Who drives on ride-hailing platforms in Latin America?

A profile of Uber drivers in Brazil, Chile, Colombia and Mexico

Oliver Azuara
Stephanie González
Lukas Keller

Labor Markets Division

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Abstract

Digital platforms can improve the functioning of markets characterized by coordination problems and high levels of fragmentation, such as the transportation market. In recent years, the adoption of digital platforms across Latin America (Latam), notably in the ride-hailing sector, has been considerable. This expansion may increase the availability of better job alternatives for workers in the region, which is characterized by high levels of informality and citizen's insecurity. To evaluate the viability of this hypothesis, we explored the characteristics of Uber drivers (UDs) by combining Uber administrative data with a survey designed and applied for this project. The characteristics we analyzed include drivers' past and current labor profiles, labor aspirations, and financial behaviors. We found that the average UD in Latam is male, 38 years old, and highly educated. Most drivers have no previous experience in the transportation sector. The mean duration of use of the platform is 19 hours per week, and the majority of UDs use it less than 30 hours per week. The average hourly gross income for UDs utilizing the platform is three times a given country's hourly minimum wage, with slight disparities by country, gender, and age. The main reasons cited for joining the platform are the ability to generate more income and have work more flexible working hours. Only 40% of drivers would choose to work a fulltime job (that provides the same total income from all sources) over driving for Uber. The majority of UDs are financially stretched or insecure and show low levels of retirement preparedness. However, UDs have a strong desire to accumulate more savings, at least in the short term. Based on these findings, we suggest different policy alternatives to leverage ride-hailing platforms to improve the lives of their drivers in Latin America, including facilitating the participation of women and migrants as drivers, promoting financial inclusion and financial literacy, easing voluntary contributions to retirement products and exploring alternatives to acquire coverage against multiple risks, including paying social security contributions.

By Oliver Azuara, Stephanie González and Lukas Keller

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Keywords

Administrative income. Total payout (inclusive of promotions and exclusive of Uber's commission) that a driver received in the previous 4 weeks driving with Uber.

Digital platform. Plug-and-play business model that allows multiple participants (producers and consumers) to connect to it, interact with each other, and create and exchange value.

Financial inclusion. The pursuit to make financial services accessible to and affordable for all individuals and businesses, regardless of net worth and size, respectively.

Financial literacy. The education and knowledge associated with understanding how money is made, spent, and saved, as well as the skills and ability to use financial resources to make decisions.

Gig economy. Labor market configuration in which temporary positions are common and organizations contract with independent workers for short-term engagements.

Hourly income driving with Uber. Total payout earned in the last 4 weeks (28 days), divided by the total hours online on the Uber app in the same period. Payout includes any promotions and excludes commissions paid to Uber.

Hourly minimum wage. Country's monthly minimum wage, divided by 40 weekly hours, and multiplied by 4.3 weeks. For the period covered by the survey, the monthly minimum wages in the four countries considered were, in local currency, CLP$288,000 in Chile, R$998 in Brazil, and COP$828,116 in Colombia. In Mexico, unlike in the other countries the minimum wage is set per workday. Hence, the monthly minimum wage reported here for Mexico was MXN$3,084, which is the product of multiplying MXN$102.68 (the daily minimum wage) by 30 (days in a month).

Hours online. Number of hours a driver was online on the Uber app in the previous 4 weeks.

Internal migration. Uber drivers who have been living in the city where they were surveyed for less than five years.

International migration. Uber drivers who were born in a different country from the one in which they were surveyed.

Self-reported income generated from other platforms. Total monthly individual income generated during the last month by working as a driver but using alternative ride-hailing platforms. This income was reported by the UDs surveyed.

Self-reported income. Total monthly individual revenue generated by driving with Uber, less Uber's commission or service fee but including costs or expenses such as fuel costs. This income was reported by the UDs surveyed.

Social security. Protection for individuals and households, provided by a society, to ensure access to health care and guarantee income security, particularly in cases of old age, unemployment, sickness, work injury, maternity, or the loss of a breadwinner.

Uber. Ridesharing company that provides personal mobility by connecting drivers and users through a platform.

JEL Codes

J18, J21, J24, J26, J4, J6, J8

Index

I. Introduction

I.1 **Ride-hailing platforms are becoming an increasingly important alternative personal transportation industry.** The proportion of the adult U.S. population that reports having used Internet-connected mobile apps that match them with individual drivers at least once more than doubled between 2015 and 2018, from 15% to 36%.[1] Globally, ride-hailing companies, such as Uber and Didi, completed an estimated 24 billion rides in 2018, up 50% from the previous year.[2] Fueled by digital innovation and increased online connectivity, the popularity of these services reflects the broader rise of on-demand online platforms as intermediaries of supply and demand in various sectors of the economy.

I.2 **The rise of ride-hailing platforms has derived from a service supply model that sets relatively low barriers for drivers to start providing car rides through the platform.** Upon qualifying to drive with a platform, an individual can spend as much or as little time driving as he or she prefers over any given time. This flexibility makes these platforms an attractive way to generate income for many people, including those with no prior professional driving experience. Hall and Krueger (2018) showed that only 20% of Uber drivers (UDs) in the U.S. worked in the transportation industry in their previous job, and 28% did so throughout their career.

I.3 **The desire, among policymakers and researchers, to understand the broader labor market implications of the on-demand economy has increased significantly.** Many scholars have focused on analyzing the impact of providing services through ride-hailing platforms on labor decisions. The publication of a series of driver studies have offered information about the hours of work, income, as well as the motivations and backgrounds of participants in the ride-hailing platform economy. Most of these focused on developed-country markets, such as the U.S., Europe, and Australia (see, for example, Hall & Krueger 2018, Landier et al. 2016, and Alphabeta 2019). Meanwhile, research focused on the labor market implications of ride-hailing and other on-demand platforms in less developed contexts is scarce.

I.4 **Latin America (Latam) is one of the fastest-growing regions for ride-hailing companies, but there is a gap in knowledge regarding the reasons for this growth and perspectives on its future.** There has been extraordinary demand for ride-hailing platforms in Latam. Their business model has succeeded through a combination of different elements, including geographic factors (high levels of urbanization and demand for transportation solutions); regional characteristics of public transportation (Latam is the third-largest car-owning region in the world); and, structural labor market conditions (high levels of informality).[3]

I.5 **For this report, IDB partnered with Uber Technologies, Inc. to better understand the characteristics of participants in the ride-hailing industry in Latam.** Although the platform economy has grown significantly in the region in recent years, data on the characteristics of individuals participating in it is very scarce. In 2018, IDB partnered with Uber Technologies, Inc. to better understand the potential impact of on-demand platforms on labor markets in the region. This report draws on an original survey, implemented in collaboration with Uber, among a representative sample of 5,251 of its platform's drivers in

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[1] Jiang (2019).
[2] ABI Research (2018).
[3] The average level of contributions in the four selected countries is 69%, with important differences by country. See Labor Markets and Social Security Information System (https://www.iadb.org/en/sector/social-investment/sims/home)

Brazil, Chile, Colombia, and Mexico. Furthermore, Uber provided anonymized administrative data on various characteristics (i.e., drivers' earnings, hours worked), used to validate and complement the survey data.

II. Latin America: Uber's second biggest region for revenue

II.1 **Latam is characterized by high levels of urbanization, a lack of efficient public transportation, and millions of private cars.** The region has experienced virtually unprecedented urban growth during the last decades. By 2020, the total regional population will exceed 660 million, 82% of which will be living in cities.[4] This rapid urban growth has yielded significant challenges in the form of poor urban planning and limited mobility.[5] Such challenges have compelled the population to rely on cars as a primary mode of conveyance, which has intensified congestion in all cities throughout the region. The average duration of an individual's commute to work, via public transportation, is 3 to 4 hours, which represents a loss of a minimum of 2 hours of wages.[6] At the same time, the average mileage of cars is the lowest in the world (see Figure II.1).

FIGURE II.1 TOTAL CARS AND AVERAGE MILEAGE BY REGION
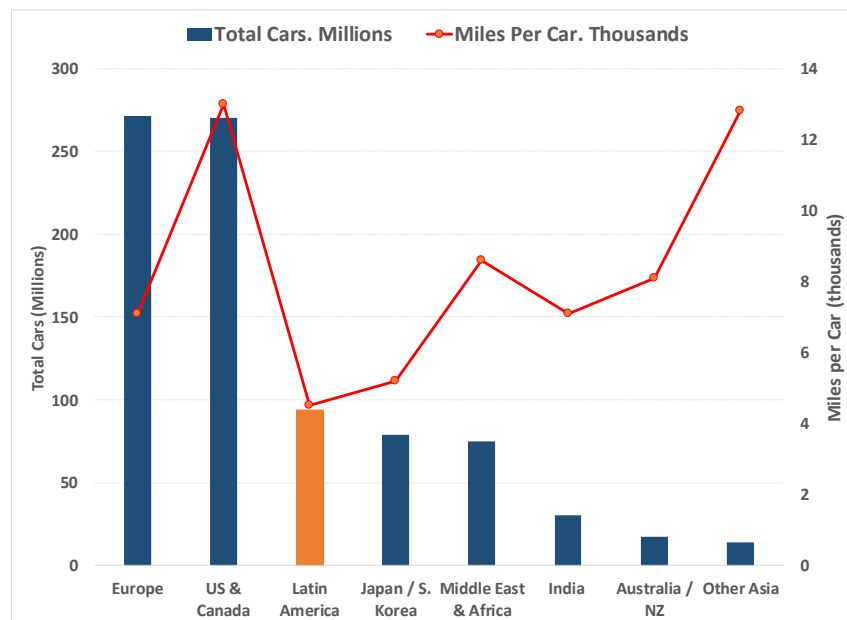
Source: UBER (2019).

II.2 **These conditions have favored the network and liquidity model required by ride-hailing companies to expand their service.** Ride-hailing platforms increase their value when they attract new platform users and deepens engagement with existing platform users. Both dynamics grow the network scale and liquidity, which further increases the value of the platform to existing drivers and users.[7] This occurred in Latin America during recent years. Citizens of the region need affordable, reliable, and safe transportation.[8] Platforms allow for

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[4] Department of Economic and Social Affairs, Population Division (2018).
[5] Ezquiaga Arquitectura, Sociedad y Territorio S.L. (2015).
[6] IDB (2013).
[7] Uber Technologies Inc. (2019).
[8] LAC is the most violent region in the world. A total of 43 of the most violent cities in the world are in Latin America and the Caribbean (IDB, 2019).

route traceability, real-time verification of the driver's location and approach, and the use of electronic payments. Users much appreciate these characteristics, not only in the megalopolis of the region but also in small- and medium-sized cities. The expansion of ride-hailing platforms has occurred over the last three years, and Uber has taken the lead, covering all of the main cities of Latam. Figure II.2 shows the expansion of Uber's coverage in the region since 2013. The company started operations in that year, but, between 2016 and 2018, it expanded its service to midsize and large cities in almost every Latin American country.

FIGURE II.2 EXPANSION OF UBER IN CITIES OF LATIN AMERICA AND THE CARIBBEAN
(MORE THAN 100 THOUSAND INHABITANTS)
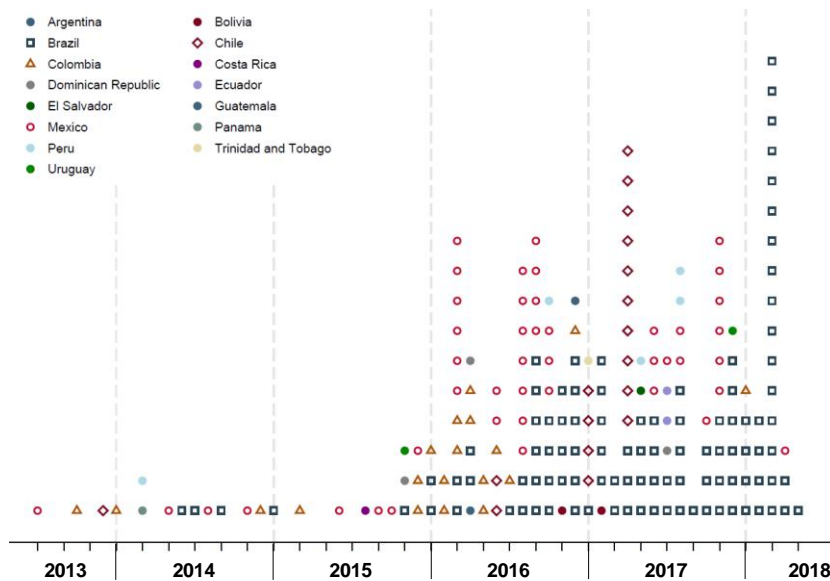
Source: UBER.

