week's work, for a woman with migraines might be just two days out of five. Employees may complain about the unpredictable work schedules dictated by their employers—shifts and hours that pop-up or change unexpectedly leaving them little time or ability to re-arrange the other pieces of their lives to accommodate them. But workers, especially those in chronic pain, bring with them their own unpredictability in availability and productivity. Some days, weeks, and even months are better than others. And it is not always possible to identify those days, weeks, and months in advance.

Such is the case for Naveed who owns a used tire business and drives for Uber between stops that he makes to pick-up tires. He tells me he did no driving the week before because of his back. Though short of money and incredibly stressed and agitated, his chronic back pain makes both of these jobs difficult. He cannot drive for more than two hours without stopping to take a rest. Every three months he gets an epidural steroid injection but without health insurance of his own, cannot afford to pay the resulting bills. He is careful not to push himself too hard at work, despite needing the money, because he fears it would aggravate his back and keep him from working for an even longer period of time. If so, he tells me, "I'd lose everything."

Paul also suffers from chronic back pain and tells me that, "When I get home I realize: Oh, I can't really walk anymore. [. . .] I just waddle up the stairs."

Though he has health insurance, it does not cover epidurals, he cannot afford the deductible for surgery and, even if he could, "it also means that I can't work for, I think it was like, between 4-6 months" following the surgery. Another cost he cannot afford.

The result is that drivers experiencing chronic pain work less than they would like and less than they need. Over the last four weeks, Paul has worked as little as 7 hours and as many as 30. "I really wanted to focus on making a certain amount of a cushion, safety net. So, I work sometimes 40 hours a week. [. . .] But every time—the more I work, the more pain I tend to have. And I end up making less money because I have to take [. . .] 3 days off."

The upside to a low-wage job like driving for Uber and Lyft as compared to another like Starbucks is that one can drive almost as much as he wants. But for those with chronic pain like Paul or Naveed they are limited not by what they want but by what they can bear. It is the same for James. He appears to be powering through the pain he feels in his back but perhaps subsists partially on a beginner's enthusiasm. He's been driving for three weeks after being on disability from a combination of back pain and depression for close to a decade. He is excited to be driving but at one point stops in the middle of our conversation to unbuckle his seat belt and gets out of his car.

"This is what the back pain does." He explains, "Every now and then it drives that kink in there and just like, *Yaiy!* Sometimes it shoots up into my left arm into my finger. [. . .] [S]ome days it hurts, some days I can't walk. [. . .] May, June, July, I couldn't walk. August I could walk again. I was on crutches the whole time."

Following Sam's struggle with migraines allows one to trace the day-to-day effects of dealing with chronic pain, its impact on work and productivity, the allocation of time, and the financial consequences that develop over weeks and months. She estimates that she gets migraines approximately once a month and that they last up to four days. During this time she can continue to walk dogs and pet sit, activities from which she derives an increasingly large portion of her monthly earnings, but she cannot drive. Or she can, but she suffers for it. And the rating given to her by passengers suffers as well.

In one of our initial interviews, she tells me she plans to drive 10 hours per day 7 days per week for a total of 140 hours over the next two weeks. Although she has just described all the ways in which merely the thought of driving is daunting, she is motivated by a new plan she has to catch up on her late bills. When I see her again, she's only driven 56 hours partly because of a migraine that came on in the days following our meeting. The same thing happens the following two weeks. She is optimistic about putting in 10 hour days but only ends up driving for 40 hours over the two week period. "I spent all of last week with a gnarly migraine. I did 7 days of migraine. So, I tried to work as much as I could." But she couldn't keep from missing a few days over the weekend, "I was down for the count. Throwing up and what not. Couldn't work at all."

Chronic pain is a chronic worry. It interferes directly with working and earning by preventing its sufferers from driving as much as they want or need. It interferes indirectly by requiring the re-allocation of time they might otherwise

spend working and earning on getting their problems treated. Sam goes to specialist doctors for her migraines. She attends physical therapy on Tuesdays and Thursdays to work on loosening the muscles in her neck. Pain affects ones finances directly by reducing income but also through the expense of treatment which may or may not be an option depending on the availability of health insurance and the breadth of its coverage.[6] In at least one instance, the therapy itself induces the migraines she is trying to get rid of.

The financial effects can also snowball. Naveed simply has no way to pay the $4,000-5,000 he has accrued in medical bills. For Sam, the timing of new medical bills creates a lingering source of uncertainty that makes managing her finances more difficult. Though she pays a monthly copay when she sees her specialist doctor, she is unable to predict the arrival of bills for her physical therapy. She could have paid the $40 dollar copay at the time of the visit but would rather have less-frequent but larger monthly bills so that she can "just take 2 or 3 days to make that money and pay it." However, it takes almost three months for the first bill of $240 dollars to wind its way through her insurance company and arrive in the mail with no idea of when additional bills might be forthcoming.

> "Will they just bill you monthly [from now on]?" I ask Sam.
>
> "[I]t took them 3 months before they gave me my first bill. I have no idea. And I had to ask repeatedly for that bill, so I don't know."

On one end of the spectrum there is short term physical pain that can lead to the loss of income but with some opportunity for evaluating one's priorities and ambitions. But whether there exists a potential, if deceptive, silver lining, it does forestall and occasionally derail their efforts at achieving their goals.

Even Cal finds himself driving longer than anticipated by physical injury. When I meet him the first time in the fall, he is preparing to begin a nursing degree during the spring semester, but when I see him again, several months later, he has yet to start. Shortly after our meeting, he tears a muscle in his arm, requiring surgery, and cannot lift more than a few pounds without rehabilitation. Because of the physical requirements of the clinical portion of his program, he's forced to postpone the start of his degree for a semester and finds himself behind the wheel for an additional eight months, primarily in San Francisco where the rates are better, renting an AirBnB by the day and subleasing the room in his L.A. apartment.

The Behavioral

Where one can easily see and identify the cause of physical infirmity and trace its effects on employment and income, infirmities of the mind are frequently subtle and their consequences diffuse, the effects accumulating slowly but significantly

6. Maybe a few comments on health insurance. Many had MediCal. While often unaffordable, health insurance is also not a primary concern of most people. They don't appear to worry about it. Some evidence for this is the numerous instances where drivers just weren't sure whether they had coverage at all.

over time. They range from what one might call flaws of character—difficulty showing up on time, getting along with others, feelings of listlessness and a lack of motivation or discipline—to the clinical and the chemical—ADHD, alcoholism, depression, and Autism Spectrum Disorder. Some clearly seemed a function of the work itself and the circumstances that drove them there. Miguel, following his knee injury and subsequent money problems sinks into a "kind of depression" and flirts with alcoholism before finding a routine that works for him. But despite preferring, on the whole, to drive rather than work as an EMT, he finds the lack of structure difficult.

> [S]ometimes I don't like to be in this flexible schedule. I know it sounds stupid, but it's like I feel I want my routine. [...] when you are in that routine, you are like, "Okay, I've been working, I've been forced to work," [...] I'm going to be able to not be as stressing out about rent or whatever.

While frequently complaining of the subtle and not-so-subtle mechanisms of social control that they disliked as employees, the uncomprehending and inflexible expectations of managers, drivers, absent those restrictions that they previously chafed under, occasionally come to know the softer constraints of bad habit and weak will that arise in their place. Drivers admit that they take too much time off and get behind on their bills (Laurence), forget to wake up (Jesus), are buffeted by vicissitudes of mood and motivation (Merrell), and look up to find that they let another day slip by (Danielle). Rebekah admits that it is easy to become lazy driving for Uber, to tell herself that she'll do tomorrow what she could have done but did not do today, "because [...] you don't have to do it. Nothing's going to happen. [...] [Y]ou're not going to see your boss' face all twitched up, you don't have to give an explanation to someone, you're not going to get fired [...] My discipline is not strong."

Part of the deteriorating financial condition that leads Sam to seek a Sugar Daddy is her deep resentment of driving. Her frequent failure to accomplish the number of hours that she sets for herself is a function not only of her migraines but her lack of motivation to get in and stay in the car at all, and her day-to-day driving strategies consist of the ad-hoc extirpation of a litany of triggers and frictions that keep her from doing so. For a while, she makes a habit of getting into her car and calling her brother until the first request comes in. She ignores calls from anyone else because if they go on too long, they sap her will to drive. She'll play games on her phone in the gaps between ride requests.

But this is only if she manages to make it to the car at all. Explaining why she did not drive for four days last week, she blamed Netflix for the fact that "instead of paying my rent earlier than I paid it last month, I'm now going to pay it later than I paid it last month." She comes home to eat and watches Netflix while she finishes her meal. But she finishes eating before the episode is over, so she continues watching, telling herself that she will drive once the episode is over. Then the next episode starts, and she tells herself, "Okay, one more." Before she knows it, it's "4 o'clock in the afternoon [...] I could get maybe 6 hours of driving in, but I'm exhausted."

> "How often do I stick to my plan?" she asks, sighing heavily. "Very rarely. My motivations for driving are gone. [. . .] I literally have to sit there and talk myself into it and look at my calendar and force myself to drive. And then continuing the driving is a lot harder because if there's downtime at all, between rides, I sit there and I'm like, *ugh, I hate this. I don't want to be doing this.* And then I let what I want right now trump what I need for later."

In contrast, she finds dog walking and pet sitting "significantly better money. And totally worth it. And I'm beholden to somebody else, so I have a completely different perspective of it."

Those who plan, who forego short-term pleasure for long-term gain are often considered praiseworthy, commendable, and worthy of emulation. Those who cannot may be seen as irresponsible, impulsive, and, perhaps, untrustworthy. Modern society itself is frequently organized around and assumes such an ability, by its members, to delay pleasure now for more gratifying desserts days, months, and years later. We must work hard today to pay our bills tomorrow. We must save now to live comfortably decades hence.[7] And yet we are born with wide variation in our innate ability to do so, and those for whom the well is shallow, or simply dry, frequently disappoint their friends, their family, their employers, and ultimately, themselves.

Danielle's day "Never. Never. Never" goes according to plan. She struggles to stay motivated, especially during days when her hourly rate is low. But she also notes an internal change in herself. "What the fuck. What was I doing?" she asks herself on a day she had earned only thirty dollars. She should have driven after she stopped for lunch. "I used to be more disciplined, but I don't know what happened this year. It's off to a rough start."

Quincy struggles for months to find a job after being fired. Even though he is driving and earning an income, his inability to find stable employment strains his relationship with his girlfriend and leads him to doubt himself: "[N]o one is telling you to get up. I always told myself I'm a hard worker, but even me, I sometimes say, 'Hey, no one's telling me to go to work today. I can just go at 5.' And that 5 turns into 7, that 7 turns into 9, and by the time I know it, my day is gone."

For drivers like Cal, Jonas, or Paul, though they may find some solace in being able to point to their diagnosis of ADHD or Autism Spectrum Disorder or both as a source of their problems, nevertheless face many of the same difficulties

7. See James Q. Wilson, *The Moral Sense*, Reprint edition (New York, NY: Free Press, 1997). Specifically Chapter 4, where he discusses why and how a trait like self-control acquires moral valence. "What we are praising is not an abstract rule such as 'Moderation in all things!' or 'Love your enemies!' There are some actions, such as bravery, that are immoderate in the extreme and some enemies who deserve only contempt. Rather, we are praising a state of character that is disposed to moderation or sympathy. Self-control acquires moral standing in the same way that sympathy and fairness do: just as most people cannot imagine living in a society in which self-indulgence, self-centeredness, and self-dealing are the accepted standards of right conduct, so they cannot imagine living a life devoted to such principles and still calling it human."

and feel the same disappointments in successfully ordering their affairs and managing their daily lives. Paul, in addition to his chronic back pain also has Autism Spectrum Disorder. He keeps his financial affairs simple to make sure his bills are paid but finds it difficult to set goals and accomplish tasks without highly consequential external constraints. He tells me the only reason he pays his rent is because "I would just get kicked out if I don't do it." A similar logic motivates him to pay his health insurance each month. He needs to renew his prescription medications and must see a doctor to do so, "and I can't see my psychiatrist unless I have insurance, and that's the only real control I keep on top of. [. . .] There has to be a necessity to it or else I just don't keep track of it at all."

For Jonas considerations of his ADHD and the constraints it imposes on his behavior and ability to plan lead him to organize his driving such that the accomplishment of a consistent daily goal will naturally lead to accomplishment of his monthly goals.

> I have ADHD. So, it's always more beneficial for me to just worry about what's in front of me, and not worry too much about the big picture. So, if I just worry about working my hours, there's really nothing else to worry about. I don't have to think about how much money do I need to save every month. It'll just happen. I don't have to think about where am I going to get this bill money. I'll just already have it, you know?

However, he must be consistent or risk quickly falling out of the rhythm and habit he has developed. He tells me he had reliably worked every weekend for several months but after missing one, he had a much greater difficulty regaining his previous consistency. He tries to drive a regular schedule on the weekdays. The same number of hours at the same time.

> I guess for the most part is I always try to keep that schedule in mind. Like 5 to noon on weekdays and 8 to last call on Friday and Saturday. And that's all I try and think about. I'm just trying to, like, stick to that. And granted because of my issues I—still, you know—challenging. But not because the job is super stressful or anything, it's because everything in my life is like that.

Those with ADHD in adulthood are significantly more likely to have poor credit, trouble managing and saving money, make impulsive purchases, have their utilities turned off for nonpayment of bills, or miss paying their rent[8]. These problems stem, at least partially, from difficulty managing time, poor organization, and poor control of their motivation and inhibitions. They are, in a word, impulsive.

Paul and Jonas are relatively young: in their late-20s or early-30s. Jonas has a college degree and Paul, after some delay due to the loss of his parents' jobs

8. See Chapter 12 in Barkley, *Attention Deficit Hyperactivity Disorder*.

during the Great Recession, is starting his. Jonas, like Cal, does not take any medication because of the side-effects and has been driving much longer than he anticipated—now going on one and a half years since he left his job—but is still enjoying it. He doesn't need much to live off of and driving for Uber pays enough at $35,000-$40,000 per year.

Cal, however, is in his early-50s, and it is possible to perhaps trace some of the longer term effects his ADHD has had on his working career, its financial implications, and how the environment he finds himself in exacerbates these challenges. He is strapped for cash and for time.

