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# What It's Like to Be a Gig Worker During a Pandemic



By [Mark Stabile](#) and [Alexandra Roulet](#) , INSEAD

## **How precarious workers balance financial uncertainty, health risks and mental well-being in the age of Covid-19.**

Last year, media reports showed surreal [images](#) of previously bustling streets laying empty as stores were shut and WFH became the norm. Among the few who kept working in close contact with the public during the pandemic were gig workers, such as drivers and bike couriers. It suddenly dawned on the majority that the expression “essential workers” applied beyond the world of doctors and nurses.

However, there remained a mismatch between society’s newfound appreciation of the role many gig workers play in people’s lives and the limited or even non-existent labour protections afforded to them. In our new paper, “[Gig Workers during the COVID-19 Crisis in France](#)”, co-written with [Bénédicte Apouey](#) (Paris School of Economics) and [Isabelle Solal](#) (ESSEC), we explore how precarious workers, particularly those employed in the gig economy, balanced financial uncertainty, health risks and mental well-being.

We surveyed and interviewed more than 100 precarious workers in France during the Covid-19 crisis, in March and April 2020. These workers included tutors, nannies, warehouse staff and varied platform workers who perform on-demand tasks, either online (such as data work) or in clients' homes (such as cleaning or care services). We oversampled gig economy workers, in particular in driving and food delivery occupations, residing in metropolitan areas. These drivers and bike couriers – as food delivery is mostly done by bicycle in France – constituted 40 percent of our sample.

## **Financial uncertainty**

We collected data from them before the first lockdown (which started on 17 March), as well as one and three weeks after its start. Before the lockdown, respondents were split in two groups, with a majority predicting that the crisis would have a negative impact on their income. A minority of respondents – primarily food delivery workers – were more optimistic and hoped that the crisis would provide them with an opportunity to take on more work, even if it also meant taking on more risk.

Before the lockdown, our respondents were not earning much. Their average monthly income was 1,758 euros. One third of them earned less than 1,000 euros per month – placing them below the French poverty line of 1,065 euros as defined by the European Union. The average income of bike couriers was particularly low, at 923 euros per month.

Our respondents were hit hard, and early, by the Covid-19 crisis. Three weeks into the lockdown, 56 percent of our overall sample had stopped working. On average, their income dropped by 28 percent, creating extreme precarity for many, in view of their low starting incomes.

The abrupt cessation of activity affected drivers in particular. “It’s a disaster”, said one driver who mainly worked at night with people going out. “The phone no longer rings via the platforms. The few remaining clients are very nervous and so am I.” Even as some bike couriers had hoped for higher revenues (as a result of higher demand for delivery and fewer workers willing to supply the service), the income of that group actually declined by 29 percent on average.

Other precarious workers were impacted as well. “We clearly feel the slowdown in activity, it’s Sunday every day these days”, said a freelance designer. A babysitter shared: “For my part, there’s no more work since it’s

performed in people's homes, so no more income."

## **Health risks**

For most of our respondents, working during the Covid-19 crisis meant putting their safety, and that of their loved ones, at risk. Gig workers, such as bike couriers, received mixed messages from governments and gig providers as to whether they would be protected if they fell sick.

This created a dilemma for many workers. A number of them chose the safe route, even though it meant forgoing income. As an Uber driver said the day after he quit, "No protection, and no solution with regard to our safety. I'm in contact all day with customers. I have three children at home, I can't afford to get sick."

A bike courier said, "The Stuart platform has for the moment recommended no contact deliveries but has not suspended work, but to be safe I have stopped working." Some of our respondents were luckier, in that they were able to figure out alternate ways of providing their services. For example, tutors who offered to run classes on Skype or WhatsApp managed to retain at least some clients, while keeping everyone safe.

## **Mental well-being**

Our interviews revealed that precarious workers had very high levels of anxiety concerning their financial future. As independent workers, it was unclear to what extent financial support would be available. "Simply put, no more work, no help because self-employed, there is nothing to say except that the state doesn't give a crap about us", a driver said.

Indeed, our survey revealed that, as of the first week of April, 73 percent of precarious workers had neither requested nor received government assistance. We can speculate that, at the time, many precarious workers were not even aware of the possibility of government help, as the gig economy tends to attract its fair share of workers new to the country and often unfamiliar with the country's language.

More than one respondent worried about how they were going to put food on the table. One bike courier said, "I am sure that when restaurants will close, there will no longer be any work, and I am going to starve." Just like in many other countries, including the [US](#) and the [UK](#), French media did report increased reliance on [food banks](#) during the lockdown.

## A system that doesn't leave anyone behind

Governments around the world are playing catch up on two fronts: Measuring the gig economy and figuring out how to protect people who don't have traditional jobs. One problem that gig workers face is the lack of consensus about who they are, which makes it harder to have a rigorous and vigorous debate about what it means to be one of them. Generally speaking, the term refers to independent contractors who perform on-demand services. But even when surveys include workers who only make an occasional use of gig platforms, estimates of their numbers vary beyond what cultural differences might predict. In 2018, Statistics Finland estimated platform workers represented **7 percent** of the workforce. The year before, considering only workers whose main income relied on platforms, another labour survey estimated they represented **0.7 percent** of the French workforce. What we know is that the gig economy is booming. For instance, it **more than doubled** in the UK between 2016 and 2019.

One lesson that we have learned through this crisis is that we need an insurance mechanism that supports people no matter how they're engaging with the labour market, whether they are gig workers or self-employed workers. There is a need for a public health and social security system that aligns what's good for the individual with what's good for society in times of crisis. Such a system should support workers who cannot work – or shouldn't be working – during pandemics because they could be vectors of infection. It is a cruel irony that current unemployment insurance frameworks leave behind swathes of workers that society otherwise labels as “essential”.

### Find article at

<https://knowledge.insead.edu/economics-finance/what-its-be-gig-worker-during-pandemic>

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### About the author(s)

**Mark Stabile** is an INSEAD Professor of Economics, the Stone Chaired Professor in Wealth Inequality and the Academic Director of the **James M. and Cathleen D. Stone Centre for the Study of Wealth Inequality**. He is also the Deputy Academic Director of the **Hoffmann Global Institute for Business and Society**.

**Alexandra Roulet** is an Assistant Professor of Economics at INSEAD and a CEPR Research Affiliate.

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## About the research

"[Gig Workers during the COVID-19 Crisis in France: Financial Precarity and Mental Well-Being](#)" is published in the *Journal of Urban Health*.

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## About the series

### Covid-19

Covid-19 is no longer a global health emergency but its impact on public health, the global economy and the future of work cannot be overstated. INSEAD's thought leaders — both faculty and their close collaborators in the practitioner and entrepreneurship communities — give their informed perspectives that could help us not just weather the crisis but emerge from it stronger than ever.