II.3 **A total of 286 million people live in 598 cities in LAC. Uber was able to expand its platform to cover 70% of this universe (34% of the cities) between 2013 and 2018.** Of the 15 countries in which Uber operates, only three have less than 50% coverage of cities with a population of more than 100,000 inhabitants (Dominican Republic, El Salvador, and Panama). By contrast, three countries have almost full coverage in large cities (above 85%; Chile, Mexico, and Uruguay). Table II.1 provides more details on coverage, by country and cities in the region.

TABLE II.1 COVERAGE OF UBER IN LAC CITIES

| Country | Population in Cities (>100K Inhabitants) | | Uber Coverage in Cities (>100K Inhabitants) | | | |
| | Cities | Population (millions) | Cities | | Total Population | |
			Number	%	Number	%
Argentina	41	29.5	2	5%	16.2	55%
Bolivia	12	5.0	2	17%	3.1	62%
Brazil	279	111.6	101	36%	73.0	65%
Chile	23	11.6	17	74%	10.7	93%
Colombia	51	27.1	19	37%	20.8	77%
Costa Rica	4	2.2	1	25%	1.4	64%
Dominican Rep.	10	4.4	3	30%	1.6	37%
Ecuador	15	6.4	2	13%	3.4	52%
El Salvador	9	1.5	1	11%	0.2	16%
Guatemala	4	1.7	1	25%	1.0	57%
Mexico	120	66.2	44	37%	57.0	86%
Panama	6	1.2	1	17%	0.5	40%
Peru	22	16.7	5	23%	12.1	72%
Trin. & Tob.	-	-	0*	0%	0.0	100%
Uruguay	2	1.4	1*	50%	1.3	91%
Total	**598**	**286.7**	**201**	**34%**	**202.4**	**71%**

Source. UBER Technologies Inc.

II.4 **Competition in the ride-hailing industry has been growing significantly in recent years, both globally and in Latin America.** Uber, as the leader in the industry, dominated the ride-hailing market in Latin America during its most important growth phase between approximately mid-2015 and late 2017. Since then, and following the entrance of a number of competitors with equivalent business models, its overall market share, measured in terms of its share of total quarterly ride-hailing app downloads, has declined from 74% (Q3/2017) to 44% in the second quarter of 2019 (see figure II.3.A). Among the most important current competitors of Uber in the region are 99 (20% download market share), Didi (10%), and Beat (9%) (see figure II.3.B).

FIGURE II.3 DISTRIBUTION OF RIDE-HAILING APPS IN LAC

A. Quarterly downloads
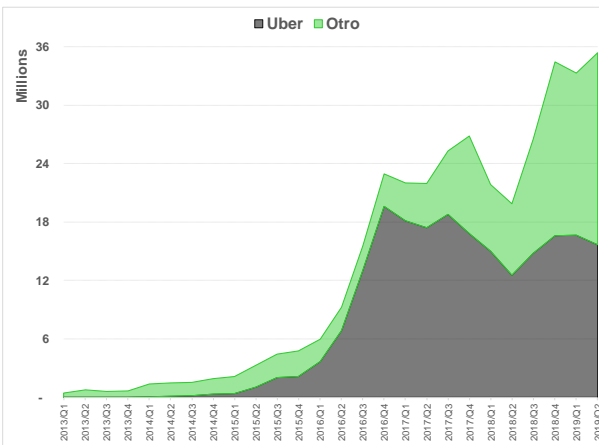
B. Total downloads

Source. IADB based on Sensor Tower Data.
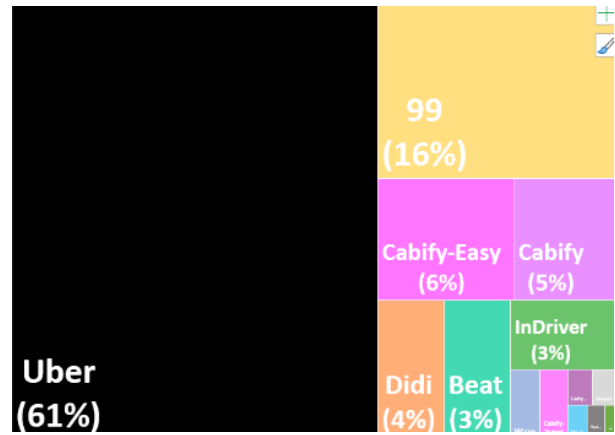
II.5 The rapid expansion of Uber's platform transformed Latam into Uber's second most important region in terms of revenue. Total worldwide Uber revenue increased from US$3.9 billion in 2016 to 11.3 billion in 2018. This is exclusive to revenue generated by its so-called "core platform", which consists primarily of ridesharing and food delivery services.[9] Latin America has played a major role in this increase, seeing revenue surge from US$0.5 billion to 2 billion over the same period. This means that the region increased its contribution to the generation of total revenue from 13% to 18%, making LAC Uber's fastest-growing region worldwide in that period. Figure II.4 provides more detail on Uber's distribution of revenue by region over the last 3 years.

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[9]   Uber Technologies Inc. (2019).

FIGURE II.4 EVOLUTION OF UBER REVENUE BETWEEN 2016 AND 2018
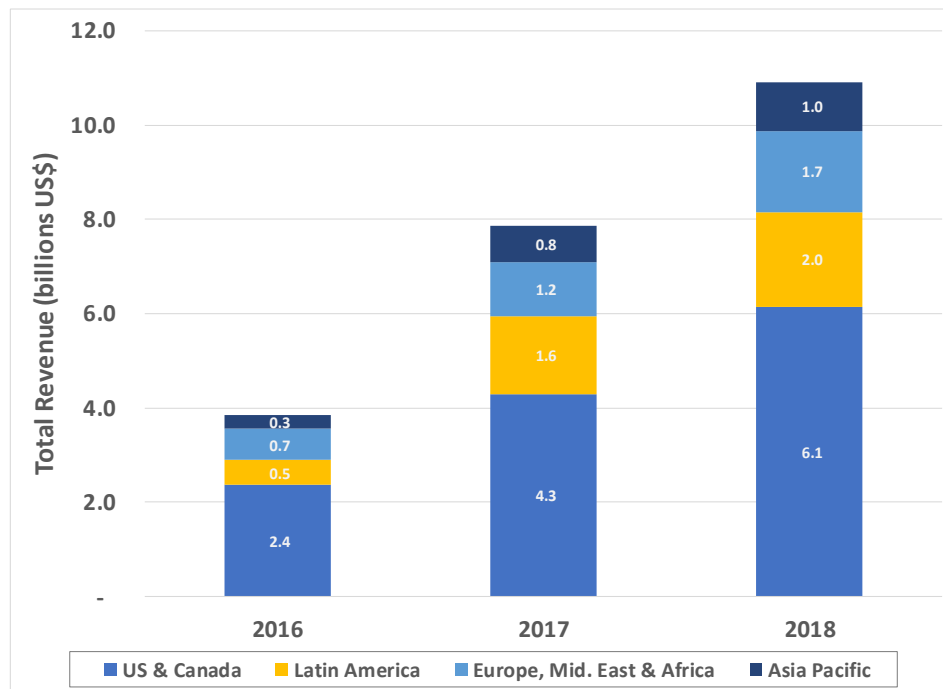
Source. UBER (2019).

II.6 **While the share of workers offering driving services through on-demand platforms is still relatively low across Latin America, considering the previously described trends, this share is set to increase markedly over the next decade.** Household data from Mexico shows that in the 43 cities in which Uber operated as of the first quarter of 2018, an average of 0.1% of the employed population drove Uber at least part time.[10] This compares with an average of 0.9% of the employed population being registered as taxi drivers and an average of 4% mentioning "driving" as their secondary occupation in these cities.[11] The trends concerning the growth of the on-demand ride-hailing suggest a significant increase of the share of platform drivers vs. traditional taxi drivers in the region over the next decade.

III. The survey and complementary administrative data from Uber

III.1 Uber and the IDB contracted with Ipsos Public Affairs LLP to conduct a Web-based survey among a representative sample of Uber drivers in Brazil, Chile, Colombia, and Mexico between February and March 2019.[12] These markets were selected on the basis of their considerable potential variation in UD characteristics, as well as their combined importance within the overall Latam Uber market. The four countries accounted for the majority of Uber's drivers in Latin America at the start of the survey. The final number of completed interviews was 5,251, with the following distribution across countries: Brazil, 1,470 UDs; Chile, 1,387 UDs; Colombia, 1,152 UDs; and Mexico, 1,251 UDs.

III.2 The final version of the instrument comprised five modules: demographic characteristics; life before Uber; experience with Uber; satisfaction with the platform; and financial behaviors

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[10]   See Annex I.
[11]   Estimates using household surveys in the region.
[12]   We define UDs as those providing car rides through any one or more of the following services: UberX, SUV, UberXL, Rideshare, Black, Uberselect, or Uberxselect.

and health.

III.3 The total number of respondents to the self-administered questionnaire was 5,251. The overall response rate was 9.5%, after accounting for the oversample of Chile and Brazil. Our results also include the sample weights, calculated by Ipsos, to achieve a balance of the characteristics used for the sampling process. Uber compared the distribution of characteristics of the drivers using the weighted sampling weights with that of the total driver population of interest and did not find any relevant differences between these groups, including with respect to average work hours or hourly earnings.[13]

i. Who are Uber drivers in Latam?

III.4 The first module of the survey included a series of seven questions concerning general sociodemographic characteristics of the respondents.

III.5 **The average UD in Latam is male, 38 years old, and living with a partner in a four-member household.** In each of the selected countries, drivers are mainly male (94%) at a prime working age (25-54 years, 83% of the sample), averaging 37.7 years of age. The fraction younger than 25 years, as well as the fraction older than 54 are 9% and 8%, respectively. Most of them are either married or cohabiting (65%), and their average household size is 3.7 members. Table III.1 provides a summary of UD characteristics, overall and by country.

TABLE III.1 SOCIODEMOGRAPHIC CHARACTERISTICS OF UDS IN LATAM

Characteristic		Brasil	Chile	Colombia	Mexico	Total
Uber drivers	Num	1,470	1,378	1,152	1,251	3,781
	%	28	26	22	24	
Male (%)		95	91	94	94	93.5
Age	Avg	37.2	37.9	38.1	37.7	37.7
	Med	35.9	36.0	37.1	36.6	36.3
Single (%)		25	34	25	22	27
Cohab. / married (%)		66	57	66	69	64
Num. Household members	Avg	3.4	3.8	3.6	3.8	3.6
	Med	3	4	4	4	4
10 to 12 yrs of educ.	%	45	41	18	34	35
Terciary educ. / more		47	56	71	49	55
Migration (%)	Internal	7.7	12.7	7.3	5.0	8.3
	International	0.5	10.4	1.5	1.9	3.7

Source. IDB-UBER Survey.

III.6 **UDs have high levels of education.** Around 90% of the surveyed UDs reported that they had either a complete or incomplete secondary education level. About half of them reported having completed tertiary education (more than 12 years of schooling). This percentage was

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[13] The Ipsos survey has a stratified design. Its weights were constructed to make the sample representative of all drivers in terms of the services they offer. Other strata were designed in proportion to the population and are self-weighting. All reported survey statistics are weighted to reflect the survey design.

higher in Colombia, where 71% of all UDs had completed more than 12 years of education. In other words, UDs are more educated than the general population in their respective countries.[14]

FIGURE III.1 DISTRIBUTION OF UDS BY EDUCATION LEVEL
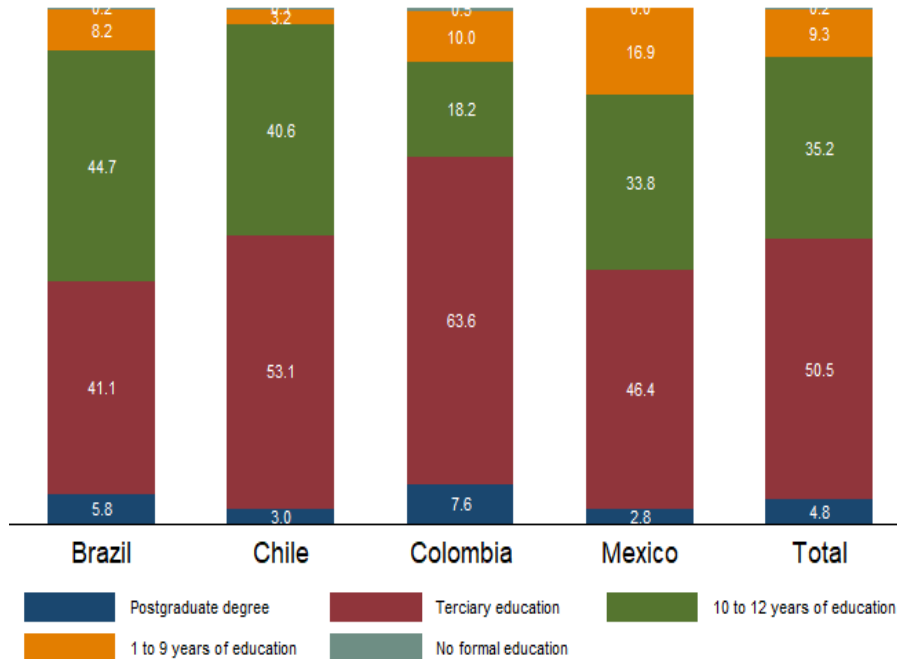
Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico)
<u>Source</u>. IDB-UBER Survey.