Cal's goal in driving is to pay his bills and save enough money to set him up for the beginning of school until he gets his students loans. When I met him the first time he drove an old but paid-off Toyota Corolla. He'd put in approximately $1,000 recently to repair his shocks and replace his brakes. When he injured his arm, he was unable to work and had to borrow money to pay his rent.

When I meet him the second time, Cal has replaced his Corolla with a new, top-of-the-line hybrid Camry. It is a $42,000 vehicle but he is leasing it for 3 years at $600 per month for a total cost over that period of $20,000. He also purchased $2,500 bumper-to-bumper coverage for the first 30,000 miles which he subsequently extends to 50,000 several months later for an additional $360 dollars or $61.50 per month and extends again to 125,000 miles. He will quickly exceed the mileage allowance on the lease because of his driving and expects to purchase the car with a 5-year loan after the end of the lease and once he completes his degree and is gainfully employed. The mileage allowance on his lease is 12,000 miles per year or 36,000 miles over 3 years. Cal drives 40,000 miles in 11 months.

He tells me his old Corolla was acting up, and though he could have gotten a 3-year old Prius much more cheaply, he wanted something nice for himself. "I just wanted a car and bought it without—not quite without thinking—I drove it, I loved it. I was like, 'Give me the dad Camry. I want leather and everything electronic you have.' "

Cal also has serious doubts, born from past experience, about his ability to succeed in school. The past several semesters were in fact an extended experiment of slowly increasing difficulty where he took a college class in a course he knew he could excel at—English—then a course in something more difficult—Chemistry—and finally a full load of courses to prepare him for his nursing program. He embarked on this experiment only after finding success in attenuating the effects of his ADHD through alterations in his diet.

On one occasion, with his nursing program in full-swing, he relates to me that he doesn't want to claim that he has special needs and needs special consideration, that with his dieting going well he feels high-functioning. "It changes me chemically. Like this," and he hands me, by way of explanation, a neatly organized, handwritten list of all his accounts and their balances. "That wouldn't have happened if I was eating sugar."

His diet, reduced symptoms, and slow process of proving to himself his ability to handle school work, along with strong recommendations from friends with experience in the nursing field, encourage him to try school. But he is not simply

juggling schoolwork with the driving he needs to do to pay his bills.

He is also trying to dial in his study habit and balance it with a fast-food diet that facilitates driving but makes his ADHD worse, and grappling with wide variations in his ability to concentrate which demands greater planning and working ahead which is precisely the ability that his ADHD stunts. There are big external constraints for not keeping up but less immediate ones for not staying ahead so relatively less impetus to get ahead and stay ahead.

> "It just means to be ahead of the—like, you can read your shit before they do the lecture instead of after. You're not cramming, you're not racing. I mean, I'm racing now just trying to jam a bunch of shit in there, but this is a good week to do it. I've been eating well, and so my brain's working."

For Cal, ADHD has, by his own account, profoundly influenced the trajectory of his working life, primarily by preventing him from earning a college degree. But over the time that I know him, his behavior and his strategies for dealing with that behavior work against him in various ways. When discussing the type of job that he will pursue upon graduating, he notes that it would be great to think about what he will do post-graduation, but "he needs to focus on the here and now." Yet he chooses his program based on its lower cost and its ability to place graduates with a particular employer. "But that is, I mean that's a goal, it's fun to talk about, but I have to pass this semester, and Monday. And I have shit to do tonight." This attitude likely reflects the general stress that anyone might feel in his circumstances—starting a difficult degree program, unconfident of his ability to succeed, and needing, at the same time, to find enough time to drive and to work to pay his rent and his car and his other bills.

But, over time, Cal comes to regret his choice of this program over another. The latter would have been more expensive, but he would likely have gotten more financial aid, and it was designed for people that were balancing school and jobs. The benefits of the program—that it was well regarded by a particular employer became less salient as he considered that he would probably prefer to work for someone else.

One can see the frequent obstacles that ADHD presents for Cal as he struggles to work, save, and succeed. He needs to cancel Amazon prime because the ability to get things within a day leads to more impulsive behavior. He has a number of subscriptions that he signs up for and never uses. He signs up for a weight-loss program but quickly cancels it. He forgets to pay his bills during periods of heavy driving. But there are also the problems Cal notes himself from experience. He's unable to focus on school and failed out. He needs to get ahead on lectures because he knows there are times when his brain just does not allow him to study effectively.

Cal describes one aspect of this in relaying a conversation he'd had with his classmate about why he needs to study so much.

> She goes, "You're so smart." I go, "I am smart. But I have this thing with crippling ADD where there are times—" And I was reading

> about it where like your frontal lobe, it's also part of depression. It just won't let you do whatever you have to do. And I'm like, "So, I know I'm going to get a certain amount of that." I try to stay ahead so when it hits I'm not freaking out. I'm like, this is just going to be a day."

He has discovered tricks to see him through these periods. He breaks down what he needs to do into small tasks that he can finish in a short amount of time. He'll mark the completion of each in turn. "And I've had days where I've done it by 15 minute blocks."

The Form of Long-Term Goals

Most drivers, judging by what they do, prefer driving over the alternatives available to them. Most drivers, judging by what they say, would prefer to be doing something else. What keeps them driving is what appears to be, for some and at first glance, the unavailability of their preferred alternative in the present moment and for others an inability to identify a suitable alternative at all. But behind what often appear to be relatively straightforward goals or lack of goals regarding money, jobs, careers, and relationships, one finds the driver struggling for individual transformation and experiencing not only a lack of the requisite time, money, and other supportive structures necessary for such transformation but encountering the limitations and contradictions inherent in aspiring toward new values he inadequately grasps and can only dimly quantify.

Most full-time drivers do not see driving as something that can or should be sustained for the long term. The job does not pay enough, it accelerates the devaluation of their car, and it offers no hope for promotion or raise. It keeps all the plates spinning a moment longer than they might otherwise.

Martin, already a driver for the past year-and-a-half when I meet him and who wonders out loud if, "Maybe Uber and Lyft will be like 'Gee, this guy's such a great—he's a great asset to us. Let's work with him, let's teach him more. Let's dial in and make this better," would seem to be the exception rather than the rule. Rather, whether they've driven for a few months or a few years, most see no strong reason to stick with it other than the money and the flexibility. They desire a job that challenges them, uses skills or education that they have invested significant time or money into acquiring, and that over time, will be likely to provide upward mobility and increasing pay. As Quincy tells me, "Lyft and Uber, it's a job, but again, it's a job. You're [. . .] actually just doing the same thing repeatedly, and I didn't go to school for that."

Occasionally, the exit strategies of drivers that I met had clear timelines and definitive completion dates. "Doing Lyft is strictly temporary," Caleb tells me, until he joins the military and goes to Officer Candidate School in a little over 6 months. "I know that this is momentary," he says. Yussef also intends to join the military. Salma, though less certain about the exact date, also appears sure that she'll leave the driving behind once she finishes her graduate degree in Hospital Administration. The clarity with which they can see the future is its

own source of motivation. At the other end of the spectrum are those nearing the point where they can take Social Security, and where the driving helps them bide their time until retirement.

Jim is nearing the age at which he'll be eligible to receive Social Security. He estimates he will receive $600 per month and will likely need to figure out additional sources of income or support. He has friendships in the area that have developed over many decades though none that could help him financially if he needed it. But he sees them as potential resources in other ways. He could live with them and be a caregiver in old age. He could live on the streets, which he is nonchalant about. "You have to live on the streets for a while and show that there's a need and survive before the system will help you. [. . .] So you know, I have a feeling that I'll eventually do that." He could also move to Mexico, an opportunity he explores during the time that I know him by traveling there on the weekends. "You live for a king for $1,000 dollars a month." In any case, "it's a few years away, so I'm not that worried about it. That's a slight adjustment to make."

For others, the future, and the duration of their driving, is much more contingent. A common refrain is, "not more than a year," as they wait for an expected promotion to materialize at work, to move out of their sister's home, or to see an upswing in their primary source of income whether that be in real estate, construction, warehousing, or the businesses that they own and run. When I ask them why they might stop, most cite the realization of their goal, as vague or as specific as it may be.

Jesus tells me he wants to be a financial advisor, and that he will stop driving when he's making double what he earns now. He thinks it will take him about a year. He has a wife and a son, and when he was laid off from his job in the shipping department of an aerospace company, he went on unemployment for a year before he got a job delivering and picking up porta-potties. He eventually lost this job when the company was sold, and he began another term of unemployment. As the unemployment benefits were set to expire, he began driving for Uber. Though he tells me the job with the aerospace company was a union job and he "jumped on it quick," when his father told him about it, he ultimately concludes that there are no "good jobs. [. . .] There's better paying positions, but at the end of the day, no one is making enough," and that "Everything is slavery."

The goals drivers set for themselves range from the aspirational and ambitious to the modest and easily understandable—the down payment on a house, clearing the loan on their car—to those so meager it might be easy to forget that they could even be goals at all. Paul frames his long-term financial security as a situation where, "if I want to go to the grocery store, if I swipe my card to get groceries, it never says declined. That's pretty much it." And he is not the only one. Jesus desires an emotional state where he is not stressed about the price of everyday necessities. "I want to be to the point that [. . .] I just walk in the store and just walk out. I don't have to be like, 'Oh, let me see how much is it. . . ' "

Driving as Bridge or Holding Pattern

For many, driving acts as a bridge between the present and clearly defined future goals. But it can also act as a source of support while they define those goals and cast about for an alternative they find worth pursuing.

This search can be active, casting their net wider and wider until they find something that promises an improvement, in one dimension or many, to their current situation. They search online, apply for jobs, speak to their friends and family to identify opportunities. They look for work that takes advantage of skills and education they spent time and money acquiring, and if they do not succeed, they cast their net wider. Eliza completes her degree in journalism, but it has been over a year of searching for a job without success. She has begun applying for jobs in other markets outside of L.A. and for jobs less related to her particular journalistic interests.

Drivers experiment with jobs and work and ways of making money, and they drive to support these experiments, looking for a better fit between their preferences and their pay. Haruki has been going to school for what appears to be close to 10 years. He has his bachelor's degree and has tried variously, Forex Trading, computer science, accounting, religious ministry, and writing as a way to make ends meet. When I meet him the first time, he is pursuing a career in law enforcement, and when I speak to him again five months later, he has moved, stopped driving, lost interest in law enforcement, and is trying to make his way day trading. He tells me that he always considered Uber and Lyft to be a transition and a way to continue paying bills and paying rent. It was never a place to stay long term.

For others, the search is less directed. They gamble for resurrection.[9] They do not know what is next or when it will come. They know that driving is sustainable in the near-term and will continue at it, all the while waiting for something to change. Occasionally, they recognize a certain futility to what they are doing and the inherent risk of driving day in and day out. They could get in an accident, become injured, or lose their ability to earn an income. For some this does happen. It happens to Paul when his car breaks down, he cannot afford to fix it, and he is forced to move back home.

They are simply buying time and waiting for the tide to turn. Some recognize that the clock is ticking, that despite the ability for Uber and Lyft to keep them afloat, that they are paying for the privilege. Garrett is halfway through his factory warranty on his and it is only a year old. He's 1,000 miles past his next service. "Oh, I'm going to be sorry later. If I don't figure something out, I'm going to be screwed. Like I said, everybody that does this job and thinks they're going to make a living, they're going to be sorry later. Because you're risking too much."

9. I have taken this evocative phrase from political science and repurposed it. Its meaning within the discipline of international relations has no relation to its meaning here. See George W. Downs and David M. Rocke, "Conflict, Agency, and Gambling for Resurrection: The Principal-Agent Problem Goes to War," *American Journal of Political Science*, 1994, 362–80, doi:10/btxgkd

For Patrick, the "something" must be determined within the narrower constraints of his abilities. He considers himself intelligent but relatively uneducated and unskilled. He could go to school but seems pessimistic about the payoff, especially considering his age. He finds his options and his potential foreclosed by past experience. As someone who previously grew marijuana, he saw many of his friends do well for themselves as the industry slowly emerged into legitimacy. When I ask him what kept him from profiting similarly, what his friends did that he did not, he replies, "Prison. That's what they did not do." Instead, his plan for retirement "is to buy a bullet and rent a gun. [. . .] I'll be able to afford that."

He laughs hard when I ask him how he feels about the future. "I don't know. I don't, I don't. . . " he says, searching for the words. "I try not to be—I hope good things come all the time. But the way the patterns roll, I just kind of see a bleak future. See myself alone in some government home some day, being abused by Dominican women. So it won't all be bad. I pay for that now, so. . . "

He plays "the pieces where they fall" and has no plan but to "Just keep doing this and hope something goes my way. Meet the right person, the plinko chip bounces my way for a change, I don't know."[10]

> I'm just used to it by now. For a while it destroys you. You lose everything and then you try and climb your way back up from further in the hole than you ever were before, and then you get there and then somebody kicks you back down again. You just keep climbing and keep doing it I guess. Until the day you die.

Merrell is well past fifty, struggling to sustain his income as a self-employed massage therapist he only intermittently enjoys while searching for something he is more passionate about. He considered being a firefighter but, in his fifties, feels he is probably too old. He has batted around an idea for a tortilla business where he could place his products in local grocery stores, and considered training in animal-based therapy. He sees himself, during our first meeting, as driving for another three to four months, but finds it difficult to articulate what changes will allow this to occur.

Some the Gods do favor. Merrell receives an inheritance which he immediately uses to enroll in an animal therapy course he had expressed interest in. For

10. On one hand, there is some plausibility to the way he frames his choice. Roberto, a tireless, working-class Hispanic immigrant, frames the trade-offs similarly. Despite his difficult personal circumstances—he's been informed by the IRS that he owes several thousand dollars in back taxes, the mother of both his children has left him, he nevertheless maintains strict discipline in paying his bills on time and getting rid of debt as quickly as he can. But he recognizes that this single-minded focus on meeting his immediate financial obligations and paying down his debt potentially puts other goals further away. He wants to buy a home. "I do want to get a place for myself, but I got to pay my bills first." But admits that it reduces the cash he has on hand to weather emergencies: "If I give that money away for the CC, I may have that credit card on zero, but what if I need some money?" and it sometimes even appears to keep him from focusing and working on longer-term goals like moving into a new apartment closer to the coast or starting to save for that home. "We always want to do stuff [. . .] but in the end you don't do anything."