III.7 **Driving on the platform seems to be a particularly attractive economic activity for international migrants, particularly in Chile.** Around 8% of all drivers were not born in the city in which they drive, and approximately 4% of drivers are international migrants, here defined as being born in another country. Chile stands out in this regard, as more than 10% of its UDs were born in another country. This fraction is significantly higher than the share of international migrants in the total population (6.7%).[15]

III.8 **Drivers are the primary income providers in their homes, and the income distribution of UD households in each country is similar to that of the total population.** UD households are somewhat more concentrated in the middle part of the income distribution than households at the national level. A relatively smaller proportion of UD households are in the upper and lower parts of the income distribution.

ii. Life before Uber

III.9 The second module was designed to capture the work profile of UDs before they joined the platform. It consisted of 11 questions, focused on the characteristics of the job(s) they had or still have.

III.10 **The majority of UDs were economically active before joining the platform.** A large proportion of UDs (73.5%) reported themselves as having been actively employed during

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14 According to the national household surveys, 25% of Chileans reported having more than 12 years of education, whereas in the case of Brazil, Colombia, and Mexico, this figure is 16.3%, 17%, and 16.3%, respectively.

15 See: https://www.extranjeria.gob.cl/media/2019/07/Estimación-Población-Extranjera-en-Chile.pdf

the month before they joined the platform. Almost half of UDs were employed full-time in that period; 21% were self-employed and 9% were employed part-time. UDs who had been staying in the home as full-time parents or homemakers comprised up 2% of the sample, and those who were retired, 2%[16]. There are significant differences by country. For example, UDs who declared they had a full-time job ranged from 39% in Brazil to 57% in Chile; drivers who described themselves self-employed before joining Uber made up 12% in Chile, 20% in Mexico, 25% in Brazil and 27% in Colombia. Similarly, 7% were employed part time in Chile, whereas around 11% held part-time jobs in Mexico and Colombia, and 9% did in Brazil.

III.11 **Among unemployed individuals and students, joining the platform was an opportunity to generate income.** The share of UDs who were unemployed the month before starting to drive with Uber was 22% of all respondents. Brazil and Colombia had the highest share, 28% and 24%, respectively; in Chile and Mexico, this share was 19% and 16%, respectively. A total of 7.5% of UDs were studying the month before they started using Uber. This percentage was slightly higher in Colombia (9%) and Mexico (8%), and slightly lower in Chile (7%) and Brazil (6%). It is worth noting here that almost half of those who identified themselves as students were also economically active before joining the platform.

III.12 **Most UDs who were economically active before joining the platform had only one job, and less than half of them kept it after starting to drive with Uber.** UDs who were employed before starting to use the platform held an average of 1.2 jobs: 89% had only one, 8% had two, and 3% had three or more. A total of 38% of UDs kept their previous jobs. According to Uber's administrative records, of these, more than half use the platform for fewer than 10 hours per week; 38% for an amount of time ranging between 10 and 30 hours per week; and 9% spent more than 30 hours per week on the platform. The remaining 62% changed their occupation or status: 29% of UDs left their job voluntarily, 20% involuntarily, and 14% reported that their job ceased to exist.

III.13 **UDs who kept their jobs after joining the platform drive half as many hours as those who left their jobs, and they do this mostly during weekends.** There are significant differences across countries. For example, Mexican UDs who left their jobs after joining the platform averaged 27 hours per week, whereas those who kept their jobs averaged 16 hours per week. Similarly, Chilean UDs in the first group averaged 19 hours per week, and in the second group, only 10 hours per week.

III.14 **Drivers were more likely to have a formal job before joining the platform, relative to the average for the selected countries.**[17] The share of UDs who reported having contributed to a mandatory pension scheme the month before joining the platform was 55%. The variation across countries in this regard is significant: whereas 71% of Chilean UDs declared that they contributed to a pension system, only 23% did in Mexico; UDs in Colombia and Brazil reported 68% and 58%, respectively. Another measure of informality is whether the person and his or her employer pay contributions to a health system. In this case, a total of 59% of UDs were formally employed the month before joining the platform, with significant differences by country: Chilean and Colombian UDs reported rates higher than 70%, whereas Mexicans reported 55% and Brazilians, 31%.

III.15 **UDs were employed mainly in the service industry before joining the platform.** The majority of UDs were working in "other services" (42%). A total of 18% of UDs were working in the transportation sector, with this percentage ranging from 14%, in Mexico, to 21%, in

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16   These categories are not mutually exclusive.
17   Formality is defined as a job in which the person or an employer makes social security contributions.

Brazil. A total of 11% of UDs was working in the manufacturing and construction sector, and 8% held jobs in the education and health industries.

III.16 **The majority of UDs (60%) reported having no previous experience in the transportation sector, and only 10% had experience as taxi drivers.** This distribution was similar in each country. Other relevant experience in the sector was gained by working as private chauffeurs and in delivery services. UDs without previous experience as taxi drivers reported having more years of education: 65% of them had at least some tertiary education, whereas, among those with experience, only 41% had reached this educational level. Furthermore drivers in the first group were 1.2 years younger than those in the second, on average.

FIGURE III.2 UD EXPERIENCE IN THE TRANSPORTATION SECTOR
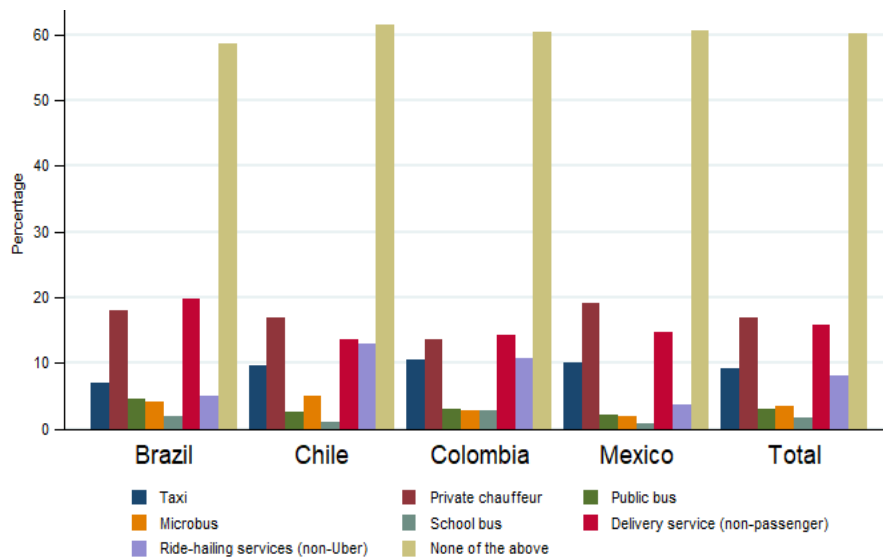
Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico)
<u>Source</u>. IDB-UBER Survey.

III.17 **UDs with previous experience as taxi drivers prefer driving on the platform.** Between 60% and 75% of UDs with experience in the taxi industry reported feeling pride about working with Uber. In the UDs' opinion Uber clients are more respectful. Over 60% of UDs reported that working with Uber has given them more independence and dignity, and they declared having achieved a more stable income through the platform. To add up all these dimensions for UDs with experience as taxi drivers, we created a "quality index."[18] A higher index value indicates a better perception of their experience driving with Uber, relative to a previous experience as a taxi driver. This index value was highest for Mexican UDs, followed by Colombian, Brazilian, and Chilean UDs.[19]

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[18] The index was constructed using the five questions included to compare the experience of driving for Uber with previous experience driving a taxi. This is meant to determine the level of agreement on the following statements: (a) I feel greater pride working with Uber; (b) The clients I meet through Uber are more respectful; (c) My earnings through Uber are more stable; (d) Working with Uber has given me more independence and dignity; and (e) I make more money with Uber. The combination of dimensions was derived using the Polychoricpca command in STATA, which displays the eigenvalues and eigenvectors from the principal component analysis eigen decomposition. Regardless of the self-report bias, this index is indicative of the main reasons for the level of satisfaction for those with experience with the two services.

[19] This average is conditional on driving during the previous 4 weeks to the survey. According to the administrative records of Uber, 2% of respondents did not drive during that period.

iii. Life with Uber

III.18 The third module of the survey was designed to obtain a work profile of UDs since their decision to work on the platform. It included 17 questions on issues such as job characteristics, willingness to seek another job, reservation wage, use of other platforms, current contributions to pension and health schemes, and additional insurance coverage.

III.19 **UDs use the platform 19 hours per week on average, and the majority use it less than 30 hours a week**. A total of 36% of UDs reported using the platform less than 10 hours per week, and 42% reported between 10 and 30 hours a week. Only 22% use it more than 30 hours. Mexican drivers are the exception, with one-third using the platform in excess of 30 hours during the week.

FIGURE III.3 UD WEEKLY HOURS ONLINE DURING THE PREVIOUS MONTH
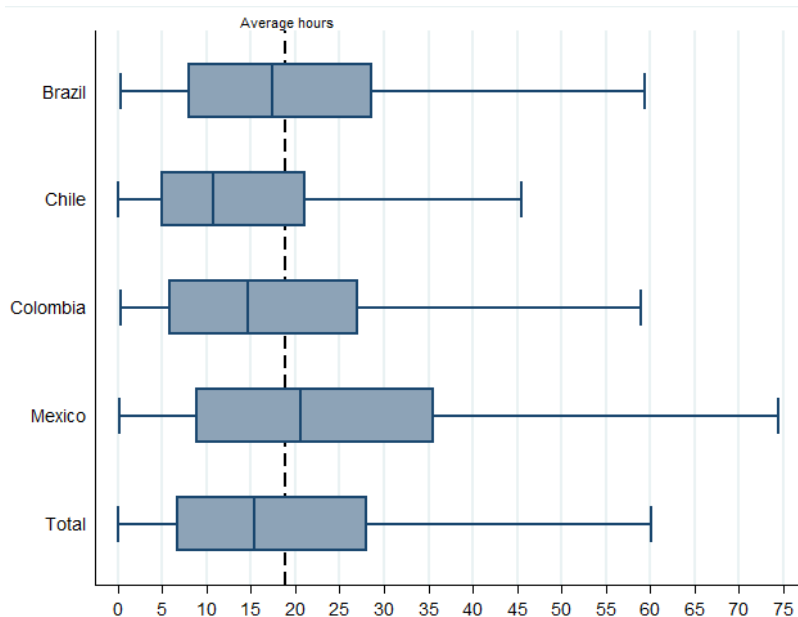
Total observations: 5,161 (1,344 in Chile, 1,449 in Brazil, 1,136 in Colombia, and 1,232 in Mexico).
Source. UBER Administrative data.

III.20 **UDs older than 55 years use the platform more heavily, relative to other age groups.** Drivers of prime working age averaged 19 hours a week, whereas UDs younger than 25 years averaged 16 and those older than 54 averaged 23 hours. The country for which the percentage of UDs older than 55 years who were online more than 30 hours per week is highest is Mexico (51%), whereas it is lowest in Chile (20%).

III.21 **Half of UDs use the platform during the day, while one-third use it primarily on weekends.** The distribution of hours among drivers is as follows: day, 48%; night, 18%; and weekends, 35%. The variation of platform use, according to time and age, is also significant. Two thirds of UDs older than 55 use the platform during the day, whereas 46% of prime-age UDs use it during the day. Younger UDs (18 to 25) are more likely to use the platform during weekends (45%).

III.22 **Only 7% of UDs are female, and they use the platform 14 hours per week, with significant differences, relative to males.** These include differences in the length and time

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of usage. Almost 90% of women use the platform less than 30 hours a week, compared to 77% of males. Similarly, most females use the platform during the day, compared to males (54% females vs. 47% of males). There are also significant differences by country. In Colombia, there are more differences between female and male UDs. Female UDs use the platform less than 10 hours (52% vs. 37% of males) and do so mostly during the day (60% vs. 48% of males). In the case of Brazil, the difference between genders manifests primarily in which time of day they make use of the platform: 70% of females use it during the day, compared to 56% of males. In Mexico, the difference between genders is mostly a matter of the duration of use: 43% of females drive less than 10 hours per week, compared to 26% of males. In Chile, the main difference is also in hours driven, as 60% of female UDs use the platform less than 10 hours, compared to 45% of males.

III.23 **Half of UDs reported having a job. One-quarter declared driving with Uber as their only economic activity, and almost one-fifth considered themselves unemployed and looking for a job.[20]** A total of 49% of UDs reported being employed full-time, part-time, or self-employed. This percentage is quite similar across the four countries, with the highest in Chile (55%) and the lowest in Brazil (45%). By contrast, there are important differences across countries regarding those who reported use of the platform as their only economic activity. The highest levels were in Mexico and Brazil (33% and 29%, respectively), and the lowest were in Colombia and Chile (15% and 17%, respectively). Finally, a total of 18% of respondents classified themselves as unemployed and looking for a job. Within this category, there was a similar share of Colombian, Brazilian, and Chilean UDs (22%, 20%, and 19%, respectively), whereas the share of Mexicans was the lowest (11%).

III.24 **The proportion of UDs who have full-time jobs is similar to that of UDs who are self-employed.** A total of 22% reported having a full-time job, and 21% considered themselves independent workers. In the first case, Chilean UDs reported the highest rate (32%). In the second case, Colombians, Brazilians, and Mexicans showed the highest share (26%, 23%, and 20%, respectively), whereas Chileans showed the lowest (only 14%). For the case of UDs with part-time jobs, the overall share was 9%, with the four countries having similar values.

III.25 **The average hourly income generated using the platform during the month before the interview was US$11.6, with some differences by country, gender, and age.[21]** Each driver determines the hours online and he can reject (or ignore) dispatches while remaining online. The variation in usage of the platform is reflected in the variation in earnings. The administrative records show a similar average hourly income in Mexico and Chile (US$12.6 and US$12.4, respectively) and a lower income in Brazil and Colombia (US$10.9 and US$10.5, respectively). In terms of gender, males make US$0.64 (6%) more than females in the four countries.[22] This difference is more prominent in Brazil (US$1.45, or 15%), followed by Colombia (US$0.79, or 8%), Mexico (US$0.69, or 6%), and Chile (US$0.40, or 3%). Finally, in terms of age, UDs between 18 and 24 earn, on average, US$0.89 more than the average hourly wage of all Uber drivers. When considering individual countries, Mexico and Chile stand out. In these two countries, young UDs earn US$1.04 and US$2.53, respectively, more than the average driver in the country.

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[20] UDs were asked to classify their labor status using the following categories: employed full time; employed part time; self-employed; student; unemployed looking for a job; long-term sick or disabled; homemaker; retired; only Uber; other. These categories are not mutually exclusive.

[21] These numbers are based on administrative records provided by Uber Inc.

[22] This value is similar to one reported by Cook et al. (2018).

FIGURE III.4 UD QUARTILE INCOME DISTRIBUTION PER HOUR USING THE PLATFORM*

(USD, PPP**. After commissions, but before expenses such as fuel costs)

Average income per hour

Brazil

Chile

Colombia

Mexico

Total

0	5	10	15	20	
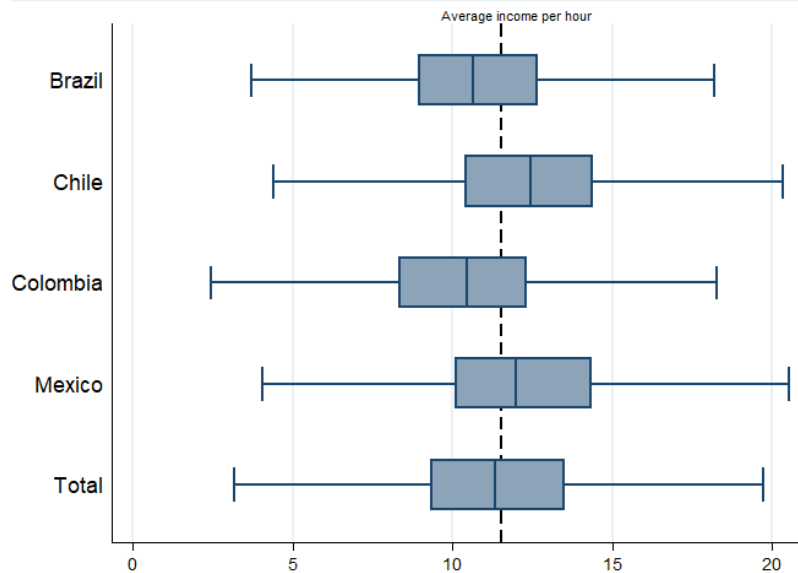
Total observations: 5,161 (1,344 in Chile, 1,449 in Brazil, 1,136 in Colombia, and 1,232 in Mexico)
* The variation in the usage of the platform is reflected in the level of hourly income generated by drivers.
** Income is USD adjusted by purchasing power parity (PPP), constant 2017 International US dollars. IMF World Economic Outlook, April 2019.
Source. IDB-UBER Survey.

III.26 **The majority of UDs included in the survey under-reported the monthly revenue they generated by driving with Uber.** Comparing self-reported data with Uber's administrative data, 68% of Mexican UDs reported a lower income, followed by Colombia (62%), Chile (54%), and Brazil (50%). The median proportions between the revenue gap (self-reported revenue minus administrative income) by country are as follows: -31% in Mexico, -24% in Colombia, -8% in Chile, and 1% in Brazil.

FIGURE III.5 UD INCOME PER HOUR. SELF-REPORTED VS. ADMINISTRATIVE RECORDS

FIGURE III.5 UD INCOME PER HOUR. SELF-REPORTED VS. ADMINISTRATIVE RECORDS

(USD, PPP. After commissions, but before expenses such as fuel costs)
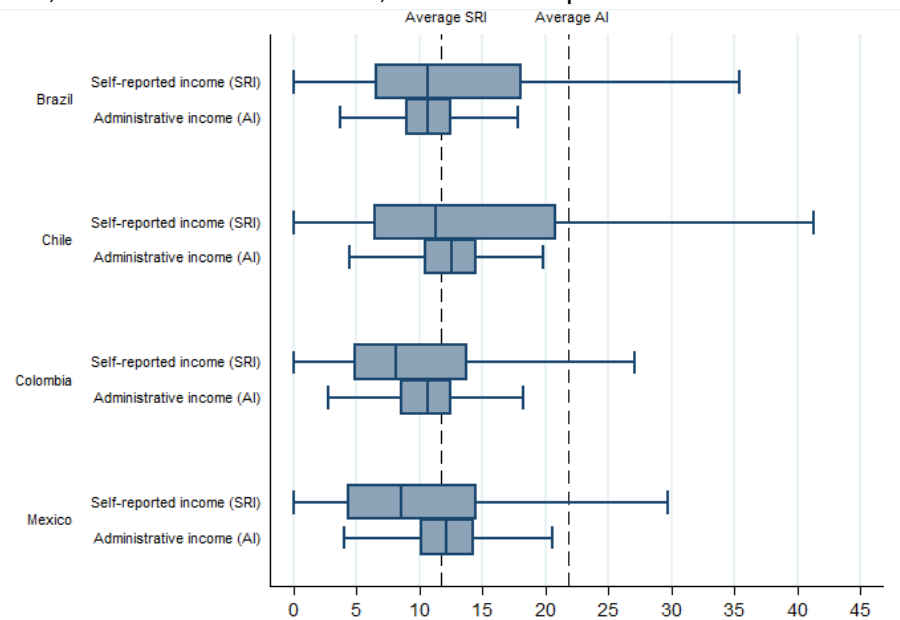
Total observations: 3,560 with self-reported and administrative income information (825 in Chile, 1,078 in Brazil, 709 in Colombia, and 948 in Mexico)

Income is USD PPP (constant 2017 International US dollars). IMF World Economic Outlook, April 2019.

Source. IDB-UBER Survey.

III.27 **In each country, UDs' hourly earnings from driving with Uber–including any promotion and excluding Uber's commission–are at least three times the national hourly minimum wage.** In Chile and Colombia, they earn almost three times the hourly minimum wage. This figure is 3.9 and 6.5 times in Brazil and Mexico, respectively. These differences do not consider additional costs covered by UDs, including fuel costs and insurance.

III.28 **Only 40% of UDs would stop driving with Uber if they were offered full-time salaried work that provides the same total income (from Uber and other labor sources). The monthly salary they report to require taking another job is more than two times -on average- what they currently make using the platform.**[23] UDs declared a hypothetical wage they would ask for to stop driving with Uber and accept a full-time salaried job that provides the same total income. The largest share of drivers who would accept a job was in Colombia (51%), and the lowest was in Chile (33%). In these countries, the average monthly income that they would require to make this decision is US$2,030 and US$2,415 respectively, which is 3.3 times what they currently make through the platform. In Mexico, the minimum income they would accept is US$1,960 (2.4 times what they now make) and in Brazil, US$3,915 (almost 2 times what they currently make, using the platform).

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[23]   These numbers were obtained by comparing the desired income level and the response on the income generated through the platform. In both cases, the income distribution was trimmed to eliminate the 99th percentile.

FIGURE III.6 UD RESERVATION WAGE. AMOUNT NEEDED TO STOP DRIVING
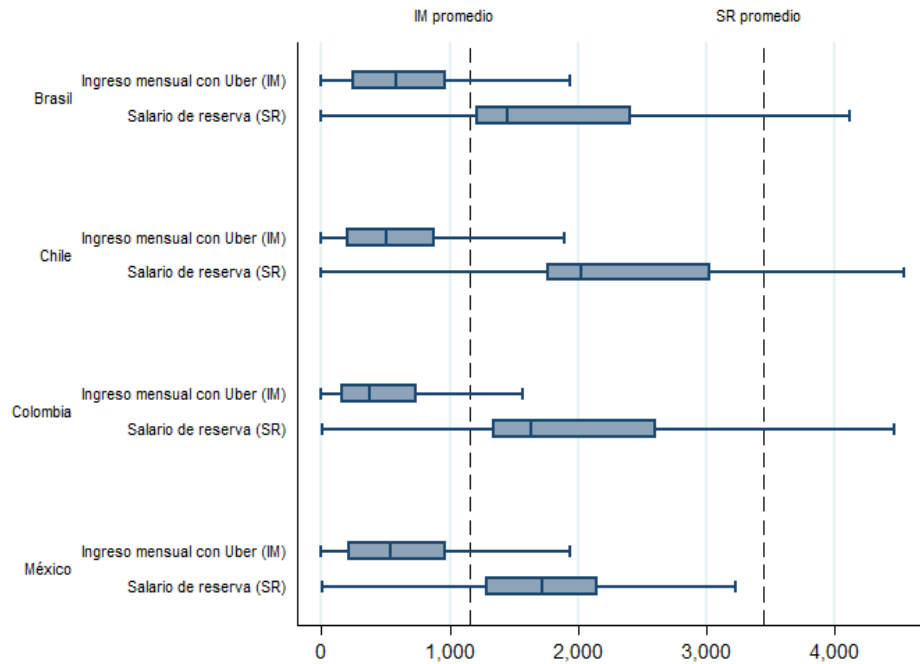
Total observations: 1,098 would stop driving (287 in Chile, 491 in Brazil, 190 in Colombia, and 130 in Mexico)
Income distribution was trimmed to the 99th percentile.
Income is USD PPP (constant 2017 International US dollars). IMF World Economic Outlook, April 2019.
Source. IDB-UBER Survey.

III.29 **A total of 28% of Uds reported using another rideshare platform, in addition to Uber, with differences by country. The reported income generated through those platforms is lower, overall, relative to Uber.** The use of other platforms varies significantly by country: half of the Brazilian drivers (99); one-quarter in Colombia (Cabify); one- fifth in Chile (Beat and Cabify); and one sixth in Mexico (Didi). Of those using other platforms, Brazilian and Mexican UDs reported generating a higher median income using Uber (33% more).[24] Chilean and Colombian Uds who use other platforms reported generating the same median income with both platforms.

III.30 **A third of UDs currently contribute to a pension system, and less than half to a health system.** Drivers reported whether they made contributions to a pension system during the last month. The lowest share was in Mexico (11%) and the largest in Colombia (36%) for all drivers. For drivers with no other source of income aside from Uber, the shares were lower: 4% in Mexico and 22% in Colombia. Similarly, they reported whether a health system currently covers them. In this regard, the lowest share was in Brazil (22%) and the highest in Colombia (71%) for all drivers. For drivers with no other source of income aside from Uber, the shares were also lower: 14% in Brazil and 58% in Colombia. In other words, many drivers are covered through other jobs, making the total level of coverage significantly lower compared to the total population.[25]

III.31 **Less than a fifth have life insurance, and more than half have liability/accident**

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24   The calculation was made based on the sample of drivers who reported their income with both Uber and other platforms. In both cases, the income distribution was trimmed to eliminate the 99th percentile.