David, though he is actively hustling and sets his sights on clear goals, it is the unexpected settlement of a lawsuit that had been lingering for years and the payout it provides that allows him to catch-up on his mortgage payments.

Aspiration

The driver, in his material need, is presented with a problem of clear provenance. He is required by law to pay his bills and make his rent. He wants to take a vacation or his family to dinner, and he needs money to do it. The driving, in this frame, offers a straightforward, if frequently imperfect, match of means to desired ends.

It is possible to project this material framing onto his other goals as well. His desire for an education, a home of his own, a better job, or better friends. The acquisition of such would indeed likely improve his material well-being or signal the presence of such well-being and its concomitant comfort and stability. However, while one can frame their goals this way, it actively obscures important dimensions of their goals.

Cal wants to get his degree and to become a nurse. But while ostensibly saving for his education, he indebts himself for $42,000 dollars for a top-of-the-line Toyota hybrid with leather interior. His monthly debt service for his vehicle is $600, a monthly amount exceeded only by his rent. Why?

When his roommate moves out, somewhat unexpectedly, near the end of his first semester in nursing school, he is left with double the rental expense. Despite a serious financial shortfall from the summer and his difficulty balancing the time he must dedicate to school with the driving he needs to do to pay his bills, he seriously considers not getting another one, effectively doubling his rent. He tells me that he has a birthday in a few days and maybe he should start living like a grown up. Why?

One might begin, as Cal does, by noting that though he has worked in and sustained himself through many service jobs throughout his life, his age is beginning to make the availability of such work less assured. He is old and male not young and female, and feels potential employers discriminate against him because of it, though not necessarily without justification. He recognizes that he can no longer work with the intensity and endurance that he could as a young man, that he is overweight and a day spent on his feet is much more tiring and consequential than it used to be. He worries about what he looks like and how it will affect his chances of getting any other type of job. “Once I get to 220 or under, then no one notices. I’m just a normal looking guy with a couple—I mean, at 200 I look like a regular normal guy.” It affects his driving as well, his ability to drive the number of hours he needs to pay his bills. As far as his age, he avoids food delivery services like UberEats or DoorDash because the image of “showing up as a 50-year old man at someone’s door with a pizza for them,” is not worth the pay.

It also affects the seriously large financial decision he makes regarding his vehicle. Though he offers reasonable justifications for the expensive lease he takes out for his top-of-the-line Camry—he has some lower back pain and it is

comfortable, his Corolla was on its last legs—it is also clear that age, status, and a certain sense of dignity are important factors in his choice of the vehicle as well.

Over the course of several months, he comes to reconsider his decision, worrying that perhaps he just made his financial situation more difficult by taking on such a large monthly expense. In retrospect, he admits that from a purely financial standpoint, he should have gotten a much cheaper car. But, thinking for a moment, he concludes that he doesn't regret it. By way of explanation he relates what sounds like a prototypical example of many conversations he's had and that he would prefer to have. He describes a rider who, upon getting into the car and closing the door, says, "This is a great car!" And Cal can respond simply, "Yeah, I was going to nursing school [. . .]" Addressing me, he says:

> "[T]he niceness of the car is congruent with somebody that actually used to have real jobs. So, that's kind of nice. I feel like less of a loser driving people around. . . Unless they're like 25 and talking about the house they just bought, and then I want to kill myself."

Part of Cal's dilemma is balancing his need to earn and save money in the short-term with his need to make the driving sustainable so he can continue doing it in the medium-term. More important than exactly how much he earns while driving is that he is able to continue driving at all. Part of his solution is insuring against large unexpected expenses by taking out an extended warranty. Part of his solution is minimizing wear and tear on his body by buying something comfortable. Part of his solution is convincing others and himself that he has his life together and a legitimate job by committing to financial obligations that demand that he work hard and finish school so that he can pay it off at all. "It's the whole thing about how people live up to what they have to do, you know what I mean?" He tries, in various ways, to grow into the life he feels he should be living at this age. It is a life, as he describes it, where he is no longer a member of the working class.

Drivers frequently set goals with an incomplete understanding of what it would mean to accomplish them and a sometimes dim awareness of how they might be achieved. It is an opaqueness often born of youth, of failure and injury, and occasionally, of unexpected opportunities that thrust them into circumstances they are neither accustomed to nor possess the resources and experience to weather or capitalize upon. Given their incomplete grasp of the goals they nevertheless feel drawn to achieve, they embark on a journey of trial-and-error and frequent experimentation, and they must do this in the context of taking care of their families, their finances, and themselves.

Merrell wants to be done with massage, and to accumulate some savings. He wants to find something better but is not sure what that would entail. "Yeah, really find something I enjoy doing as far as in the world. A purpose. Something with some purpose that I feel is purposeful." He knows that he wants to help others, perhaps through rehabilitative massage for those with injuries or some type of animal-based therapy. "I just have a kind of desire to [. . .] be with

horses a little bit more. I'm not sure what that means. [. . .] But there is equine therapy. I do enjoy working with people or at least helping them."

Such goals, by their nature, are transformational. Their attainment involves the acquisition of new values—sets of attitudes, beliefs, and motivations for action—that are different than the ones he currently has[11], the reordering of preferences rather than the satisfaction of existing ones. Such goals involve not simply the gratification of desires but their creation, and often entail neither straightforward nor efficient progress but rather frequent false starts, akrasia, and internal conflict.[12] They come slowly to evaluate their previous habits from the vantage point of their new values.

Sam searches for a sugar daddy to solve her money problems but also as a means to a more fulfilling and meaningful relationship. She vacillates between writing off all romantic relationships as extractive or exploitative, leaving her feeling that she has given but not received anything in return. She vacillates between believing that men in some sense want women who treat them badly—something she feels incapable of doing herself—and feeling like it is possible that there is something more to be gained. Returning from her trip to visit her sugar daddy who she wanted to see exclusively and realizing more completely their benefits, she's able to evaluate her life and her relationships in Los Angeles from a different perspective. She comes to understand them more fully, from this new evaluative position, as chaotic, enervating, and destructive. She thinks about her time away from L.A.: "I could do this. I can live simply and not have these crazy outrageous goals for myself that everyone in the world has. I'm like, is that really what I want anymore?"

Merrell wants to help people but is not sure what would be best for him. James wants to be someone his children visit and that women will take seriously. Paul wants to be someone that doesn't worry about his debit card being declined when

11. The definition of values I use here is a paraphrase of Agnes Callard's, in her book *Aspiration: The Agency of Becoming* where she states: "when we identify someone's values, we identify objects around which her ethical self is organized: the valued object elicits from the agent a response that is the product of the cooperation of the various cognitive, motivational, and affective elements of her agency. Values are, therefore, a nexus of the person's various agential functions; when we know a person's values, we know what objects out in the world she is, as we say, 'all about." See Agnes Callard, *Aspiration: The Agency of Becoming* (Oxford University Press, 2018).

Much of the discussion that follows is also drawn from Callard's arguments throughout her book that (1) a distinct form of rational action is entailed by choices that involve transformational change and the acquisition of new values, (2) that such choices are not adequately captured by classical models of decision theory, and (3) that misunderstanding the nature of such choices can lead us to respond deficiently and destructively to those making them. I address (1) in what follows, touch on aspects of (3) from a policy-making perspective in Chapter 7, and leave (2) for those curious enough to her read her book.

12. Callard includes as examples of such transformational and aspirational goals parenthood, a new career, learning to appreciate classical music, and others. "One cannot see in advance all of what is good about parenthood or friendship or scuba diving or immigrating to another country. Transformative pursuits aim at values, the appreciation of which is connected to the performance of the activity (or involvement in the relationship) in question. Indeed, this is because the pursuits themselves form a kind of value-education, gradually changing the agent into the kind of person who can appreciate the value of the activity or relationship or state of affairs that constitutes the end of the pursuit."

he buys groceries. Jesus wants to be someone with hustle and discipline. These goals have material outcomes but also entail the non-material transformation of habits, values, and attitudes.

Beyond simply trying to become a financial advisor, Jesus describes his aspirations in grander terms. He is trying to turn his life around, he says. He listens to podcasts by social media entrepreneurs and motivational speakers who tell their listeners that success requires discipline and a willingness to get "punched in the fucking face." He plays a clip for me.

> *. . . All the other people who are building multi-million dollar careers and lives and businesses. They've all figured out one thing. They know how to get themselves up and moving when they don't fucking feel like it. It always comes down to discipline.*

As the clip plays, Jesus rests his right elbow on the center console of his car, holding his closed hand near his right cheek. As the speaker implores his listeners to stay motivated, Jesus punches his fist into the air.

> *So don't ask the question how do I stay motivated, because no one stays motivated*

"Mmhmm, no one," Jesus whispers under his breath.

> *Ask the question, how do I develop the discipline to do the things that I know I need to do when I don't feel like doing them. That is the question. Because it's really fucking easy for anybody to come to work on the days they feel like killing it—*

"Mmhmm."

> *—and killing it. But what happens on the days—*

"Those are the days. . . "

> *—when you don't feel like killing it. What happens on the days when you don't feel like going to the gym? What happens on the days when you don't feel like getting out of bed? Because those are the fucking days—*

"Define. . . "

> *—that are going to define—*

"Successful people. . . "

> *—where you end up in your life.*

The clip ends, and he turns back to me and says, "I just get moved sometimes. It just hits me."

Jesus plays me another podcast. This one about discipline. I ask him how he develops his discipline. He says, "like working out right now. The other day I missed one day of not going to walk. So that day, because I missed one day, instead of doing one mile, I did two miles of walking, and I did ten minutes of jump rope. That's how, you know, paying the price." But the man who goes for a run because he wants to develop discipline does it for different reasons than the man that has discipline. The man who buys a nice car and lives without roommates because that's what people who have their lives together do nevertheless does so for different reasons than the man who actually has his life together.

Cal's goal to leave the working-class is doubly difficult because he not only must complete college, something that it took him 15 years to realize he might be able to do, but also choose a nursing specialty that meets his needs and his skills which he admits are unknowable in advance. This is a goal that also entails a slow realization of new values about what it actually means to help people.

> All my nurse friends—one went in literally babies, babies, babies, babies on the mind. Babies. She does brain trauma. And she's great at it. The other one was psych. *I want to help mentally ill people.* Did her psych rotation and was like *Get me the f— out of here*, and does cardiac ICU. You never know. [...] But if I think anything I can potentially do well, it'd be oncology. Because my family, we all die of cancer... or alcoholism. I think I could just handle the death.

The acquisition of new values involves a personal transformation that is necessarily difficult, tentative, and prone to error because the very nature of his desire implies that he does not entirely know what it feels like to be the person that he wants to be. The dangers of the individual's uncertain and inadequate grasp of the values he desires are magnified for those that are financially precarious.

Sam's Experimentation

Sam came to Los Angeles to be an actor. She has tried, for many years and through various avenues to pursue this goal. Part of this goal, she tells me, involves her getting her life together before she turns thirty. For her, this means not only expanding her dog walking and pet sitting business, which pays more handsomely than driving, but also legitimizing it. She declares little of her earnings and pays little if any tax. She also speaks wishfully of owning property, a house most likely, but preferably an entire apartment building.

Over the ensuing months that I know her, many of these goals fall by the wayside. Partly, this may be a slow realization of their untenability, particularly her acting. She says the competition is "oversaturated". Cal, incidentally, has some insight into the peculiar lifeblood of Los Angeles as well. Not from the glamorous angle of watching the stars of movies through which Sam derives

her passion—"I love watching movies," she says. "I wanted to make people feel the way that I feel when I watch [them]."—but instead, as a long-time and long-struggling resident of Los Angeles and a former comedian, he finds them on the other side of their dreams, at Debtor's Anonymous. "In L.A. it's filled with actor-types. I would say the majority of them. Because they all want to believe there's this abundance mentality, and enough for everybody, and they don't want to hear me tell them like, *Look, there aren't enough acting roles for everybody who'd like one. Or we'd all be famous.*

The dog-walking and pet sitting that she does is fairly successful and steady. She has multiple reliable clients. But she's also pulled in too many directions and suffers from a lack of self-confidence which is, in turn, a reflection of her strained financial circumstances and lack of negotiating leverage. She needs to charge more to some of her clients, and could probably do so, but is afraid of driving them away as any drop in income could have serious consequences. She has the same issues when she starts looking for a Sugar Daddy. She writes herself a script for how to handle the negotiations between herself and prospective clients but is surprised and discouraged at the difference between what she thinks she is worth and what the market for her company and her services can bear. There is the awkwardness of being firm on price, being paid up front but recognizing that the distrust is mutual. And sometimes legitimate. She cheats them when she can, as they, occasionally, do to her.

Drivers experience many sources of fracture in their lives. They deal with fractured bodies, fractured minds, fractured families, fractured employment, and fractured finances. The existence of one of these is perhaps surmountable. The driving can assist in helping the individual pull the other sources of stability in their lives into a coherent and supportive whole. But it is no strong substitute for any of these and the person lacking not just one but multiple common sources of stability and support frequently finds the driving incapable of buoying them.

Sam has a strained relationship with her mother. She did, for a period, work with her father at the business he owned before setting out on her own to Los Angeles to pursue the goal that she had had since childhood. Between then and today the support structures have dissolved and can no longer be relied upon, and her goals up for reconsideration.

> "I was working for my Dad's company. He had a manufacturing firm [. . .] and I was doing that. And then I was working production on set which was fun. I liked it. And it just was inconsistent though. Sometimes you go long periods without work."
>
> "Did you not like working for your Dad's firm?"
>
> "No, I did. I just, it was in my hometown and for as much as I enjoyed hanging out with my brother all the time, it was my hometown. [. . .] I tried to get my dad to let me do it from here, from L.A. And he wasn't about that. And now the firm is gone and my dad is dead and so I can't even fall back on that. And then I used to bartend,

I've worked retail, I've worked at car washes. Just kind of like odds and ends jobs. Nothing super specific."

"Never a career that you might want to chase or something like that?"

"I wanted to be an actress. Up until maybe like 2 or 3 months ago, that was goal. Was acting. [. . .] I needed to lose weight, and cut my hair, and then I could get—and my finances would be in order, and I had this goal by my 30th birthday, that I would not go into my thirties, the same place that I'm at now. And it looks like I'm not going to achieve any part of that goal."

"Is that part of what you're feeling down about?"

"Probably. It like stresses me out. Because I don't really want to hate myself. . . or resent myself. I don't want to resent myself either. But I like at least want to achieve one of my goals or at least get closer. Because I had this goal since my birthday last year, and so far I've done. . . nothing. Like, I'm halfway to my financial goal, basically. I still have bills that are late."

"Not like you were. Rent got paid on time."

"No. Not like I was yeah. Yeah, and that's a big one. That rents get paid on time because then everything else kind of just gets paid within the following week. [. . .] I feel like acting isn't really what I want anymore. At first I was like *This is something that I really have to give my whole heart to and really put in the effort.* Otherwise down the road when I'm like. . . even ten years down the road or a year down the road if I just don't do it, and I don't give it any effort, I'll resent myself for not even having tried. But I'm at a point right now where everyone in the world wants to be famous. And the competition—it's just so oversaturated. And I'm like, I love watching movies and maybe that's what I should just do. Is watch movies. And stop trying to be in them. Do I want the money, do I want the fame? Sure. It was more about I wanted to make people feel the way that I feel when I watch movies. And it's not like that anymore. I don't have that desire, and I don't know if it's just because the world has kind of torn me apart, spit me back out, and now I've got to find a new focus. . . and it transitioned from wanting to do the acting to build the dog walking company to a point where it's this big luxury dog walking company. And I can do that, but.." She sighs heavily. "I don't know."

Cal's Experimentation

Cal also demonstrates, more explicitly, this process of goals, values, and aims shifted, clarified, and more fully realized through experience and experiment.

When I first meet him, he describes his decision to drive in San Francisco as an experiment. He had made good money doing it years before and needed to compare the income, and costs, there with the potential income he could derive by staying and driving locally. His reinvigorated desire to try nursing school is also the result of experimentation. Adjusting his diet to attenuate the symptoms of his ADHD, trying courses and course loads of increasing difficulty to determine if the effort and expense might be worth it. In the summer leading up to his first semester of school he hypothesizes constantly about potential strategies for balancing his need to drive and earn money with making sure he does well in all of his classes.

Cal's journey, which really extends decades into the past and will continue beyond what I am able to observe first-hand only briefly illustrates the difficulty of juggling multiple goals over differing time horizons. While they might ideally reinforce and build upon one another, he finds them frequently in opposition. He balances his goal of attending and finishing school, managing his ADHD symptoms, and earning enough money to get by financially. He recognizes that finishing school is by far his most important objective which is why, when he doesn't receive as much financial aid as he anticipated, he takes advantage of a credit score that he had been slowly improving with timely payment of his bills to take out a $5,000 personal loan. After the end of his first semester, he stops paying some of his credit card bills. He tells me, "[I won't] be the usual working class idiot who makes sure they pay all their bills and throw my life away."[13]

But Cal too only partially understands his preferences and his goals. A significant factor in his choice of nursing program is because it is cheaper and because the job market for graduates is better. But it is also much more difficult academically, a fact he can only partially triangulate based on comparing the advice of friends who have graduated, sometimes decades ago, with his own understanding of his abilities contingent on a strict diet. He must also evaluate this difficulty against his own capacity for work which is changing and unknown even to him. He tried college and failed. He's more recently succeeded. And within this envelope of uncertainty there is real risk of ruin given his financial circumstances. His short term goals potentially put his longer term goals at risk even though if they succeed they will make the longer term goal more achievable.

For example, if he can maximize income he'll be able to save more before starting school, and have more time to study when he starts, because he will need to work less. But he makes himself sick, driving intensely for a week or two but then doing almost no driving the next. He recognizes his age is a hindrance but draws some inspiration from seeing his roommate, also of a similar age, complete her professional degree. "And now I see her and she's happy. Because

13. Callard includes as examples of such transformational and aspirational goals parenthood, a new career, learning to appreciate classical music, and others. "One cannot see in advance all of what is good about parenthood or friendship or scuba diving or immigrating to another country. Transformative pursuits aim at values, the appreciation of which is connected to the performance of the activity (or involvement in the relationship) in question. Indeed, this is because the pursuits themselves form a kind of value-education, gradually changing the agent into the kind of person who can appreciate the value of the activity or relationship or state of affairs that constitutes the end of the pursuit."

she can pay her fucking bills."

As the first semester progresses, he begins to doubt his choice of nursing program. He saw that it would be helpful for a particular type of nursing job but slowly realizes that he would probably prefer to do a different type of job entirely. He is having difficulty balancing work and school and feels he may have done better enrolling in a program that catered to working students. The extra cost could have been covered with additional financial aid.

These nested goals do not mesh in easy ways and often conflict. He could make more money in San Francisco if he slept in his car but that means he would also be without access to a kitchen. In general, he eats worse in San Francisco anyway due to the traffic dynamics and where he stays. There's also uncertainty about the amount of his financial aid, what it should best go toward–living expenses or credit card debt, and uncertainty about how much he can make and the trade-off between driving in San Francisco and Los Angeles. And the trade-offs are constantly shifting. Holidays and Christmas, when he is not in school, operate differently than non-Holidays and across both cities: "people will start leaving for Christmas a dead SF is busier than a normal L.A." The latter requires a significant amount of experimentation which means sometimes his actions don't work out in the way he intends, leaving him exhausted and without enough time to study. As his first semester progresses, he better understands how and how much he must study and how this can fit in with his work.

Individuals pursuing such transformational goals are both admirable and highly vulnerable. The job of driving often seems ill-suited to getting them there. They have little time for reflection, and they face large consequences for mistakes. Cal's seemingly straightforward goal to become a nurse is simply proximate to a larger project, one he appears to have been working on in some form or fashion for over a decade, of leaving not just his working-class insecurity but the attitudes and habits and priorities that have kept him there. This requires an embodiment of new values he both desires to acquire and incompletely understands.

Cal often compares himself to the immigrants whom he recognizes are a significant portion of the Uber and Lyft driving population in Los Angeles.

> [Y]ou have people doing low-status jobs where they get a lot of grief, killing themselves to do it. Again, the immigrants are like, *Hey, I don't care. I'm going to put my kids into college.* [. . .] [T]hey're Moses. They'll see the Promised Land. They'll see their kids get to it. They'll never get there. I mean, that's—I respect it. . .

And though he respects them, he also describes himself in contrast to them, as someone who drives more selectively, who has more outside options but also more inhibitions and status concerns. He considers driving for Uber and Lyft to be slightly embarrassing at his age, and this embarrassment translates into self-imposed constraints on how far he is willing to go.

> What a lot of people do, like I mentioned, they live in Stockton or whatever, they're immigrants or whatever, and they come in for

> four days, and they do what I did this week in four days. They do 100-something rides, they make a pile of money, they sleep in their damn cars. [...] They run both apps, and they work non-stop. It's totally dangerous but, they work, work, work, work, work, make all their money, and sleep when the app kicks them off, and then they keep working. And they get a gym membership, they have a bag for their clothes, clean and dirty or whatever. They shower once a day when it's slow and sleep in their car.

On the one hand, he recognizes the value of driving for Uber and Lyft. "They are getting me through college" but he is burning out. At one point he turns to me, "Am I the only one?" he asks. "Is everyone else giving high fives on their way out the door?" He feels burned out, stressed, and increasingly resentful.

> The gig economy is a lesson in corporations trying to fuck over people. In the real world, with the loss of unions, wage inequality—so people come in having felt like they're fucked over and put upon their whole life. And now you have the Freedom App! And the Freedom App is like, Watch me fuck you a little bit. Can I fuck you a little more? Oh, you can put up with it, right? Like a shitty girlfriend or boyfriend.

The second semester of his nursing program is generally considered the most difficult. The school discourages students from trying to work at the same time, because it is difficult to manage the workload and one's chance of failing increase. Cal doesn't have the money or the friends with money to stay afloat, and though his mentors from AA are willing to cosign the loan of $8,000 he would need to get by for the next semester, including paying back the $5,000 personal loan he had already taken out, but he had to give them the money and they would dispense it. Cal refuses. "I'm not about to insult myself any further. I've insulted my own soul enough already. So I said, *you know what, thanks but no thanks.*"

Instead he delays his second semester and goes back to driving. His AA mentors, the people that are "like parents" to him, are furious. But he feels confident he is making the right choice. "[I]t was actually the best thing that happened to me over the semester." Cal has convinced himself that he can succeed academically in nursing school, and he's convinced himself that he will do the work he needs to do to finish.

> "I'm telling you, everything I went through last semester [...] the absolute brutality of it just made me more resilient. [...] [I]t's not like I'll never take help, it's not some nutty shit like that. It's just like *Hey, I'm glad for the help anybody gives me. I'm going to be worthy of it.* And, so that's the goal. Is to prove myself and do the absolute best I can do."

> "You know, hey, I've made mistakes and I'm an ADD case, and it's hard sometimes. But you know what, when my friends want to say that you dropped out, that was bad, this semester... they are wrong.

> And that was why I wasn't... They're wrong, and they can be wrong. Because I was able to look at myself and really—I mean, I took a real inventory. And there's still stuff I need work on. Like, you know, I will go after a big test, I'll go spend $30 bucks eating out. Or on my clinical days I spend money eating out when I should just make it at home."

Cal realizes the value in working hard and realizes a reason to. He's not "grinding" simply to stay afloat, and the idea of working smarter not harder, that he believes distinguishes him from the immigrants he often compares himself to, is contextual. They have a family and a communal, intergenerational sense of improvement. He may not, but he does have a real chance at an improved life. He realizes he can work hard and is capable intellectually of completing school and comes to acquire a better sense of what it means to succeed, to be a student and a middle-class professional, and he's willing to sacifice to achieve it.

He's in San Francisco again, but he's abandoned the AirBnB to save more money. He goes up for one to two weeks at a time, carries a bag in his car with a change of clothes. He showers at the YMCA, and he sleeps in his car.

Drivers frequently struggle to overcome not only their pains, injuries, and hangups, but more deeply their values, habits, and attitudes. The driving is again, a poisoned chalice, opening up opportunity but also forestalling it. The driver attempting to acquire values he inadequately grasps often risks his debts overwhelming him and so frequently ends up not pursuing them at all and continuing along in exactly the form and fashion that brought him here.

7. Conclusion

This study has focused on the driver as driver but also as job seeker, debtor, creditor, and provider both for themselves and for their family. It is additionally, and in retrospect, a study about the decisions they make not just about their earning and their spending but about their futures, how the goals they pursue, by their nature, are often inadequately understood even by themselves, and the implications of this fact. Its results, hopefully, paint a portrait of these men and women as less the hapless prey of corporations red in tooth and claw or as captives to defective habits of mind but rather as individuals and as family members making reasonable choices in an uncertain and apprehensive environment.

Which is not to say that the drivers that I met always had kind words for the companies that they labored for as independent contractors, or that they did not feel, at various times, cheated, confused, and antagonized by them. Nor is it to say that their decisions about working and spending were always optimal or that they were not susceptible to the same biases and inconsistencies of thought which have been so amply demonstrated by others.[1] But in addition to whatever logical inconsistencies might be present in their thinking, some of their problems stem also from the pursuit of goals that are difficult to define in advance and require a certain amount of experimentation that can be costly to those of limited and often precarious financial means.

Driving for Uber or for Lyft is a marginal job across many dimensions. It is marginal in its requirements for participation, marginal in its pay and profitability, and seemingly marginal in its demands upon the driver. Most adults know how to drive, and they can choose to drive when and where they choose. As such it captures a wide cross-section of humanity and serves these individuals across a range of contingencies and circumstance.

Some who participate trade higher paying jobs for lower paying driving so that they can spend more time with their families, for more flexibility as they

1. An initial motivation for my choice of research topic was the literature surrounding cognitive heuristics and biases. Anthologies of the relevant research through the early-2000s include Daniel Kahneman, Paul Slovic, and Amos Tversky, eds., *Judgment Under Uncertainty: Heuristics and Biases* (Cambridge university press, 1982), Daniel Kahneman and Amos Tversky, eds., *Choices, Values, and Frames* (New York : Cambridge, UK: Cambridge University Press, 2000), Thomas Gilovich, Dale Griffin, and Daniel Kahneman, eds., *Heuristics and Biases: The Psychology of Intuitive Judgement*, 1st edition (New York: Cambridge University Press, 2002)

embark on new careers, extra money for vacations and for school or to help their friends. They drive because they find that driving, in comparison to other work they could or did have, pays just as well or better while also being less stressful, more autonomous, and more flexible. They can do the job when they have the time. They are responsible in the amount of work they do only to themselves and, if they have them, to their families.

For many, especially the immigrants who comprised, conservatively, a third of those that I interviewed, it is an improvement in their lives. Not only compared to the situation in their home countries but compared to the jobs they have held locally. Disrespected as security guards, underpaid as car washers, risking their health as manual laborers and construction workers, they choose instead to drive for Uber or Lyft.

For others, their hand is, in some sense, forced. They may be pulled by a tide of world-historical events in which the industries and professions they had specialized and invested in wither away, supplanted by new technologies and society's revaluation of their work. They become refugees of outsourcing and recession and struggle to maintain the homes and the families they built during more prosperous years of their lives.

The forces may also be more local. These men and women take up driving because their employers, their relationships, their education, minds, bodies, or luck have failed them. They fail to find work and to keep it. As drivers for Uber and for Lyft, laboring without health benefits, sick leave or paid time off, without the expectation of promotion or the guarantee of a minimum wage is no great deviation from a labor they have always known. As an employee they might expect a minimum wage, but they know as well that such a wage will cost them in more rigid expectations about work hours, schedules, and oversight that they find, in their decision to take a job without one, intolerable.

Flexibility

Drivers frequently cite or demonstrate a demand for flexibility in their work. They may need flexibility while they search and interview for other, better jobs, or so they can work work at those better jobs. They may require flexibility in *their* work, because they have a spouse whose job is inflexible, or they have an ex-spouse who cannot be relied upon to pick-up and drop-off their children from school when he says he will. They may be juggling their driving with their school work and their classes. They may be juggling their driving with migraines, ADHD, and chronic pain in their lower backs.

They may require flexibility not within the day but within the week, the month, or the season. They may be seasonal workers, actors, artists, or entrepreneurs. Higher paying work may arrive with little predictability and may last for days or weeks or months at a time. Whether they show up to drive today or not is of little concern to anyone but themselves, and they can pursue more profitable or fulfilling opportunities as they are presented.