25   The most recent comparable data of the percent of salaried workers contributing to social security (18-64 years old) in the selected countries is the following: Brazil (2018), 78%; Chile (2017), 84%; Colombia (2018), 69%; Mexico (2018), 44%.

insurance. The survey also asked UDs about the coverage for risks related to the operation of the vehicle used for driving with Uber, including life and liability/accident insurance. The share of UDs with the first was meager, with Mexican drivers having the highest level (21%) and Brazilians the lowest (18%). In the case of liability/accident insurance, the share was significantly higher (58%), but the distribution by country was similar, with Mexico having the highest (76%) and Brazil the lowest (48%).

III.32 **Only half of UDs in LATAM own the cars used to drive on the platform.** A total of 53% reported owning their vehicle, and 22% reported using a vehicle owned by a close family member. Further, a total of 15% either use a car owned by a third party (e.g., an employer) or lease the car. Mexican UDs are outliers in this field, as 23% rent the vehicle from a third party.

FIGURE III.7 CAR OWNERSHIP
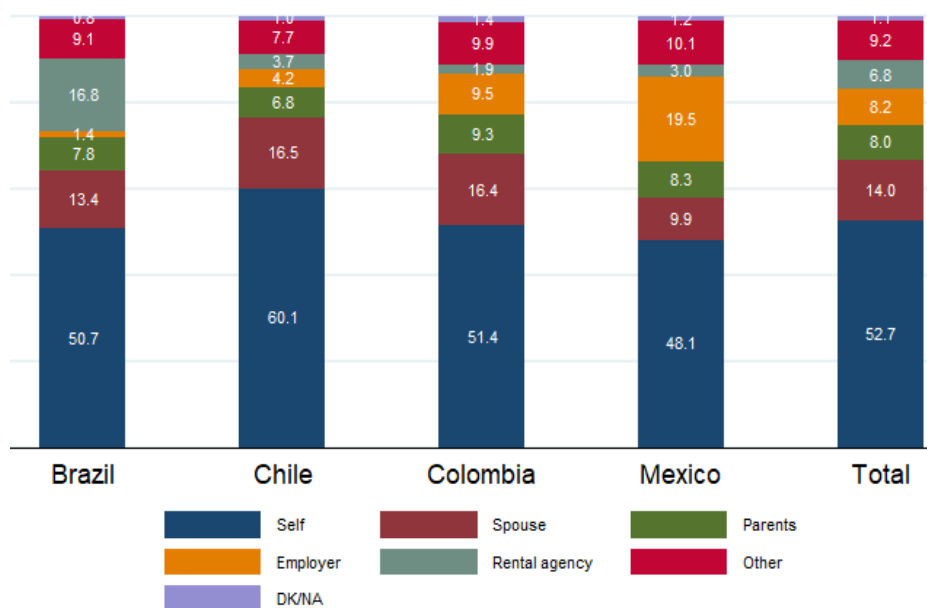
Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico).
"Other" includes 336 UDs who declared that the car owner is a relative and 126 who declared it belongs to a friend.
Source. IDB-UBER Survey.

iv. Motivation for driving with Uber

III.33 The fourth module of the survey describes the primary motivations for driving with Uber, if the real experience met these expectations, and how likely it is they keep using the platform in the future. It included a total of four questions.

III.34 **Earning more income and having more flexible working hours are the main reasons to start using the platform.** UDs were asked to think back and reflect on the time that they decided to start driving with Uber and identify critical goals that guided their decision to start driving with Uber. They ranked ten different alternatives from the most salient to the least important.[26] The top three reasons were: (i) earn more income (76%); (ii) have more flexible

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[26] These included: (1) Earn more income; (2) Maintain a stable income; (3) Have more flexible working hours; (4) Be my own boss; (5) Have more leisure time for myself; (6) Work with better and more respectful clients/passengers; (7) Work with a respectable, international company; (8) Further my personal development

hours (66%); and (iii) be his/her own boss (63%). This distribution of reasons was similar across countries, with Mexican UDs showing higher shares for all three goals.

FIGURE III.8 MAIN REASONS TO JOIN THE PLATFORM

Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico)
Source. IDB-UBER Survey.
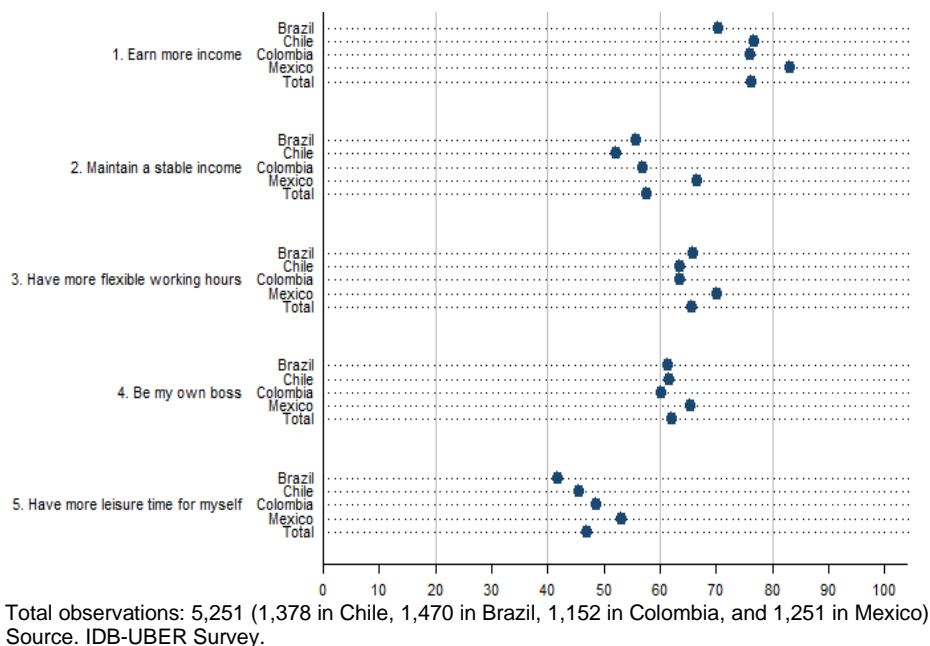
III.35 **Personal development through use of the platform and driving for a respectable international company are additional reasons to drive with Uber that received fewer mentions by primary drivers.** A total of 41% of respondents declared that personal development had a significant impact on their decision. In terms of working with an international company, the average was also 42%, with slight differences by country. In Mexico and Brazil, drivers valued this reason more (48%), whereas in Chile and Colombia, they valued it least (36%).

(soft skills, technological capacity, social interactions, etc.); (9) Feel safe driving with the Uber platform thanks to the technology; and (10) Continue earning money after losing the job.

III.36 **Uber Drivers are generally satisfied with their experience of using the platform, but they express some disappointment regarding the amount of income generated through its use.** UDs were asked to rate their level of satisfaction about their experience driving with Uber by classifying the ten original reasons they had for doing so. They ranked each reason using three possible answers (disappointed, satisfied, and more than satisfied). About half of the UDs declared satisfaction with the platform in relation to each reason included on the list, one third said their experience surpassed their expectations, and 20% were dissatisfied. UDs showed their highest level of dissatisfaction with regards to their expectation to generate a higher and more stable income using the Uber app. In fact, when UDs were asked what employment aspects would make them accept another job and stop driving with Uber, 80% mentioned that earning more income would be one of such aspects.

FIGURE III.9 EXPECTATIONS VS. REALITY. SATISFACTION
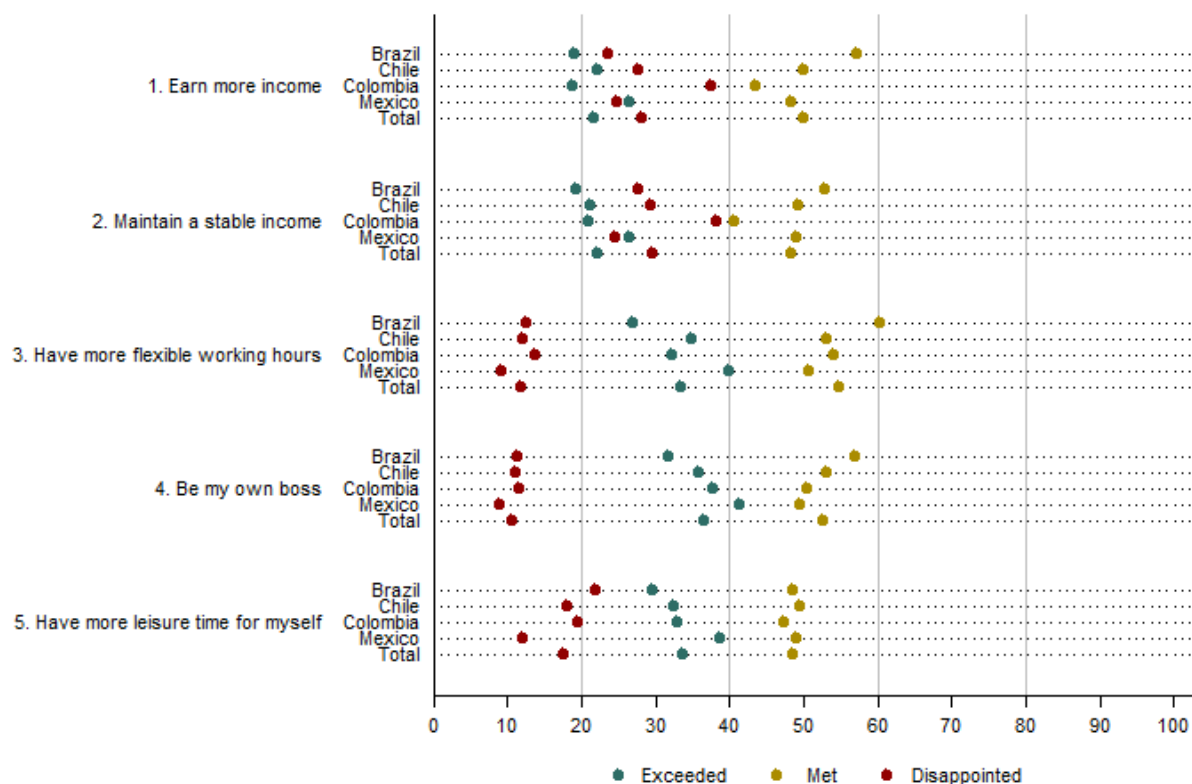
Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico)
Source. IDB-UBER Survey.

III.37 **About 40% of UDs plan to keep driving for the foreseeable future, with one-third agreeing, but only until something better comes up; 6% reported that they plan to stop soon, and 13% indicated that they did not know.** This module ended by asking UDs whether they plan to keep using the platform: 38% plan to keep driving for the foreseeable future; 34% plan to drive until a better opportunity arises; 9% intend to keep driving until they made a certain amount of money and 6% claimed that they would probably stop driving soon. Considering variation in these percentages by country, 52% of the Brazilian UDs plan to keep driving for the foreseeable future, which represents a divergence of almost 20 percentage points from the UDs in Chile, Colombia, and Mexico. The percentage of those planning to stay until something better comes up is virtually the same across all countries. Meanwhile, there is considerable variation in the percentage of those who plan to stop driving soon across countries: Colombian UDs were most inclined to declare a plan to stop

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soon (11%), while Chilean and Brazilian UDs with the same expectation represented 5%, and Mexican UDs represented 3%. These numbers indicate that the liquidity network model will require additional efforts to maintain drivers.

v. Financial behaviors and health of Uber driver partners

III.38 The last module of the survey was designed to assess levels of financial access, financial behaviors, financial security, and retirement plans of UDs. It consisted of 17 questions, designed to measure six different areas: (1) financial access; (2) financial security; (3) usage of smartphones and the Internet; (4) savings profile; and (6) retirement plans and interest in accumulating more savings.