In addition to a demand for flexibility in the work itself is a demand for flexibility in their income, both its timing and its magnitude, because a driver's

financial life, by necessity and by habit, often revolves around the payment of rent and bills. The drivers that I met tend to struggle, though not universally and not continually, with their finances. They are late on payments, have their phone service shut off, owe back taxes, and are stressed and sometimes overwhelmed by unexpected expenses both actual and anticipated—a parking ticket, a broken household appliance or car, a cracked windshield.

The Uber or Lyft driver struggling to pay their bills may struggle not only because they make too little but frequently because the money they do make arrives at the wrong time. These difficulties—in synchronizing the arrival of income and the expenses they must go toward—are managed in ways adapted to the driver's own disposition and preferences, social connections, technical savvy or lack thereof, and credit score. They use friends, family, and roommates, credit cards and loans, and a range of techniques, apps, and obstacles both mental and physical to help themselves split or aggregate their income and expenses so that they have the right amount of money at the right time. Their driving, and its flexibility in allowing them to work and get paid when they choose, is not only a source of income but a frequently vital component in synchronizing their earnings and their obligations day-by-day, week-by-week, and month-by-month.

A driver's largest and most important monthly expense is his rent or his mortgage which he must manage through variations in his income and the escalating cost of living in one of the nation's most expensive cities. Consequently, drivers find themselves in and out of homes, with and without roommates, living in cars or considering it, and sharing space with family, with children, and with lovers. For these drivers, whose rent can sometimes reach nearly fifty percent of their income, making that rent is less implacable burden than a continuing negotiation against which they balance their relationships with and obligations to both family and friends.

The driver demands flexibility in the timing of his work and in the timing of his income. But does he receive it? And is it all he imagined it to be?

In his habits and in his breadwinning, the driver is a forager. He must remain in tune to variations in demand for his service throughout the year, weeks, and days of his driving, and he must remain in tune to variation in demand across the city itself. Against the constantly shifting contours of demand, he supplies his labor.

He drives commensurate with his needs which may range from an easily fulfilled desire for discretionary income to an intense and desperate grasp for security. He may need only a little for himself or a great deal for his spouse, his children, or his parents. The marginal driver as well allocates his time based on a frequently shifting array of bonuses, incentives, and rates which reward him for driving at certain hours or for giving a certain number of rides. The nature of demand and the alignment of incentives ensures that some hours and days are more profitable than others, hours and days which may or may not overlap with his obligations and desires.

Drivers weather not only shifting demand and incentives but unruly and unprofitable passengers, unsolicitous customer service representatives, and an inscrutable and seemingly antagonistic app. They choose their battles with

other drivers and with the company they contract their labor to. They deal with a job where they must not only frequently re-learn how to be efficient and effective in their earning but how they can effectively get back to earning at all as they deal with flat tires, car accidents, or being locked out of the app or having their account suspended for various infractions both real and imagined. They may be shortchanged on rides or prevented from giving rides entirely. And they rebel and shirk against these constraints in the ways that they are able to. They exploit loopholes and software bugs, refuse to be nudged, fail to disclose accidents, and reciprocate the low trust and contempt with which they often feel they are held.

The driver exists in constellation with demands that arise not only from her work but outside of it as well. She contends with the demands of family and friends as well as the demands she places, with varying degrees of success, upon herself.

Many drivers recognize work as integral to the lives they have built or seek to build. It's subtraction or its sudden insufficiency throws the many relationships that it may sustain into tension and chaos. A significant other in the driver's life can be a source of support, labor, expertise, and decision making authority. But they can also act as a source of judgment, obligation, stress, and potential loss both financially and emotionally. They may drive him to leave or leave him in tears. The closeness of contact between the husband and wife or girlfriend and boyfriend provides greater opportunities for resource sharing but also for resource extraction. The flexibility of the work also makes it easier to put aside, and the flexibility of the income makes it easier to spend. The driver may find herself unable to accumulate meaningful sums of money simply to pay the rent on time. The presence of children adds a profound sense of obligation but also a considerable degree of stress as one attempts, and frequently fails, in their own eyes or in the eyes of others, to provide for them.

If the driver is buffeted by his friends and his family, he is also buffeted by his own internal weaknesses. The upside to driving as opposed to the many other forms of work which he finds available to him is that he can drive almost as much as he wants. But those with chronic pain are frequently limited not by what they want but by what they can bear.

In addition to the physical obstacles with which he contends are the mental trials in which he is daily engaged. Society is quick to praise, commend, and hold up for emulation those who can put aside their short-term pleasure for some greater but slower to materialize good. Modern society itself is frequently organized around and assumes such an ability to delay pleasure now for more gratifying desserts days, months, and years later. We work hard during the week so that we can pay our bills the next. We forego minor pleasures to save for a car, a home, and our future. But while they may frequently complain of the insufficient flexibility of regular employment, absent those restrictions, drivers come face to face with themselves. They take too much time off and fall behind on their bills, they watch television instead of working, they forget to wake up when they tell themselves they will. Man is born with wide variation in ability to plan and to defer, and those for whom the well is shallow, or simply dry,

frequently disappoint their friends, their family, their employers, and ultimately, themselves.

Over time and in the light of such obstacles, the dark face of driving's flexibility is fully revealed. The job, advertised as a means of stitching together a fractured and divided life, reveals its own hard edges that must be accommodated. The driver is constrained by the incentives, the bonuses, the frequently changing rates, features, and rider demand. If she does not give enough rides on Monday to achieve her weekly bonus by Friday, maybe it is better just to rest this week and drive harder the next. A cycle of boom and bust emerges that often leaves them exhausted and disenchanted. As they juggle childcare, other jobs, school schedules, their waxing and waning motivation and pains, driving for Uber and Lyft reveals itself as another poorly fitted piece of their lives and another point of debate with their families, friends, and their more impulsive selves whom they often feel unprepared to negotiate with as equals.

Goals

Amidst all this, the driver works. But toward what end?

If you ask a driver what his goals are when driving he will give you one. It is usually a round number—$100 or $200 dollars per day. It is usually an amount that does not account for taxes or depreciation on his car but does occasionally account for his weekly expenses in gas. If it seems for many drivers that costs like income and payroll taxes or new tires are mentally divorced from the income earned from driving, it is because what matters is his cash flow from week-to-week and month-to-month. The driver knows that what ends up in his checking account is his gross pay, and this is what he counts and sets goals for, because it is from this that he covers his bills.

Even if we accept this justification for their failure to take into account the full costs of their driving, more curious is that quite often they do not even attain the goals that they set for themselves. As revealed by their actions and their explanations, their goals are not absolute but contingent, ones predicated on relative harmony in their driving despite daily evidence that such harmony is fleeting.

Few drivers speak explicitly of saving for the long-term. But they do save. They save for the week and the month and the year. They pay down their debts and put away money to replace their vehicles. Their progress is often slow, faltering, and easily derailed by circumstance. They may pay down one debt but then immediately take on another. They keep track of the businesses they owe money to, even years down the line, and occasionally, if fortune favors them, they pay them back. They loan money to some friends even while they borrow from others.

They often set goals that would shore-up their financial position and improve their lives but often settle simply for getting their bills paid this month and resolving to try again the next. It is partly because they do not make enough. It is partly the difficulty they have in synchronizing their income and their expenses, a task that driving for Uber and Lyft both abets and impedes. For if it is easy

to deposit your earnings to pay a bill on time, it is just as easy to deposit it for a sit-down meal with family, a drink with friends, or a trip to Vegas.

But it is for some, at least in part, a certain ease and facility with their financial life as it exists. An ease born of constant practice and in the careful cultivation of habits of mind, strategies for coping with the unexpected, and symbiotic relationships with others adapted to make a life of financial insecurity more bearable but also more difficult to escape.

In his larger goals and aspirations, the driver takes his cues from the wider culture in which he is situated—a family, a home, an education for himself or for his children—though this does not mean that he embraces them full-throatedly. In some cases, he explicitly rejects the things society says he should aspire toward either because he finds them wanting or because his past experience is one marred by failure at achieving them. Such goals rest upon his labor, and the dependence upon work that is unsteady or unpredictable, sometimes absent entirely and frequently low-paying, can delay and dissolve these relationships, and the consequences of this vary in severity depending on the magnitude and length of his deprivation. The lack of good work whether as the result of a bad back, a bad work ethic, or a bad economy, can force him to delay his education, delay moving out, delay a marriage, and delay children. Driving can and does intercede at all these points.

As his horizons extend, their goals become more dimly understood, even to themselves. Partly, they are captive to their privations. Short of money and time, they cannot afford to look ahead. Given the volatility and unpredictability in their life, their habits and their choices frequently reflect an anticipation of this inevitable uncertainty. But it is also the nature of the goals themselves. For the driver frequently aspires toward goals that are not simply material but ethical. The driver wants to be someone that does not worry about the money in their checking account when their swipe their debit card for groceries. He wants to be a nurse or a therapist; he wants to be someone who is helpful to others. The driver knows she wants to have her life together or to leave the working-class. But it is frequently unclear what it actually means and feels like to be someone with those qualities. To realize such goals is to learn what those goals entail, and such learning invites error and potential misalignment in their achievement. The driver, despite the money and the flexibility from driving, and sometimes because of it, has little room for error.

Drivers experience many sources of fracture in their lives. They deal with fractured bodies and minds, fractured families, fractured employment, and fractured finances. The existence of one of these is perhaps surmountable. The money and flexibility of rideshare driving can help the individual weave the other sources of stability and resilience in their lives into a coherent and supportive whole. It can help return them to an equilibrium state from which they have, through one shock or another, whether it is a failing relationship, a lost job, or a jump in mortgage payments, been temporarily displaced. But it is no strong substitute for any of them and the person lacking not just one but multiple traditional sources of stability and support frequently finds the driving incapable of keeping them above water. If the driver has low fixed costs, skill or

professional expertise, few social obligations or generally supportive ones, their health, discipline, and some kind of tangible goal, the driving can be helpful. But for those who lack in human capital or self-discipline, who may be attempting to not just maintain but improve and transform their lives, who are surrounded not so much by friends and family but by obligations and temptations, then the driving is often insufficient.

Work and the Role and Form of Effective Policy

The American job is a locus of intense debate as it generates, for most, the resources that one accumulates, consolidates, shares, and passes on in the course of family formation and education. The debate is frequently one about the minimum wage, and further, a living wage. It is about the provision of paid time off and maternity leave, sick pay, healthcare, and disability insurance. Work has also, for many, acted as a source of non-material fulfillment, providing a sense of dignity and self-respect and garnering the esteem of others. It frequently facilitates friendships and love through shared purpose and a sense of identity. The emergence of ridesharing as a form of work has drawn the lines in this debate into starker relief.

On April 30, 2018, several months before I would begin seeking out and speaking to drivers in Los Angeles, the California Supreme Court ruled that unless independent contractors met certain conditions in their work and in their relationships with the businesses that hired them, that those businesses ran the risk of misclassifying them as independent contractors.[2] Though proximally ruling in response to a class-action lawsuit brought against a delivery company, it was widely viewed as having implications for many sectors of the economy, including the businesses of Uber and Lyft. In August of 2018, New York City, in what perhaps signaled a nationwidee movement to rein in this emerging sector of the economy, froze the addition of new app-hailed drivers to city streets and passed a minimum wage law for drivers.[3]

In March of 2019, Uber cut its rates in Los Angeles significantly, a move suspected by some as a way to increase profitability before its IPO.[4] Protests were staged. In September of 2019, California Assembly Bill 5 (AB 5) was passed. It codified in legislation the previous California Supreme Court Ruling. It entitled drivers for Uber and Lyft to "the basic rights and protections they deserve under the law, including a minimum wage, workers' compensation if they are injured on the job, unemployment insurance, paid sick leave, and paid family leave."[5] As employers, companies like Uber and Lyft would now be required

2. Maura Dolan and Andrew Khouri, "California's Top Court Makes It More Difficult for Employers to Classify Workers as Independent Contractors," *The Los Angeles Times*, April 2018.

3. Glenn Fleishman, "New York Freezes App-Hailed Vehicles, Orders Minimum Wage," *Fortune Magazine*, n.d.

4. Gwynedd Stuart, "Frustrated L.A. Rideshare Drivers Protest Uber's Latest Painful Pay Cut," *Los Angeles Magazine*, March 2019.

5. Lorena Gonzalez, "Assembly Bill No. 5 Worker Status: Employees and Independent Contractors." n.d.

to withhold or pay income, Social Security, and Medicare taxes on behalf of their employees. Though perhaps prompted by the rideshare industry, the bill nevertheless captured much more than Uber and Lyft drivers and had unintended consequences for many freelancers in various professions.[6] In response, Lyft said in a message to its drivers Wednesday that they "may soon be required to drive specific shifts, stick to specific areas, and drive for only a single platform.."[7]

Meanwhile, Uber and Lyft continued to treat its drivers as independent contractors while they spent over $200 million dollars on Proposition 22—the most expensive ballot initiative in history—that would carve out exceptions—exceptions that were already carved out for other industries effected by AB 5[8]—for rideshare companies.[9] In addition, Proposition 22 also made concessions. It offered a minimum earnings guarantee tied to 120 percent of minimum wage with no maximum, occupational accident insurance to cover on-the-job injuries when online, disability insurance of 66 percent of average weekly earnings, subsidies for health insurance premiums scaled to weekly work hours (up to 82 percent of the cost of a Covered California Bronze plan for those who averaged greater than 25 hrs per week of "engaged time"[10] over a quarter), and compensation for vehicle expenses of 30 cents per mile.

The text of Proposition 22 was also careful to emphasize that drivers would maintain their ability to "choose which jobs they take, work as often or as little as they like, and to work with multiple platforms or companies." Although there was nothing in the text of AB 5 that specifically prohibited these things, drivers quoted in news articles, posting on online forums, and speaking to me did express concern that such changes might be an inevitable consequence of these added benefits, as was borne out in New York City when a cap was placed

6. Eliot Brown, "A California Law Was Supposed to Give Uber Drivers New Protections. Instead, Comedians Lost Work." *Wall Street Journal*, September 2020.

7. Sebastian Herrera and Alejandro Lazo, "Uber Vows to Fight California Legislation on Gig Economy," *Wall Street Journal*, September 2019.