III.39 **UDs have high rates of access to basic financial products.** A total of 72% of drivers in the sample reported having primary access to a checking or savings account. This proportion is significantly higher than the average rate (61%) of financial account ownership among the general populations of the four countries.[27] The high rates of financial inclusion may not surprise, given that drivers are required by Uber to have a bank account to receive payments. However, UDs can also choose to use the bank account of another trusted person to receive Uber payments. 12% of drivers reported having a direct family member as the owner of their Uber-linked account, with significant differences by country (18% in Mexico, 16% in Colombia, 10% in Brazil and 4% in Chile). The corresponding question also included the option to select employers as owners of Uber-linked accounts[28]. Mexico was an outlier in this regard, as 18% of drivers reported using an employer-provided bank account for receiving payments, whereas in Colombia, Chile, and Brazil, this share was relatively small (4%, 1%, and 0%, respectively). For UDs owning a bank account, 15% opened it to receive Uber payments, alluding to the platform's potential to serve as a foundational vehicle for financial inclusion. Uber has served as a particularly potent driver of bank account opening in Mexico, where 34% of drivers opened their accounts to receive Uber payments.[29]

III.40 **One in two UD report not having any kind of household savings and three in four are in debt.** UDs were asked to indicate whether they have managed to set aside money in savings vehicles of varying degrees of liquidity.[30] Only 47% of UDs reported having accumulated any kind of savings. UDs who managed to save use mainly one vehicle (64% of UDs who save or 30% of all UDs), with the majority of them preferring to save in cash[31] (70% UDs who save or 33% of all UDs). There are significant differences in the use of cash as the preferred savings vehicle by country: in Colombia, the percentage of those saving in cash was lowest (59% of Colombian UDs who save); whereas in Brazil, it was highest (74%

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[27] See World Bank Global Financial Inclusion (Global Findex) Database. The Findex data is representative of the population of individuals aged 15+, whereas UDs included in the survey were 18 years of older. The compared Findex question asks about ownership of any kind of account at a financial institution, not only savings and checking accounts, although these two types of accounts probably account for a large percentage of accounts owned by the surveyed populations. If anything, ownership rates of any account at a financial institution should be even higher among UDs.

[28] Categories were not mutually exclusive and UDs were allowed multiple alternative from the following list: (1) self; (2) direct family member; (3) employer ; (4) other; (5) DK/NA.

[29] Given the high levels of smartphone penetration and use (92% before joining the platform), it seems feasible to explore other alternatives of financial inclusion through mobile devices.

[30] Categories (savings vehicles) were not mutually exclusive and UDs were able to select more than one savings vehicle from the following list: (1) personal savings; (2) cash; (3) certificates of deposit, mutual funds, stocks, bonds; (4) pension fund; (5) land; (6) other (please specify); and (7) none of the above.

[31] Cash includes the "personal savings" category.

of Brazilian UDs who save). Drivers whose households have savings were asked to report the main reasons for putting money aside.[32] The three most salient choices were (a) to cover short-term emergencies (37%); (b) to start a business (34%); and (c) to buy a house, apartment, or land (34%). UDs appear to be more likely to have open loans than the general population of the four countries. A total of 74% of drivers in the overall sample reported having debt with a financial institution or person, with this percentage ranging from a low of 64% in Mexico to a high of 83% in Colombia. In Chile, 75% of drivers owe money to a financial institution or person; and in Brazil 73%. For Chile, and Colombia, these values are significantly higher compared to the results of a similar, general-population survey implemented in the two countries.[33]

III.41 **The majority of UDs live in economically vulnerable conditions, despite having confidence in their financial capabilities.** UDs reported feeling confident that they could overcome any financial problem they may face. In Colombia and Chile, almost 7 in 10 responded positively (68% and 67%, respectively), while in Mexico and Brazil, 59% and 53% responded positively, respectively. For Chile and Colombia, these levels are in line with those for the general public.[34] To obtain a more fine-grained picture of UDs' level of financial resilience, we drew on an index of "financial security" of UDs. This index classifies each driver as either financially insecure, financially stretched, or financially secure.[35] Figure III.10 shows the results. We found that only 8% of UDs can be considered as living in economically stable conditions (financially secure), whereas 40% and 52% are financially stretched and insecure, respectively. In Chile and Colombia, the proportion of financially secure, to stretched, to insecure, is 7% to 43% to 50% and 8% to 45% to 47%, respectively. Meanwhile, it is 14% to 31% to 55% and 14% to 33% to 53% respectively, for the general population in those two countries. This suggests that UDs are more likely to live in financially stretched conditions but less likely to experience either more extreme financial insecurity or security than the overall population in their respective countries. Financial insecurity is highest in Brazil, where 56% of UD can be considered living financially insecure lives.

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[32]   The corresponding survey question included the following options: (1) Start a business; (2) Buy a house, apartment, or land; (3) Finance the education of my kids; (4) Pay back debt; (5) Be able to cope with emergencies or other unexpected events; (6) Accumulate funds for retirement; (7) Travel; (8) Make important purchases (car, furniture, etc.); (9) For inheritance; (10) other. Categories were not mutually exclusive.

[33]   Chile and Colombia have analogous national-level data to allow for comparison, through the Gallup Global Financial Health Study 2018. The purpose of this study was to find out how much control and influence people in different countries believe they have over their financial situations. More than 15,000 people were interviewed in 10 countries: Bangladesh, Colombia, Kenya, Vietnam, Chile, Greece, Japan, South Korea, the U.K., and the U.S.
See https://news.gallup.com/reports/233399/gallup-global-financial-health-study-2018.aspx. Only 48% of the general population have loans of this kind to repay in both Colombia and Chile.

[34]   66% of Chileans and 69% of Colombians reported feeling confident that they could overcome any financial problem in the Global Financial Health Survey, including through the help of their social networks.

[35]   The index, designed for the Global Financial Health Study, is based on two questions: The first question asks how long respondents would be able to use their savings or sell assets to cover their basic needs, such as food, housing, and transportation, if they lost their income. The second inquires whether making repayments against debts does or does not make it difficult for them to pay for other things they need. The resulting index assigns individuals to one of three mutually exclusive categories: "Financially secure" are those persons who could cover their basic needs for more than 6 months and for whom, at the same time, making repayments against debts does not make it difficult to pay for other things they need. "Financially insecure" are those for whom either one of the following two conditions are met: (i) They could cover their basic needs for less than one month by only drawing on their savings or by selling assets; (ii) they find paying for other things they need very difficult after making payments against their debt. Finally, "financially stretched" are those who are neither financially secure nor insecure.

FIGURE III.10 FINANCIAL SECURITY OF UBER DRIVERS
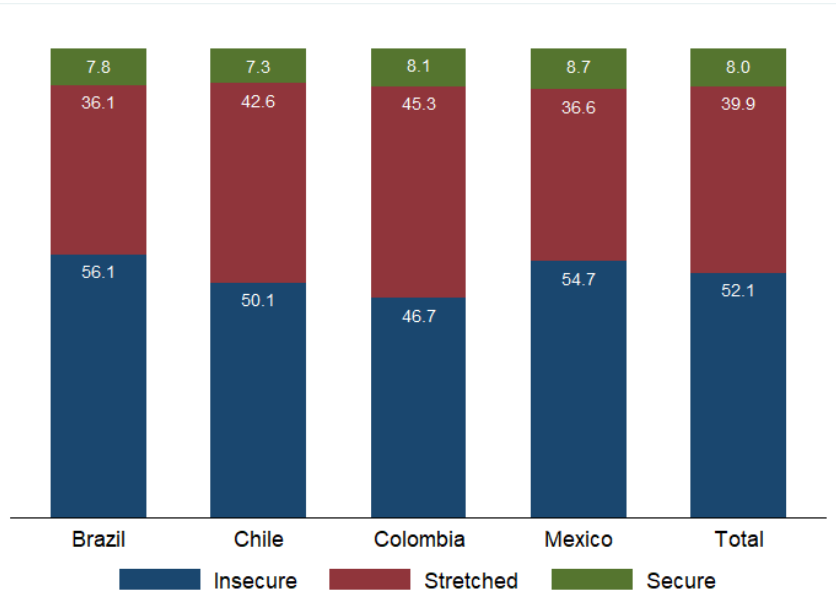
Total observations: 5,055 (1,298 in Chile, 1,432 in Brazil, 1,109 in Colombia, and 1,216 in Mexico)
Source. IDB-UBER Survey.

III.42 **UD's pressing financial concerns mean that long-term savings and retirement planning are not a priority for many drivers.** Only a third (32%) have taken concrete measures regarding financing their life in old age. This percentage is lowest in Brazil (21%) and highest in Colombia (41%). Contributions to a pension scheme are the most common way drivers prepare for old age: 36% of drivers report having made such contributions at least once in the past.[36] Other alternatives include purchasing real estate assets or land (31%) and establishing a business (26%). These low levels of retirement preparedness are reflective of a more generalized expectation among drivers to never fully retire. Almost 9 in 10 UDs said that they plan to work, at least part time, past the age of retirement, with minor variation in this percentage across countries.[37]

III.43 **Despite low levels of retirement preparedness, UDs seem to have a keen desire for accumulating savings and improving their long-term financial security.** About 40% of drivers reported thinking "a lot" about how to finance their life in old age, ranging from a low of 25% in Brazil to a high of 54% in Colombia. This finding suggests a high degree of consciousness of the importance of long-term financial planning among UDs. A possible explanation for the mismatch between UDs' awareness regarding the topic and the lack of preparedness for retirement may be found in the absence of convenient saving instruments. To test this hypothesis, we asked drivers whether they would be interested in participating in a savings plan that allowed them to automatically save a certain fraction of their earnings. Almost 3 in 4 UDs said that they would participate in such a project, and half reported that

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[36]   May include contributions made before the person started to drive with Uber or in a job the person holds in parallel to driving with Uber. In any case, these levels are significantly lower than the ones observed for the general population in each country.

[37]   This percentage is the same when only considering drivers younger than 65. Of those UDs who do plan to stop working at one point, 44% plan to cover their expenses through income from properties or a business, 31% through a public or private pension and 24% through personal savings. 10% expect to have some other source of income (including help from family or friends, a life insurance or help from the state) once they leave the labor force and 20% "haven't thought about" the matter yet.

they would save the maximum amount suggested (10%) by the hypothetical option. This willingness was highest in Mexico (80% would want to participate, 60% would save 10%) and lowest in Chile (58% would want to join, 37% would save 10%). These results suggest that an easy option to save may help UDs mobilize more savings, at least for the short and medium term.

FIGURE III.11 TAKE-UP OF A POTENTIAL AUTOMATIC SAVINGS MECHANISM
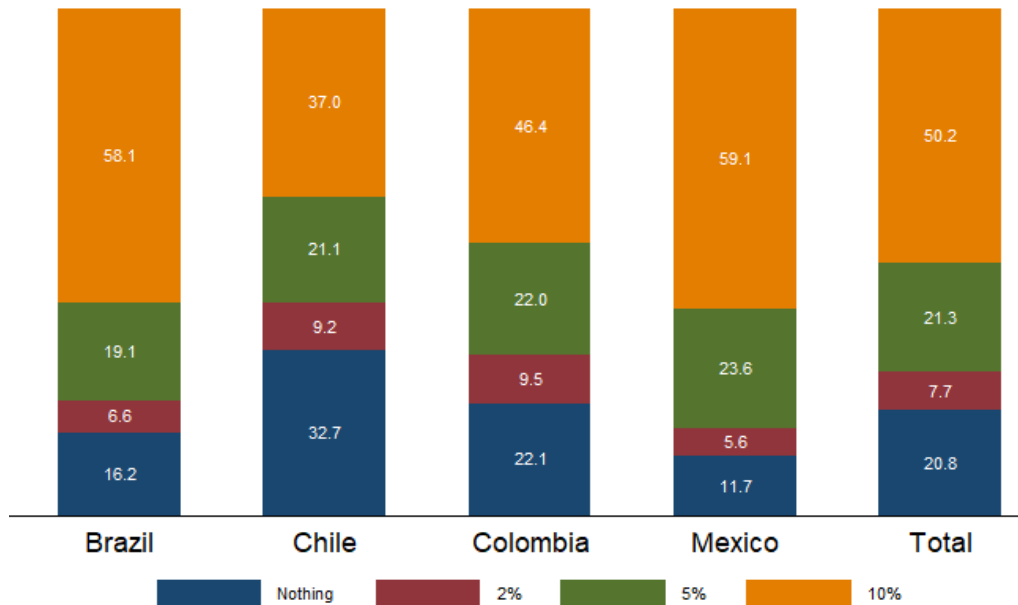
Total observations: 5,251 (1,378 in Chile, 1,470 in Brazil, 1,152 in Colombia, and 1,251 in Mexico)
Source. IDB-UBER Survey.

IV. Conclusions

VI.1 **This paper provides a comprehensive description of UDs in Latin America.** The document is the first attempt to document the reasons for the growth of ride-hailing platforms from the perspective of drivers in Latin America and its perspectives for the future. Uber has been able to respond to the extraordinary demand for transportation in Latin America, which is driven by a combination of geographic factors, the characteristics of public transportation, the availability of millions of private cars, and structural labor market conditions. At the time of writing this report, Uber was available in 200 cities across 15 countries LAC, serving approximately 202 million people. Based on both administrative and survey data, we provide a detailed profile of UDs in the region.

VI.2 **Driving with Uber is an income source for those (mainly males) looking for job, even for those employed in the formal sector.** UDs are mostly men of prime working-age with more than 12 years of education. They tend to be the primary providers for households of four members. The majority had no experience in the transportation sector, and their level of formality (coverage of health and pensions) was above average national levels before joining the platform. In other words, a significant fraction of UDs uses the platform as an alternative mode of income generation while they seek out a new job.

VI.3 **The majority of UDs in Latin America use the platform only for a few hours a day. Those who use it more heavily are not interested in traditional jobs.** The on-demand economy provides a high degree flexibility to determine hours of work per week at different times. In Latin America, half of UDs use the platform during the day on weekdays, one third over weekends, and the rest at night. This distribution of online hours coincides with the reasons expressed by UDs for joining the platform: flexibility and a generating more income. UDs do not use the platform as an equivalent of a full-time occupation, reflected by an average duration of use of 2.7 hours per day and 78% using it less than 4.5 hours per day. The need for flexible employment options could explain the relatively low fraction of UDs who would stop using the platform and take full-time salaried work that provides the same total income from all labor sources, which stands at 40% of all UDs. Those who would accept another job demand almost twice what they are currently making with the platform. Therefore, it is highly unlikely that UDs would take a full-time formal job in the future. Finally, UDs show a low valuation of social security benefits. The coverage they had before joining the platform was higher compared to national averages, and their current coverage is below that level.

VI.4 **The current profile of UDs and the increase in competition may drive high rates of churn. Both elements would represent a risk for the future functioning of the network and the company's liquidity model.** Only about 40% of UDs plan to use the platform regularly in the foreseeable future, while one-third will use it only until something better comes up, and the rest will probably stop soon. This low level of loyalty makes it challenging to increase the scale and liquidity in the markets of the region. Moreover, more ride-hailing companies are offering services in Latin America engendering driver supply constraints. The development of the industry would require better incentives for drivers to stay on the platform or to increase the number of people participating in the industry.

VI.5 **The results of the survey show areas of opportunity to leverage ride-hailing platform infrastructures to improve the lives of Uber drivers in the region and enhance the functioning of the ride-hailing industry in Latin America.** Ride-hailing platforms can reduce the cost of transportation and traffic in the cities of Latin America. The rapid growth of Uber in the region shows that this is feasible. The platform has facilitated an occupation

alternative to thousands of people with limited employment opportunities, including those with informal jobs. In this context, the future expansion of the ride-hailing companies will require the involvement of more drivers to satisfy the growing demand. Our survey shows this involvement is feasible, and it would require addressing at least three areas of opportunity. The first is the elimination of the barriers encountered to use the platforms, particularly among vulnerable groups. Women and migrants show limited participation rates, despite the benefits provided by the platform (flexibility, security and income generation). The second area of opportunity consists in promoting financial inclusion and improving financial literacy of drivers. Platforms can improve drivers' financial decisions through a better connection to financial products. Platforms can provide this connection directly through new products or through alliances with traditional financial institutions. For example, better access to credit products can increase the relatively low levels of car ownership among drivers. Increasing drivers' car ownership represents a business opportunity, and it could cultivate a relationship with the ride-hailing platforms for an extended period. Finally, the third area of opportunity is the protection against financial emergencies and health risks and promoting drivers' retirement preparedness. Drivers are interested in acquiring coverage against these risks, but there do not seem to exist proper instruments and products for this purpose. Hence, there is promise in exploring alternative design and delivery models for insurance products adjusted to the needs of platform workers, including convenient ways to contribute to existing social security schemes.

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Annex I. Uber Drivers as Fraction of Total Drivers in Mexico

Mexico a nationally representative labor survey (ENOE), equivalent to the CPS in the US. The survey is designed to obtain estimates representative at the city level. We estimated the total employment in the driver industry for all the cities listed in the following table (except Torreon) for every quarter since 2005 (32 cities in total, Uber in 24 of them).[38] It is important to note that sample weights were constructed to reflect the distribution of

| City | Uber operating in that location (entry date) | Employed population | Drivers (motor vehicles) | | Number of Uber drivers | | Number of regular taxi drivers | Uber and Taxi drivers as a % of drivers | Workers with a secondary occupation | | Workers driving as their secondary occupation | |
| | | | Number | As a % of total | Total unweighted | Total using sampling weights | | | Number | As a % of total | Number | As a % of workers with a secondary occupation |
		A	B	C=B/A	D	E	F	G=(E+F)/B	H	I=H/A	J	K=J/H
1	Mexico City	7/13	8,766,290	335,428	4%	7	10,120	205,812	64%	271,257	3%	10,729	4%
2	Guadalajara	5/14	1,904,682	36,893	2%	20	8,938	5,397	39%	64,505	3%	2,832	4%
3	Monterrey	11/14	1,831,721	51,749	3%	8	3,490	20,557	46%	61,612	3%	2,684	4%
4	Puebla	9/15	901,335	26,679	3%	2	450	12,023	47%	28,155	3%	417	1%
5	Leon	10/15	660,221	8,974	1%	3	411	3,438	43%	17,071	3%		0%
6	Torreon	8/16	471,096	11,309	2%	3	319	4,057	39%	36,427	8%	268	1%
7	San Luis Potosi	3/16	466,822	12,123	3%	10	1,404	1,033	20%	20,504	4%	482	2%
8	Merida	3/16	494,971	9,354	2%			1,042	11%	42,304	9%	513	1%
9	Chihuahua	6/16	399,084	5,307	1%	8	1,181	412	30%	11,049	3%	296	3%
10	Tampico	NA	339,776	10,590	3%			686	6%	18,374	5%	285	2%
12	Veracruz	NA	293,829	11,160	4%			4,136	37%	11,731	4%	183	2%
13	Acapulco	NA	298,706	15,474	5%			5,690	37%	8,909	3%	133	1%
14	Aguascalientes	3/16	364,503	8,202	2%	3	340	3,438	46%	10,502	3%	259	2%
15	Morelia	10/17	297,390	10,729	4%			3,671	34%	15,643	5%	320	2%
16	Toluca	12/15	546,679	20,228	4%	1	137	3,032	16%	10,338	2%	178	2%
17	Saltillo	8/16	351,562	10,787	3%	2	184	2,299	23%	15,048	4%	559	4%
18	Villahermosa	9/16	173,695	5,796	3%	1	74	1,200	22%	7,986	5%	200	3%

[38] Torreon was included in 2017.

	City	Uber operating in that location (entry date)	Employed population	Drivers (motor vehicles)		Number of Uber drivers		Number of regular taxi drivers	Uber and Taxi drivers as a % of drivers	Workers with a secondary occupation		Workers driving as their secondary occupation	
				Number	As a % of total	Total unweighted	Total using sampling weights			Number	As a % of total	Number	As a % of workers with a secondary occupation
			A	B	C=B/A	D	E	F	G=(E+F)/B	H	I=H/A	J	K=J/H
19	Tuxtla Gutierrez	NA	277,680	10,525	4%			3,021	29%	8,005	3%	155	2%
21	Tijuana	8/14	701,650	25,940	4%	10	3,206	9,952	51%	51,520	7%	510	1%
24	Culiacan	10/16	340,503	6,095	2%	12	1,283	893	36%	21,746	6%	576	3%
25	Hermosillo	3/16	360,957	5,888	2%	8	1,097	1,548	45%	32,089	9%	1,423	4%
26	Durango	NA	240,900	7,059	3%			2,090	30%	13,820	6%	133	1%
27	Tepic	6/17	199,349	7,437	4%			2,508	34%	16,998	9%	441	3%
28	Campeche	9/16	113,052	2,710	2%			819	30%	6,855	6%	91	1%
29	Cuernavaca	3/16	351,260	15,548	4%	2	398	6,603	45%	8,455	2%	379	4%
31	Oaxaca	NA	240,847	7,270	3%			2,181	30%	15,304	6%		0%
32	Zacatecas	9/16	113,176	2,727	2%	5	184	425	22%	8,416	7%	96	1%
33	Colima	NA	139,922	2,686	2%			1,105	41%	11,609	8%	136	1%
36	Queretaro	6/15	383,937	8,372	2%	5	759	3,504	51%	9,481	2%	384	4%
39	Tlaxcala*	NA	307,562	5,811	2%	1	106	1,240	23%	21,780	7%	97	0%
40	La Paz	11/17	121,784	974	1%			358	37%	9,736	8%	59	1%
41	Cancun	9/16	371,975	20,800	6%			7,398	36%	13,730	4%	149	1%
43	Pachuca	NA	166,981	5,735	3%			2,176	38%	8,997	5%	301	3%

NA-Not applicable.

* Uber is not operating in Tlaxcala, but the survey reports one worker driving Uber

Annex II. Uber-IDB Survey Questionnaire

1.   Demographics and Personal background
LANGUAGE. In what language would you like to take this survey? [DISPLAY QUESTION IN BOTH LANGUAGES; CONTINUE SURVEY WITH LANGUAGE SELECTED]
Spanish
Portuguese
YEAR/MONTH. What is your date of birth? [TERMINATE PEOPLE UNDER AGE 16]
•   YEAR
•   _1910 1910
•   ...
•   _2015 2015
•   MONTH
•   _1 January
•   _2 February
•   _3 March
•   _4 April
•   _5 May
•   _6 June
•   _7 July
•   _8 August
•   _9 September
•   _10 October
•   _11 November
•   _12 December
RESP_AGE [Hidden]. Hidden Question - RESP_AGE "this is a dummy question that will hold age"
○   USE RESP_AGE [Hidden] response list
[BRAZIL] QMktSize_BR. Where are you living? Please select the corresponding options
•   State:
•   City/Administrative Region:
[CHILE] QMKTSIZE_CL. Where are you living? Please select the corresponding options
•   Region:
•   City:
[COLOMBIA] QMktSize_CO. Where are you living? Please select the corresponding options
•   Department:
•   Town:
[MEXICO] QMktsize_MX. Where are you living? Please select the corresponding options
•   State:
•   Town:
RESP_GENDER. Are you…?
○   _1 Male
○   _2 Female

[CHILE] CL01INC. ¿Cuál es el ingreso mensual neto de tu hogar?
Selecciona una opción
•   _1 Menos de $100.000
•   _2 Entre $100.001 y $ 200.000
•   _3 Entre $200.001 y $ 300.000
•   _4 Entre $300.001 y $ 400.000

- _5 Entre $400.001 y $500.000
- _6 Entre $500.001 y $750.000
- _7 Entre $750.001 y $1.000.000
- _8 Entre $1.000.001 y $1.500.000
- _9 Entre $1.500.001 y $2.000.000
- _10 Más de $2.000.000
- _11 Prefiero no responder

[BRAZIL] BR04INC. Qual é, aproximadamente, a sua renda mensal familiar bruta?
Selecione uma opção
- _1 Até R$ 500
- _2 De R$501 a R$1000
- _3 De R$1001 a R$1500
- _4 De R$1501 a R$2000
- _5 De R$2001 a R$3000
- _6 De R$3001 a R$4000
- _7 De R$4001 a R$5000
- _8 De R$5001 a R$7500
- _9 De R$7501 a R$10000
- _10 Mais de R$10000
- _11 Prefiro não responder

[COLOMBIA] CO01INC. ¿Cuál es el ingreso mensual neto de tu hogar?
Selecciona una opción
- _1 Menos de $300.000
- _2 Entre $300.001 y $600.000
- _3 Entre $600.001 y $1.200.000
- _4 Entre $1.200.001 y $2.000.000
- _5 Entre $2.000.001 y $3.000.000
- _6 Entre $3.000.001 y $5.000.000
- _7 Entre $5.000.001 y $7.000.000
- _8 Entre $7.000.001 y $10.000.000
- _9 Más de $10.000.000
- _10 Prefiero no responder

[MEXICO] MX01INC. ¿Cuál es el ingreso mensual neto de tu hogar?
Selecciona una opción
- _1 Menos de $2.000
- _2 Entre $2.001 y $3.000
- _3 Entre $3.001 y $5.000
- _4 Entre $5.001 y $7.000
- _5 Entre $7.001 y $10.000
- _6 Entre $10.001 y $13.000
- _7 Entre $13.001 y $15.000
- _8 Entre $15.001 y $20.000
- _9 Más de $20.000
- _10 Prefiero no responder

1.1.   Please indicate the total number of persons living in your household (including you)
[OPEN END NUMERIC TEXT BOX; MUST BE AT LEAST 1]
1.2.   What is the last educational level you completed? [SINGLE PUNCH]