8. Brown, "A California Law Was Supposed to Give Uber Drivers New Protections. Instead, Comedians Lost Work."

9. Christine Mai-Duc and Preetika Rana, "Inside Uber and DoorDash's Push to Win the Most Expensive Ballot Race in California History," *Wall Street Journal*, October 2020.

10. Article 6 of the text of Proposition 22 provides a definition of *engaged time*, upon which various benefits and minimum wage guarantees hinge, that roughly confines it to the period between when the driver accepts a request from a rider and when he drops the rider off and completes the trip. It does not include time spent online but waiting for a ride request or time spent driving without a rider from places of lower demand to higher demand:

> (j) (1) "Engaged time" means, subject to the conditions set forth in paragraph (2), the period of time, as recorded in a network company's online-enabled application or platform, from when an app-based driver accepts a rideshare request or delivery request to when the app-based driver completes that rideshare request or delivery request.
>
> (2) (A) Engaged time shall not include the following:
>
> (i) Any time spent performing a rideshare service or delivery service after the request has been cancelled by the customer.
>
> (ii) Any time spent on a rideshare service or delivery service where the app-based driver abandons performance of the service prior to completion.

on the number of For Hire Vehicles and a minimum wage was instituted. In response, Lyft began limiting the ability of drivers to log on to the app during periods of low demand with preference given to certain subsets of drivers based on their driving history.[11,12]

Categorically, the proposed changes attempt to do two things. Some changes aim to increase the material remuneration the driver receives for his work by mandating, for instance, a minimum wage or compensating the driver for vehicle costs. Other changes attempt to reduce risk and smooth potential shocks to income that may occur from injuries, sickness, the birth of a child, and unemployment. In this light, both categories of benefits go some way toward alleviating the types of stressors experienced by the drivers that I met as they struggled to find work, pay their bills, and manage chronic or acute pain. All could use more money. Most sought additional stability and certainty in their lives.

Though not mandated in the legislation above, the flexibility of the work, with autonomy over when, where, and how long one does it, can also be risk-reducing by allowing people to diversify their income. Some drivers, through painful experience, had come to view employment as just stable and predictable enough to encourage investments in home and family that, when they are inevitably laid off with little warning, they find themselves unable to maintain. Better instead, as Naveed seems to think in Chapter 6, to drive in the few hours each day when not beset by back pain or occupied with running the small automotive supply business he started after being laid off during the Great Recession from his job in the hospitality industry. Marta, in Chapter 2, after an unexpected layoff also finds formal employment similarly untrustworthy and inherently tenuous, and she sticks to part-time work supplemented by driving. Their response to these shocks is to hold their employer at arm's length as much as Uber and Lyft seek to hold its drivers at arm's length and the flexibility of driving allows them to do this.

Flexibility as a means for diversification also reveals a cost to treating drivers as employees. For drivers who work multiple jobs, they may need only one of them to offer the benefits that typically accompany standard employment. Uber and Lyft are not necessarily alternatives to standard employment but to informal work. For extra cash, David helps a friend with his home renovation business when he is unable to drive. Gloria, when she is not driving or working on a professional gig, tutors a neighbor's child. Better solutions may flow from looking for ways to offer risk and uncertainty reducing products that work across these different dimensions to people's lives. By mandating benefits that help individuals manage risk, such legislation may eliminate a source of risk reduction that they find highly valuable.

It is also important, in evaluating the costs and benefits of legislation like AB 5 to distinguish between the intermittent and part-time versus the full-time

11. Jimmy Vielkind, "New York Lawmakers Preparing Gig-Worker Bill Eye California's Challenges," *Wall Street Journal*, December 2019.

12. Edward Ongweso Jr., "The Lockout: Why Uber Drivers in NYC Are Sleeping in Their Cars," *Vice Media Group*, March 2020.

driver, and between the current versus the potential driver. Such legislation may be most beneficial to the full-time driver, but it seems less salutary for the part-time and intermittent drivers who far outnumber him.[13] A minimum wage, all else equal, would surely be a boon to those that make less but all else is so rarely equal. Though the text of AB 5 is careful to note that "[n]othing in this act is intended to diminish the flexibility of employees to work part-time or intermittent schedules or to work for multiple employers," being treated as an employee is costly, and drivers are right to be concerned with what that cost amounts to and on what terms it must be paid.

Because the driver is, in opposition to those legislating his driving, the one that must bear this cost, he wonders, rightly, how the guarantee of a minimum wage might curtail or constrain his hours. He wonders, rightly, how withholding taxes would make his short-term financial goals more difficult to achieve. Drivers like Dave, who may temporarily struggle to pay their monthly mortgage, like the fact that taxes are not automatically deducted from their pay as it makes it easier to meet temporarily greater monthly obligations. Working as an employee in a part-time service job would be harder to juggle with his primary employment. Others of course, like Roberto who already drives full-time, are supportive. Some are ambivalent and unsure, and the uncertain implications of these changes loom as another source of variability and risk that permeates their lives. Making rideshare driving more like a standard job would retain a certain number of drivers as well as attract new ones who value the additional benefits. It would discourage and perhaps repel a great many others who came to it in its previous form.

Finally, in the focus upon benefits, wages, and insurance, it is easy to lose sight of the new ways in which work can be antagonistic and stultifying. Drivers—strapped for time and financially precarious—are continually required to devise and adopt new strategies as they respond to changes in the profitability and compensation of their work. In focusing on distinctions between employee and independent contractor, we can miss the highly manipulative ways that these companies may alter their algorithms, pricing, and incentives to suit themselves at the expense of drivers. Some drivers complained that over successive weeks their weekly bonus would decrease, as if the company were trying to determine the smallest amount that would keep them on the road. Further, the bonuses themselves make it harder to use multiple apps at the same time, because if a driver wants to run both Uber and Lyft apps simultaneously to minimize the downtime between rides, it is then difficult to accrue enough rides on a single platform to earn the weekly bonus.

Drivers must also frequently shift between learning how to maximize their pay and and how to get paid at all. Many complain of being shortchanged on rides or getting locked out of the app with little explanation and limited recourse. Such frequent changes are beneficial to the company but quite disruptive, especially over the short-term, to individual drivers. Drivers seek flexibility. But they also

13. For instance, at the end of 2019, only 9 percent of California drivers consistently drove 40 or more hours per week while 74 percent are online less than 25 hours per week. See Mishkin, "Which Drivers Do the Most Trips?"

seek to form reasonable expectations about the future, and the app frequently stymies these efforts. No sooner would drivers begin to incorporate a change to rates or incentives into their strategy than it would change again. Gloria gave voice to these types of complaints:

> [I]t's horrible actually. I hate them actually, because they just change it willy-nilly. Suddenly you're seeing, *Oh, there's no promotions.* So you really can't rely on it. It can really only be, for me, just extra... extra cash. And I... you know, resent that about it."

AB 5 claims that "[t]he misclassification of workers as independent contractors has been a significant factor in the erosion of the middle class and the rise in income inequality." But a middle-class life has both material and non-material dimensions, and an individual with a middle-class job is not simply an employee with a minimum wage and insurance but part of an organization, with co-workers and colleagues, and who anticipates a durable relationship with the larger organization of which they are a part. They may derive a certain sense of self-efficacy and pursue organizational goals larger than their own material well-being and personal fulfillment. An Uber or Lyft driver, employee or not, will still lack many of these non-material qualities that typify middle-class work. And employee or not, some still consider it an improvement over other forms of employment whether it's Casey describing her desire for a second job: "I would have done anything just so I can have a second source of income coming in. I wouldn't—okay, I'm not going to work at McDonald's. I'm not going to lie to you like that" or James describing his own employment prospects: "I'm too old to be trying to... work retail [at Target]? Or McDonald's? You know, all the BS jobs that all the students are taking now? And I just don't see myself taking orders from a 16 year old. It just doesn't work for me."

Fundamentally, the fit between an individual and their labor is complex. Drivers drive because their skills have become less valuable, they drive because pain and disability prevent them from using their skills, and they drive because, given their skills, they find it preferable to the alternative. The variation in those who come to gig work suggests a great many circumstances at play in bringing these men and women to their driving.[14] A low-skill job with low barriers to entry and exit and few demands and constraints by its nature will, like a sea, collect those swept downhill by all the varied rivers of circumstance. Conversely, there is danger in treating the job and its workers as, in some sense, monolithic. Gig work can allow individuals to generate income in new and discrete ways and toward ends that governments find difficult to parse,[15] and we should be wary of policies that assume

14. W. Penn Handwerker, describing the implications of cultural diversity in an ethnographic sample states, "Great variation suggestes the operation of many contingencies that influence how people conceptualize themselves and the world around them. Little variation suggests the operation of significant constraints." See *Quick Ethnography: A Guide to Rapid Multi-Method Research* (Rowman Altamira, 2001)

15. See previous footnote on the Contingent Worker Supplement to the U.S. Bureau of Labor Statistics' Current Population Survey in Chapter 1.

and enforce a narrow conception of work that may be less suited to current reality.

Ultimately, if legislation such as AB 5 appears to identify and address a problem like "the erosion of the middle class and the rise in income inequality," at the level of the job itself, my study has attempted to understand such problems at the level of the driver, from his perspective—what he feels, thinks, and experiences not simply as he does his job but as he looks for it or loses it, and as he uses it to support his family, his friendships, and his goals. From this perspective we can view the larger problem of work—its roles and function, meaning and sufficiency now and into the future—in one of two frames. We might ask why the driver, and more generally why the low-skilled and the less educated worker, is not doing better. Such framing would highlight many of the qualities covered in this book—the inadequate pay, the minimal benefits, the unpredictability and deceiving flexibility of the job in question, and the lack of some non-material qualities we often associate with good work. It might also point toward larger structures of oppression or alienation which this study addresses only tangentially, if at all. But we could also ask why they are not doing worse. In this frame, the mechanisms of social support that the driver, and the precarious worker he often represents, relies upon in the form of friends, family, roommates, and mentors as well as the personal qualities of dignity, perseverance, fortitude and aspiration that they evince are placed in fuller relief.

Similarly, as policy makers we often speak freely, and at length, of "interventions"—changes one could make to the existing state of affairs that ideally improve the outcomes, variously defined, of the people affected. Less reflection is sometimes given to the attitudes and activities such interventions potentially displace.[16] If we desire to help the American worker, we should

16. In 1988, the Harvard sociologist Nathan Glazer looked back at that past 30 years of large and ambitious social reforms intended to improve education, subsidize job training, and ameliorate poverty. "We believed in those years [. . .] that our rich country had the material resources and the intelligence to eliminate poverty, eradicate slums, overcome the differences between the educational achievement and health of the rich and of the poor." And yet, he began to think that they had missed something. He framed his new position in two propositions:

1. In our social polciies we are trying to deal with the breakdown of traditional ways of handling distress. These traditional ways are located in the family primarily, but also in the ethnic group, the neighborhood, the church.

2. In our efforts to deal with the breakdown of these traditional structures, our social policies are weakening them further and making matters in some important respects worse. We are making no steady headway against a sea of misery. Our efforts to deal with distress are themselves increasing distress."

"But aside from all these problems of expectations, cost, competency, limitations of knowledge, there is the simple reality that every piece of social policy substitutes for some traditional arrangement, whether good or bad, a new arrangement in which public authorities take over, at least in part, the role of the family, of the ethnic and neighborhood group, of voluntary associations. In doing so, social policy weakens the position of these traditional agents and further encourages needy people to depend on the government for help rather than on the traditional structures. This is the basic force behind the ever growing demand for more social programs and their frequent failure to satisfy our hopes."

For more details, see Glazer, *The Limits of Social Policy*

consider that every intervention designed to improve the well-being of individuals has the potential to encroach upon whatever traditional methods of resilience those individuals had previously used to manage their affairs and moderate the effects of their environment.

Some displacement is, of course, intentional. The intervention that replaces living in one's car with a voucher for housing is precisely the desired effect. But even inferior modes of living have their own concomitant minor benefits that may also be displaced. Living in a car, undesirable, dangerous, and potentially humiliating as it may be, may also force hard reflections on one's choice of career, as it did for Sam, or one's choice of lifestyle, as it did for Merrell. This is not to say that such an intervention does more harm than good—it may or may not—but only that such trade-offs are impossible to avoid. A housing voucher or similar subsidy, whatever positive benefits it may have and which may be numerous and more than compensatory, also lowers the cost of continuing down difficult and unremunerative paths.

Whatever interventions are chosen, it is important to remember that drivers like Sam and Cal and others that I met rely upon a network of relationships and ad-hoc ways of doing that, coupled with a desire to transcend their own environment and work their way toward new values, leave them in an exceedingly vulnerable position both financially and socially. It is risky to experiment with new careers and new modes of living when your finances are already strained. It is risky to experiment with new relationships lest they leave you more unsure of yourself than you already had been.

And yet, their response to these risks is in some sense ennobling. Sam did not like the idea of government assistance nor did she use it, even when she "did qualify for all of it at some point because I was living in my car" because, "it makes me feel incompetent" and that "in some way I'm [. . .] incapable of doing things on my own[.]" For Cal, his support came from older mentors who had helped him over decades not only with tens of thousands of dollars of financial support but through encouragement, advice, and tough love. Their anger at him for delaying his nursing school for a semester motivates him to try harder and ultimately to refuse further financial help. As we discuss this one evening over the phone, he tells me about an article he had recently found that said "*sometimes the more we get help, the more we believe we need the help. And we don't know what we're capable of.*" and how, "when I read that, I remembered the last semester that I fought hard, I got Bs, I was driving weekends out to another city that's six hours away, I would sleep in the car, and I would do whatever I had to do. And I realized, one, I'm a worker, and, two, I can handle nursing school."

Domestic policy makers often focus on the material incentives and disincentives that different policies create and for good reason. They are measurable and self-evidently important: all individuals, after all, need to eat. And yet to focus too closely on the material nature of their troubles is to pay short shrift to the ethical dimensions of their larger motivations and goals. Men and women will trade more flexibility for less income both to better attend to the things they value as well as to provide space for them to acquire new values. Their organic

networks of friendship and relations provide not just material support that we, as policy makers, might consider more effectively provided through the public purse, but finely adapted mechanisms that shape and reinforce values and that an impersonal policy is unlikely to effectively replace. But the same intimate relationships that encourage the individual in his efforts to transform himself can also stymie and suffocate those efforts, and this reveals, I think, the tragic quality to policy making with which we are always confronted: that there is little we can do to foster relationships and structures of support that nurture the inexperienced, protect the vulnerable, and encourage the recalcitrant without also allowing the possibility that such relationships might prey on the weak, exploit the ignorant, and abuse the faint-of-heart. As policy makers we must recognize that we are always poised delicately between providing the individual what he needs to flourish and damming the spirit which animates him. Man needs to eat, certainly, but he does not live by bread alone.

Appendix A: Methodological Notes

Semi-structured interview sample

Out of approximately 140 rides that I hailed, sixty agreed to speak to me, and their interviews compose an important portion of the data used in the preceding work. I paid each interviewee who agreed $35. Of those that did not, the motivations for their refusal to be interviewed—and sometimes my decsion not to ask them at all—were of course quite varied. The 24 year old man, "born and raised" in L.A., working at a skateboard shop and wanting to get paid to commute to work, commenting on the subject of the interview, said bluntly, "Honestly, it doesn't really sound that interesting." For others, they needed to get home, to run errands, to pick up their kids from school. Others could not understand what I was asking them to do at all. They looked unknowingly at the business card that I handed to them, asked if they were being interviewed for a job, or simply shook their heads because they did not understand English. Occasionally, a driver that refused the month before would come to pick me up again. An Eastern European man, deeply suspicious, who would make frequent allusions to taking over the world and thinks the entire city of Los Angeles is racist, informed me, when I told him about my project that I had "found the perfect guy," but then refused not once but on two separate occasions.

Others still I did not bother asking at all. Like the man who informed me, apropos of nothing, that the CIA was seeding the atmosphere and creating contrails in the sky. Others I did not ask because I was trying to meet a certain quota of drivers that fell into various categories and as I neared the end of my sample I naturally became more discriminating.

I attempted to find drivers defined by two axes: whether they were single householders or lived in multi-person households, and whether their driving income was their primary or secondary source of income.

This method of quota sampling was partially successful. I obtained 18 interviews from single-householders where driving was primary, 19 from multi-person households where driving was primary, 16 from multi-person households where driving was secondary, and 7 from single-householders where driving was secondary. My failure to find enough drivers in that final category is perhaps its

own small evidence for the role of rideshare driving in employment and family formation.

Table 3: Quota Sample of Drivers

Household Type	Single Household	Multi-person Household
Primary Income	18	19
Secondary Income	7	16

Such categorization is not as clear cut as it initially appears. What constitutes a household, exactly? In my own case, I considered the defining quality to be the sharing of resources, primarily financial, between two or more people living in the same residence although this was not perfectly applied. I considered a driver who has a roommate and indicates that they keep separate finances to be a single householder even if they must inevitably combine their money to pay rent or utilities. The driver living with his grandmother is part of a household even if he contributes to rent the same way a roommate would because he also takes care of her in other ways. The driver with six children who are all grown and out of the house who spends his working week staying at a friend's apartment within the city limits but his weekends at a place by himself outside the city is single.

Sam when I first met her lived alone and her household status appeared straightforward. However, when a roommate and long-time friend moved in with her, I would be hesitant to continue describing her as a single-person household despite doing so for other drivers that simply had roommates. There was a significant sharing of resources, including money, time, and effort between the two, with one supporting the other and vice versa as their circumstances changed. Their relationship seemed much more akin to family sharing a home together. Given that I came to understand her developing situation in much more detail over the course of many months, I retrospectively wonder if others whom I met only once had similarly complex living arrangements.

The driving as a primary or secondary source of income was easier to define. If they made more than half of their income from driving, I considered it their primary source of income. I considered this at the individual level rather than at the household level. Therefore if the driver's husband made $100,000 as an aircraft assembler, and she made $16,000 driving for Uber and nothing else, then I considered it her primary source of income. One could plausibly argue that it would be more appropriate to make primary versus secondary income distinctions at the household level, but I did not.

Table 4: Semi-structured interview sample composition. Columns denote interviewee pseudonym (if referred to in text), household composition, and role of driving income.

Pseudonym	Household Composition	Driving Income
Haruki	Significant Other (SO)	Secondary
Quincy	SO	Primary
Laurence	SO	Primary
Tom	Single	Secondary
Cristobal	Wife/2 kids at home, 1 in college	Primary
Terence	Single	Primary
Casey	Single/Kids	Primary
Miguel	Single	Primary
Yussef	SO	Secondary
Roger	Wife/2 kids	Primary
Ignacio	SO/Kids	Primary
Emelda	Husband/Kids	Primary
James	Mother	Primary
Sam	Single	Primary
Oscar	Wife/Kids	Secondary
Martin	Ex-wife/Stepchildren	Primary
Arman	Wife/Kids	Primary
John	Single	Secondary
Roberto	SO/Kids	Primary
Patrick	Single	Primary
-	SO/Kid	Secondary
Tony	Single	Primary
Jim	Single	Primary
Rebekah	Single	Secondary
Brent	Single	Primary
-	Single	Primary
Teresa	Single	Primary
Garrett	Single	Secondary
Jesus	SO/Kid	Primary
Cynthia	Mother/Kid	Secondary
Naveed	Wife/Kids	Secondary
Tobe	Single	Primary
Merrell	SO/Kids	Secondary
Jonas	Single	Primary
David	Wife/Kids	Secondary
Ife	Wife/2 Kids in household	Primary
Paul	Single	Primary
-	Single	Secondary
-	Girlfriend	Secondary
Raul	SO	Secondary

Pseudonym	Household Composition	Driving Income
Clarence	Kid	Primary
Feruzi	Married/Kid	Secondary
Jim	Single	Primary
Beny	Wife/Kids	Secondary
-	Single	Primary
Salma	Single	Primary
Herman	SO/Kid	Secondary
William	Wife/Kids	Secondary
Carlos	Kid	Primary
Eliza	Boyfriend/Parents/kid	Primary
-	Wife/2 kids 1 in household	Primary
Jorge	Wife/4 kids 2 in household	Primary
-	Single	Primary
Gloria	Single	Secondary
Caleb	Single	Primary
Danielle	Single	Secondary
Ernest	Girlfriend/Daughter 1 year old	Secondary
Omar	Grandmother/Young son with Mother	Primary
Alan	Single	Primary
Marta	Wife	Secondary

Table 5: Representative Uber demographic data (n=601), my sample (n=60), and all workers (n=648,494).[2]

	Uber (%)	My Sample (%)	All Workers (%)
Age 18–29	19.1	21	21.8
30–39	30.1	32	22.5
40–49	26.3	20	23.4
50–64	21.8	23	26.9
65+	2.7	3	4.6
Female	13.8	18	47.4
Less than high school	3.0	5	9.3
High school	9.2	20	21.3
Some college / Associate's	40.0	33	28.4
College degree	36.9	32	25.1
Postgraduate degree	10.8	10	16.0
White non-Hispanic	40.3	22	55.8
Black non-Hispanic	19.5	27	15.2
Asian non-Hispanic	16.5	8	7.6
Hispanic	17.7	35	19.5

2. First and third columns are from Hall and Krueger, "An Analysis of the Labor Market

Finally, the household and individual income data obtained during these sixty semi-structured interviews was self-report. This can be difficult to gauge and is not always accurate. As an example, the first time that I met Sam she estimated that she earned $94,000 dollars last year driving for Uber. I was skeptical, because that is much more than I had heard anyone state that they earned from the job, and because when I looked at her driving history, I did not see earnings that would corroborate such an income. I am not sure what made her offer this initial income figure, but when she became a participant in the financial diaries, I became much more confident in the amount of money she was truly making from not just her driving but her other hustles and side-jobs as well.

These interviews ranged from as little as thirty minutes to over two hours and were conducted between October of 2018 through February of 2019. Although there were particular decisions they had made or would make that I was interested and aspects of those decisions that I felt were important, I tended to ask general questions and let them answer

	Recognition and Diagnosis of Problem	Identification & Selection of Alternatives	Monitoring	Resolution
Context	▫ What else was happening at the time? ▫ What was fam./ household doing?	▫ What other things (roles, responsibilities, desires) do you have to balance or do during the day? ▫ What would make you start earlier or later?	▫ What other obligations are you balancing?	▫ What else was happening at the time (yesterday)?
Beliefs and expectations	▫ What was your plan for the day? ▫ How often do things go as planned? ▫ What were all the things you wanted to accomplish (goals)?	▫ How do you decide between driving or accomplishing other things. ▫ What were your priorities? Why? ▫ In-app incentives?	▫ How do you decide whether to pick up another fare? ▫ Are in-app incentives important?	▫ What were you thinking? ▫ How did you decide when to stop yesterday?
Behavior	▫ How do you figure out how to balance driving and other things that need to be accomplished?	▫ What did you do? ▫ Where did you go? ▫ How do you plan your day?	▫ Drive differently for in-app incentives? ▫ What driving strategies do you have? ▫ When do you decline rides?	▫ What did you do after you decided to stop for the day? Cashout? Gas? ▫ Is there a routine?
Feelings	▫ How did you feel about the day ahead of you?	▫ How did you feel about these priorities?	▫ How do you feel while driving?	▫ How did you feel at the end of the day?
Financial Considerations	▫ How do you decide how much money you need to make? Where does $ target come from?	▫ What other ways do you make money? ▫ What are your expenses during the day?	▫ Describe a good earnings day? Bad? ▫ How account for car expenses? Taxes? ▫ Do you use instant pay? ▫ Expenses during month and how much?	▫ $ in a typical day? Yesterday? ▫ What if its less than expected? What do you do?

Figure 1: Portion of Semi-Structured Interview Protocol

for Uber's Driver-Partners in the United States."

Financial Diaries Sample

During these these semi-structured interviews with individual drivers, I received permission from each to contact them again and collected their email address and phone number. When I began the financial diaries portion of the study, I emailed all previous interviewees. Out of the sixty that I emailed, five volunteered to participate in the diaries portion of the project. I followed-up via text with several others that had expressed interest during the semi-structured interview and recruited five more into the diaries portion of the project.

These financial diaries participants did represent, more through luck than intent, a range of circumstances and outcomes. Some drove as their primary or sole source of income. Others used it to supplement other work. Some generated income from three or four separate sources of work both formal and informal. They ranged in age from their twenties to their sixties. Some had kids living at home, others had children that had long ago started their own lives. Some were saved by an infusion of much needed money at the last second. Others never received the help they needed, and others still came to reevaluate the costs of relying as heavily upon others as they had. They included two women and eight men, college and non-college educated, the professional and the largely unskilled.

References to participants in the financial diaries as well as all others in the semi-structured interviews are pseudonyms. Some details about the specifics of their lives have been generalized or changed to preserve their anonymity. However, these are real individuals.They are not composites. The monetary figures presented below are not necessarily averages, as an average of their incoming cash flow over the months that I knew them would in many cases, I think, obscure more than it reveals. Some received inheritances, severances, or settlements that significantly distorted their earnings and which I did not include. Many might appear, at first glance, to be making a not-insubstantial amount of money, but most were living month-to-month. They often had significant debt, bad credit, and expensive car payments as a result of that credit. And they of course had to pay for all their associated vehicle expenses including gas, insurance, and the occasional or not-so-occasional repair. Some, of course, were able to save—for a new car, long delayed dental work, or back taxes. I present brief vignettes of each financial diary participant below:

Sam was a woman in her late-twenties. In addition to driving, she generated other income from dog walking, pet-sitting, renting out her parking space, and, ultimately, sugar dating. She earned around $4,500 per month and paid approximately $2,000 per month in rent. When I first meet her she lived alone, but eventually an old friend, whom she finds simultaneously infuriating and endearing, moves in with her to offset the cost of rent. The genesis of this friendship remains slightly mysterious even to her. After bumping into her in a nutrition store, Sam says, "she attached herself to me, and I couldn't get rid of her. So... 7 years later, here we are... She's an alien." Her relationship with her roommate appears, like many others that she describes, fraught, tenuous, and equivocal.

Cal was a man in his late-forties who lived with roommates and drove as his sole source of income. He earned approximately $5,100 per month and typically paid around $900 per month in rent. Hyper-articulate and gregarious, Cal could hold a conversation with an empty paper bag as easily as he could me. Years ago he'd dabbled in comedy but now offers his observations on the absurdity of the world around him free of charge.

David was a married father of three in his early-fifties who drove to supplement income from his more highly paid career. He took home about $6,200 per month and paid $3,300 per month for his mortgage. His mortgage had recently increase because of a miscalculation by his escrow company which is why he began to drive. Though he's behind on his payments, he's been here before, and he's not stressed about it. "The hardest thing to manage," he says, his eyes sparkling, "is my wife," and chuckles.

Merrell was a man in his late-fifties, living with his girlfriend and her children. He'd made a living as a masseur for over a decade but when his earnings began to decline after the loss of a long-term client, he took up driving to supplement his income. He speaks so quietly at times that you have to lean in to hear him. Before an inheritance alters his mindset and his priorities, he might make $2,000 a month and pay his girlfriend $900 for his share of the rent. He speaks often of finding a meaningful career, but, despite his age, harbors continued uncertainty about what such a career might look like.

Gloria was a woman in her early-sixties. The black sheep in her wealthy family, she's lived the artist's life for many decades. Despite being a renter, she has endeared herself to wealthier neighbors and generates a substantial portion of her monthly income in informal work arrangements with them, whether it is tutoring a family's school-aged son, taking care of a family's pets, or letting contractors in to remodel a house while the owner is away. She began driving with the intention of doing it for a few months to afford some dental work that she had been putting off, but ends continuing for much longer. During the time that I know her, her monthly income ranges from $1,500 to just over $4,000 per month, and she pays $1,500 in rent. Though she chose her lifestyle quite consciously, embracing the freedom and volatility of a freelance career for the comfortable servility of an office job, she wonders, in her more reflective moments if given the chance whether she would make the same choice again.

Roberto was in his late-twenties having immigrated to the United States illegally when he was a child to be reunited with his mother who had come years before. He is preternaturally upbeat and optimistic even as his girlfriend leaves him and takes their child with her. He had worked construction for many years and talks about returning to it at some point, but for now drives full-time. He earns $5,900 per month and pays $1,200 in rent. The first time I come to his home on the outskirts of the city, he waves from behind the raised hood of his car to catch my attention before hurrying over to let me in.

Jim is fit and has got an old-fashioned flattop haircut. He's been "winging it" for most of his life, flitting from job to job. They never last. He's in his late-fifties now and lives with a roommate to whom he pays his $600 per month in rent each month. Sometimes he helps with his roommate's mail-order business while he is out of town, and then Jim doesn't pay anything. Driving is his only source of income from which he earns about $2,400 a month. He rarely works more than 30 hours per week, keeps his living expenses low, brings his own beer when walks down to the bar each evening to watch the sunset, and when I ask whether he has health insurance, he tells me he played pick-up basketball for decades and eats healthy. He doesn't know how long the job or his living situation will last, but he is nonchalant about it.

Patrick is in his early-forties, bearded, and describes himself jokingly as, "an overweight bald midget." He's recently moved to the city to live with an old friend who he pays $1,100 per month in rent. Though he had grossed $5,000 monthly driving in the year before he moved to Los Angeles, he is making only $3,000 per month here. He is quick with a joke, mostly at his own expense, and which he uses to burnish what, in more candid moments, is a relatively pessimistic view of his own future. During the time that I know him, he makes some tentative steps toward starting a legal marijuana-related business, utilizing a skill set that had previously landed him in prison and which he continually regretted had not made him wealthier.

Clarence is an African-American in his early-thirties. He went to college, got a job, found a fiancé, had a child, but then it all started to fall apart. He still sleeps on his former-fiancé's couch, helps her with the rent, and drives as his only source of income while he searches for a better job. He did not complete the financial diary study, but he appeared to earn approximately $3,600 per month and pays some varying portion of her $1,700 rent.

Alan was an Asian man in his late-fifties who rented a single room in a small apartment. He'd recently returned to the U.S. to be near his adult sons after living for several years near his extended family overseas. Driving was his main source of income but he also worked occasionally as a building inspector and was trying to generate income through a few small online businesses he was experimenting with. He was a smart man and did not hesitate to let you know this. One month he earned $1,500 from driving which more than covered his rent of $560 and his limited expenses, but he often earned much less and it was frequently unclear how he got by. He appeared to have significant wealth, the source of which he always declined to reveal or discuss the details of.

The financial diaries consisted of two components: a qualitative interview protocol and a more quantitative financial diary. The interview covered the financial, social, and work dimensions of the participant's life in the weeks since the last interview and their expectations and intentions about the next few weeks

across those same topics.

The quantitative component consisted of a baseline survey performed during the initial interview that included demographic information, household composition, and questions about education, health insurance, and significant life events that occurred within the past twelve months including evictions, hospitalizations, deaths of close family or friends, significant financial costs, car-related repairs, etc. The baseline interview also attempted to identify:

- all sources of income, including regular employment, casual work, non-employment income like pensions, and rental income.
- all debts, including credit cards, vehicle loans or leases, student loans, informal loans from friends or family, mortgages, and personal loans as well as the terms of those loans—when they were taken out, expected to be paid back, current outstanding balance, and interest rate.
- all loans they had made to friends or family and the terms of those loans.
- the terms and premiums on health and vehicle insurance.
- the balances of checking accounts, savings accounts, and cash holdings

From this baseline, future interviews included updated account and loan balances as well as all financial transactions, driving, and earnings in the intervening period. Most of this data collection was done with the participant bringing up the relevant bank, credit card, or Uber and Lyft accounts and reading off transactions as I copied them onto a computer. An additional benefit of this method was often the accompanying discussion around purchases and income; the payment, non-payment, or partial payment of bills; their reasons for driving as much as they did; and their plans and expectations for their finances and their work going forward.

From this data emerged a better understanding of the participant's volatile financial circumstances and how it shaped and was shaped by their driving habits.

Limitations

Not all participants play an equally prominent roles in the preceding work. Sam and Cal appear quite often both because they were unusually open about their lives and because they embody a number of qualities, circumstances, and coping strategies that appeared in more partial and attenuated form across many other drivers that I met. As such their tribulations and their dogged perseverance in the face of them may, for the reader, cast the lives and circumstances of drivers more broadly in a somewhat fantastical and tragic light. This was not my intention, and I have tried to contrast the sometimes highly charged events of their lives with the more everyday trials that I believe likely characterize the modal driver of Uber and Lyft.

Some financial diaries participants appear barely at all. One would be right to ask what details I have chosen to exclude. While the researcher always has his goals firmly in mind, it can be easy to forget that the participants also have their own goals and their own reasons for participating as well. Though I gave each of the financial diaries participants an average of $35 per interview for each of twelve interviews, I would be naive to think that it could be the sole motivation for spending so much time with me and opening up in so much detail about their lives. People often find it more difficult to talk about money than sex. Some were interested intellectually and personally in my project, some seemed to want or hope that the world might better understand their lives. Others did not like Uber and Lyft and wanted the indignities and injustices the drivers felt exposed to by these companies revealed. And over time their motivations changed. They liked to gossip or complain and it was nice to have someone to unburden themselves to, who had such an intimate though still distant view of their lives.

Patrick and Clarence both dropped out of the financial diaries project. In addition to the semi-structured interview I completed with them in stage 1, Patrick completed only four of the financial diaries interviews. He felt he was not being compensated enough and did not complete any more interviews. Clarence became overwhelmed from a confluence of events including his duties as a single father, the hospitalization of two of his relatives, and his involvement in two car accidents. He completed only an initial financial diaries interview.

Alan, who completed the financial diaries, is nevertheless almost entirely absent from the preceding work. Partly, I simply lacked a coherent picture of his finances and his circumstances. He is, however, worth talking about in some detail, not for what his story illustrates or reveals about the role of driving for Uber and Lyft in someone's life but for what it illustrates about the shortcomings of this type of research.

Alan, an Asian man with siblings and extended family still living overseas and a long-ago veteran of the Armed Forces was always happy to talk to me. But he had his own motivations. He had lived in the United States for many decades but about six or seven years ago had moved back overseas to work and live closer to his siblings, nieces, and nephews. When I met him he had just returned to the United States to be nearer to his two sons who were in their thirties. When I asked him if I could record our conversation, he said only if he could record me.

> "You don't mind if I record you right? So that way—"
>
> I laugh a little uncertainly.
>
> "I'm just going to record you, because I can have my son listen to it also. It's no big deal, because you're recording me, right?"

Alan was the first and last person to ask if he could record me while I recorded him. It is easy to ignore or overlook the perspectives of those we attempt to

study and understand. For a moment, in my hesitance and defensiveness, I was reminded.

Alan was a challenging informant for multiple reasons. He appeared to have significant wealth or access to money held overseas but declined to provide details. "I do have money saved, but I don't touch that stuff," he says. "Some of it I can't even touch, because it's a big penalty. Anyway, that's about it. I'm enigmatic as a person[.]" Alan was indeed enigmatic, and he made sure that I knew this.

Alan neither required much money to survive nor felt the need to live more extravagantly than he did. He appeared to have earned and saved a lot of money as a business owner when he was younger, and although most of it was stored in overseas bank accounts that could be difficult to withdraw money from, he has a reserve of cash that he brought with him to the United States and from which he draws during weeks when he does not earn enough from driving. He keeps this in his home but declines to tell me the amount.

Not only does he keep his overseas saving, he opens up multiple online checking accounts and credit cards during the course of our interviews. He uses, during the six months that we meet, approximately seven different bank accounts for various transactions, and five different credit cards. He does this partly because he is trying to build a credit history after living for 6 years outside the United States but also because he has a large outstanding tax debt from many years ago and fears the IRS will garnish any significant sum of money he holds in his checking accounts.

Alan is cagey about his finances but cannot help but allude to the amount of money he made in prior periods of his life. "I'm very aggressive, you know [. . .] and nothing is ever enough. It's like going to a casino and winning money until you lose it all. [. . .] Well I did that with the stocks, the stuff, the trading, and also with the casinos." He laughs "I lost on paper in a two week period 1.5 million dollars."

Although he moved back to the United States to be closer with his sons, he expressed frequent disappointment that he does not see them more frequently. He often compares himself to his sons and seems to be embarrassed that he's not making as much as them and worries that they do not think he's trying hard enough or working up to his potential. He thinks his sons do not really care to spend much time with him, and expects he will leave the US sooner if the bond between them does not improve.

> I even told them—I am upfront with my sons—"You know, it all depends. When I turn 62, I'm going to see how our relationship is. If you're going to have less time than I see you now—I see you two times a month—" I told them, right. "If I'm only going to see you two times a month, you may as well just come to me, once every year. Because then you'll spend at least two weeks." It comes out to be the same thing. At least over there I have my nieces and nephews.

During the time that I know him, he experiments with online affiliate marketing which one of his sons has had success with in the hope of transitioning

from driving Lyft to running successful online advertisement campaigns that earn him money passively. But that will take some time, and to meet his more short-term financial needs he focuses on getting re-certified for a type of construction inspection because it pays more and the work can be easier than driving. He invests in cryptocurrencies and teaches himself web programming.

"I'm good at everything I try. It's that I don't let myself become great at it. Because it bores me." He also tells me he is the kind of person that procrastinate a lot though he used to be more impulsive. He gambled intensely until his marriage disintegrated (though he does not say whether the two are related), and describes himself as person for whom it is "never enough." He tells me about a time he won almost $100,000 in one night but could not stop while he was ahead. He ended up losing almost all of it.

> So... anyway, like I said, I don't know. I don't know what changes you. I have no idea. You could try to psychoanalyze me. But you will never find an answer, because I'm not going to tell you everything. Nobody will tell everything about themselves.

Alan is, of course, correct both about himself but also about the other drivers I interviewed, even those who I come to know most intimately. I was, occasionally, still quite surprised by their actions and they, in some sense, remained mysterious to me. This effect was certainly complicated further by the completion of at least half of the series of financial diaries being conducted by an experienced female ethnographer after I was recalled to Active Duty by the Navy and deployed overseas. She certainly developed her own rapport with each participant and her personality and style undoubtedly made it easier for some to disclose and speak about certain topics and made it more difficult to speak of others. My involvement became ephemeral. I listened to the recorded interviews and emailed questions and requests for clarification to be asked during subsequent meetings. As Elliot Liebow, an educated, middle-class, Jewish man, said of his own field research with lower-class black men in Washington D.C. during the 1960s, "the wall between us remained, or better, the chain-link fence, since despite the barriers we were able to look at each other, walk alongside each other, talk and occasionally touch fingers."[3]

Alan's interviews and his general obstinacy and reticence to reveal certain details of his life, also highlight the extent to which my sample, by necessity, consists of affable and open individuals who, one might wonder, could be systematically different in their goals, motivations, circumstances, and relationships from those that I interviewed and that comprise this study. Such a thing is possible though I believe certain details militate against it. For one, the nature of the job itself selects for personable individuals at ease in idle, and occasionally deep, conversation. But there are other potential issues of selection bias—those who drove and stopped so that I never met them, or those too busy to participate. One might anticipate without them a potential bias toward portraying the job as more helpful than it truly is.

3. Liebow, *Tally's Corner*.

In consideration of this, the financial diaries that I conducted were an attempt to ground the things I heard or saw in another source of truth and thereby to compare, to the extent that I could, their words with some subset of their actions. It allowed me, as well, to understand how individuals drift in and out of their driving or cease completely, as some inevitably did.

	The Last Two Weeks: Walk me through the last two weeks? What did you plan? What did you do? What else was going on? How did you feel?	**Yesterday:** Walk me through your day? What did you plan? What did you do? What else was going on? How did you feel?	**Tomorrow:** Walk me through tomorrow? What do you plan to do? What else will be going on? How did you feel about tomorrow?	**The Next Two Weeks:** Walk me through the next two weeks? What do you plan to do? What else will be going on? How did you feel about the next two weeks?
Financial	▫ Ride share Earnings ▫ Transactions (Savings/Checking Accts) ▫ Transactions (Credit Cards) ▫ Anything unexpected or difficult to pay? ▫ Any expenses you put off or delayed? ▫ Any bills you were late on?	▫ Talk to me about your expenses yesterday. ▫ Talk to me about your income yesterday. ▫ Express Pay? Why?	▫ What effects has it had on your household/family/other roles you have? ▫ Have there been any big changes unrelated to driving? (Moved, health?)	▫ What bills or expenses do you have coming up? ▫ Any you expect to put off or delay? ▫ Anything you expect to be late on? ▫ How will you manage it?
Social (Outside)	▫ What's been going on outside of work and home? ▫ Any difficulties? ▫ Did the week/weekend go as planned? What were you expecting? ▫ What else was going on? ▫ How did you feel? ▫ Any notable expenses?	▫ Did the day go as planned? What were you expecting? ▫ What else was going on? ▫ How did you feel? ▫ Any notable expenses?	▫ Did it create other problems that weren't anticipated? ▫ Do you drive more/less than you expected when starting? ▫ How do you think about the income you earn from driving (if part time)?	▫ What is your plan for the next two weeks? ▫ What else do you have going on? ▫ How did you feel about the next two weeks? ▫ What expenses do you expect?
Social (Inside)	▫ What's been going on inside the home? ▫ Any difficulties? ▫ Did the week/weekend go as planned? What were you expecting? ▫ What else was going on? ▫ How did you feel? ▫ Any notable expenses?	▫ Did the day go as planned? What were you expecting? ▫ What else was going on? ▫ How did you feel? ▫ Any notable expenses?	▫ What is your plan tomorrow? ▫ What else do you have going on? ▫ How did you feel about tomorrow ▫ What expenses do you expect?	▫ What is your plan for the next two weeks? ▫ What else do you have going on? ▫ How did you feel about the next two weeks? ▫ What expenses do you expect?
Work	▫ Rides and hours ▫ Did you drive as much as you wanted? ▫ Any deviations from the normal routine? ▫ Did your strategies change at all?	▫ How did you drive yesterday? ▫ Did it meet expectations in terms of earnings? ▫ How di did you feel while driving? After?	▫ Expected rides and hours ▫ Other work ▫ How did you feel about tomorrow ▫ Will you do anything differently from yesterday/last two weeks?	▫ What is your plan for the next two weeks? ▫ Will you do anything differently from yesterday/last two weeks? ▫ How did you feel about the next two weeks? ▫ What expenses do you expect?

Figure 2: Portion of Financial Diary Qualitative Interview Protocol

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