[BRAZIL]
Primary school or less [EXPANDABLE HEADER]
No formal education
Incomplete Elementary Education (grades 1° to 5°)
Complete Elementary Education (grades 1° to 5°)
Incomplete Lower Secondary Education (grades 6° to 9°)
Complete Lower Secondary Education (grades 6° to 9°)
High school to University [EXPANDABLE HEADER]
Incomplete Upper Secondary Education
Complete Upper Secondary Education
Incomplete University
Complete University
Post-Graduate [EXPANDABLE HEADER]
Postgraduate degree (Complete/Incomplete)
Master's Degree (Complete/Incomplete)
Doctor's Degree (Complete/Incomplete)
[COLOMBIA]
Primary to Lower secondary [EXPANDABLE HEADER]
No formal education
Incomplete Primary school (grades 1° to 5°)
Complete Primary school (grades 1° to 5°)
Incomplete Lower Secondary Education (grades 6° to 9°)
Complete Lower Secondary Education (grades 6° to 9°)
Upper Secondary to Higher Technical / Technological [EXPANDABLE HEADER]
Incomplete Upper Secondary Education (grades 10° to 11°)
Complete Upper Secondary Education (grades 10° to 11°)
Incomplete Higher Technical/ Technological Education
Complete Higher Technical/ Technological Education
University to Postgraduate [EXPANDABLE HEADER]
Incomplete University
Complete University
Incomplete Postgraduate
Complete Postgraduate
[CHILE]
Basic Education or less [EXPANDABLE HEADER]
No formal education
Incomplete Basic Education (grades 1° to 7°)
Complete Basic Education (grades 1° to 8°)
Secondary to Higher Technical Education [EXPANDABLE HEADER]
Incomplete Technical Upper Secondary Education
Incomplete General Upper Secondary Education
Complete Technical Upper Secondary Education
Complete General Upper Secondary Education
Incomplete Higher Technical Education
Complete Higher Technical Education
University to Postgraduate [EXPANDABLE HEADER]
Incomplete University
Complete University
Incomplete Postgraduate
Incomplete Technical Tertiary
Complete Technical Tertiary

Complete Postgraduate
[MEXICO]
Primary school or less [EXPANDABLE HEADER]
No formal education
Incomplete Primary school
Complete Primary school
Secondary Education [EXPANDABLE HEADER]
Incomplete Lower secondary education
Complete Lower secondary education
Incomplete Comercial education
Incomplete Technical education
Complete Comercial education
Complete Technical education
Incomplete Upper secondary education PREPARATORIA
Complete Upper secondary education
University to Postgraduate [EXPANDABLE HEADER]
Incomplete University
Complete University/Bachelor's Degree
Master's Degree (incomplete/complete)
Doctor's Degree (incomplete/complete)
1.3.   Major/Subject (if applicable)
1.3.1. [OPEN ENDED TEXT BOX]
1.3.2. DK/NA [EXCLUSIVE]
1.4.   Please indicate your marital status.
1.4.1. Single
1.4.2. Cohabitating
1.4.3. Married
1.4.4. Divorced
1.4.5. Widowed
1.4.6. Separated
1.4.7. DK/NA

1.5.   How much of your total household costs do you, yourself, cover each month?
[ROTATE 1:5]
1.5.1. All of them
1.5.2. Almost all of them
1.5.3. About half of them
1.5.4. Less than half of them
1.5.5. None [ANCHOR]
1.5.6. DK/NA [ANCHOR]

1.6.   Were you born in this country?
[ROTATE 1:2]
1.6.1. Yes
1.6.2. No
1.7.   Have you been living in this city for more than 5 years?
[ROTATE 1:2]
1.7.1. Yes
1.7.2. No
2.   Life before Uber

[SHOW ON SEPARATE SCREEN: Thank you. We will now ask you a few questions related to your work life prior to driving with Uber]

2.1.   What was your employment status during the month before starting to drive with Uber? Select all that apply.

2.1.1. Employed full-time
2.1.2. Employed part-time
2.1.3. Self employed
2.1.4. A student
2.1.5. Unemployed and looking for work
2.1.6. Unemployed and not looking for a job
2.1.7. Long-term sick or disabled
2.1.8. Full-time parent, homemaker
2.1.9. Retired
2.1.10. Other

2.2.   [ASK If Q2.1=1,2,3] The month before starting to drive with Uber, did you contribute to a mandatory pension scheme?

[ROTATE 1:2]
2.2.1. Yes
2.2.2. No

2.3.   [ASK If Q2.1=1,2,3] The month before starting to drive with Uber, did you contribute to a mandatory health system?

[ROTATE 1:2]
2.3.1. Yes
2.3.2. No

2.4.   How many jobs did you hold the month before joining Uber?
2.4.1. [OPEN END NUMERIC TEXT BOX]
2.4.2. None
2.4.3. DK/NA
2.5.   [ASK If Q2.1=1,2,3] And which industry were you working in your primary job?
[RANDOMIZE] [SINGLE PUNCH]
2.5.1. Agriculture, forestry and fishing
2.5.2. Energy and water
2.5.3. Manufacturing and construction
2.5.4. Government service
2.5.5. Tourism, hotels and restaurants
2.5.6. Transport
2.5.7. Communication
2.5.8. Banking and finance
2.5.9. Education and health
2.5.10. Other services [ANCHOR]
2.6.   [ASK If Q2.1=1,2,3] How would you describe your primary job prior to Uber? Please select the most relevant answer from the following list.
2.6.1. A job that you left voluntarily
2.6.2. A job that you had to leave but not voluntarily
2.6.3. A job that ceased to exist
2.6.4. I continue to have that job

2.7.   [ASK IF Q2.1=1,2,3] Thinking about the last month before starting to work with Uber, what was your individual income from all kinds of work?

[USE COUNTRY-SPECIFIC INCOME SCALE FROM DEMOS SECTION]

2.8.   Thinking about the last month before starting to work with Uber, did you receive any non-work related income? (e.g. state subsidies, scholarships, etc.)

[ROTATE 1:2]
2.8.1. Yes
2.8.2. No
2.8.3. DK/NA [ANCHOR]

2.9.   [ASK IF Q2.8=Yes] Thinking about the last month before starting to work with Uber, what was your individual income from non-work related sources? (e.g. state subsidies, scholarships, etc.)

[USE COUNTRY-SPECIFIC INCOME SCALE FROM DEMOS SECTION]

2.10.   At any point before you started working with Uber, did you ever drive any of the following vehicles/services for work? Select all that apply.
[RANDOMIZE]
2.10.1. Taxi
2.10.2. Private chauffeur
2.10.3. Public bus
2.10.4. Microbus
2.10.5. School bus
2.10.6. Delivery service (non-passenger)
2.10.7. Ride-hailing services (non-Uber)
2.10.8. None of the above [EXCLUSIVE]
2.11.   [ASK ONLY IF Q2.10=TAXI] Thinking about your experience driving a taxi compared to your experience working with Uber, to what extent do you agree or disagree with the following statements?

[SCALE; ROTATE]
2.11.1. Strongly agree
2.11.2. Somewhat agree
2.11.3. Neither agree nor disagree
2.11.4. Somewhat disagree
2.11.5. Strongly disagree
[RANDOMIZE]
2.11.5.1.   I feel greater pride working with Uber
2.11.5.2.   The clients I meet through Uber are more respectful
2.11.5.3.   My earnings through Uber are more stable
2.11.5.4.   Working with Uber has given me more independence and dignity
2.11.5.5.   I make more money with Uber
3.   Life with Uber
[SHOW ON SEPARATE SCREEN: Thank you. The next few questions are about your current work life while driving with Uber.]
3.1.   Which of the following apply to you currently, apart from your work with Uber? Select all that apply.

3.1.1. Employed full-time
3.1.2. Employed part-time
3.1.3. Self employed
3.1.4. A student
3.1.5. Unemployed and looking for work
3.1.6. Long-term sick or disabled
3.1.7. Parent, homemaker
3.1.8. Retired
3.1.9. None of the above, driving with Uber is my only occupation [EXCLUSIVE]
3.1.10. Other

3.2.	[ASK ONLY IF 3.1=1,2,3] What type of work are you doing in your main other job? Select one response only.
[RANDOMIZE]
3.2.1. Public sector employee (central or municipal government)
3.2.2. Employee at a public company
3.2.3. Private sector employee
3.2.4. Domestic service (living with the household where service is rendered)
3.2.5. Domestic service (not living with the household where service is rendered)
3.2.6. Military employee
3.2.7. Unpaid family member
3.2.8. Self employed
3.2.9. DK/DR [ANCHOR]
3.3.	[ASK ONLY IF Q3.1=1,2,3] And which industry are you working in your primary job?
[RANDOMIZE] [SINGLE PUNCH]
3.3.1. Agriculture, forestry and fishing
3.3.2. Energy and water
3.3.3. Manufacturing and construction
3.3.4. Government service
3.3.5. Tourism, hotels and restaurants
3.3.6. Transport
3.3.7. Communication
3.3.8. Banking and finance
3.3.9. Education and health
3.3.10. Other services [ANCHOR]
3.4.	[ASK ONLY IF Q3.1=2] Did you seek full-time salaried work in the last four weeks?
[ROTATE 1:2]
3.4.1. Yes
3.4.2. No
3.4.3. DK/NA [ANCHOR]
3.5.	Thinking about the last month, what was your individual income from all kinds of work, excluding your work with Uber?

[USE COUNTRY-SPECIFIC INCOME SCALE FROM DEMOS SECTION]
3.5.1. I had no source of income

3.6.	Thinking about the last month, what was your total individual income from non work-related sources? (e.g. state subsidies, scholarships, etc.)

[USE COUNTRY-SPECIFIC INCOME SCALE FROM DEMOS SECTION]
3.6.1. I had no source of income

3.7.   In the last month, what was the total revenue you generated by driving with Uber, after the Uber commission/service fee but before costs/expenses such as fuel?

3.7.1. [OPEN END NUMERIC TEXT BOX]
3.7.2. DK/NA
3.8.   Do you currently earn money using other rideshare platforms like Uber? Please select all that apply.
[RANDOMIZE]
[BRAZIL]
1.1.1. Cabify
1.1.2. 99
1.1.3. Wappa
1.1.4. Lady Driver
1.1.5. PUL
1.1.6. Waze Carpool
1.1.7. Blacklane
1.1.8. Other (please specify) [ANCHOR]
1.1.9. No, I do not use any platforms other than Uber [EXCLUSIVE; ANCHOR]

[CHILE]
1.1.10. Easy Taxi
1.1.11. Beat
1.1.12. Cabify
1.1.13. InDriver
1.1.14. Other (please specify) [ANCHOR]
1.1.15. No, I do not use any platforms other than Uber [EXCLUSIVE; ANCHOR]

[COLOMBIA]
1.1.16. Cabify
1.1.17. EasyTaxi
1.1.18. Tappsi
1.1.19. Taxis Libres
1.1.20. Movip
1.1.21. Mi Águila
1.1.22. Other (please specify) [ANCHOR]
1.1.23. No, I do not use any platforms other than Uber [EXCLUSIVE; ANCHOR]
[MEXICO]
1.1.24. Yaxi
1.1.25. Siggo
1.1.26. Laudrive
1.1.27. Citydrive
1.1.28. InDriver
1.1.29. Pronto
1.1.30. Mi Jaime
1.1.31. Cabify
1.1.32. Easy
1.1.33. Didi

1.1.34. Taxify
1.1.35. Other (please specify) [ANCHOR]
1.1.36. No, I do not use any platforms other than Uber [EXCLUSIVE; ANCHOR]

3.9. Who owns the vehicle that you use for driving with Uber?
[RANDOMIZE] [SINGLE PUNCH]
3.9.1. Self
3.9.2. Spouse
3.9.3. Parents
3.9.4. Employer
3.9.5. Rental agency
3.9.6. Other (please specify) [ANCHOR]
3.9.7. DK/NA [ANCHOR]

3.10. What was the income you generated from these alternative ride-hailing platforms during the past month?
[OPEN END NUMERIC TEXT BOX, SAME RANGE AS INCOME SCALE]
3.10.1 I do not use any platforms other than Uber

3.11. If you were offered a full-time salaried job that provided an income equal to what you currently make from all your jobs, would you stop driving with Uber?

[ROTATE 1:2]
3.11.1. Yes
3.11.2. No
3.11.3. DK/NA [ANCHOR]
3.12. What is the minimum monthly salary that an alternative, full-time salaried job would have to provide for you to stop driving with Uber?
[OPEN END NUMERIC TEXT BOX, SAME RANGE AS INCOME SCALE]
3.12.1. Wouldn't stop driving with Uber
3.12.2. DK/NA
3.13. Did you contribute to a pension system in the last month?

[ROTATE 1:2]
3.13.1. Yes
3.13.2. No
3.13.3. DK/NA [ANCHOR]
3.14. [ASK ONLY IF 3.13=YES] You mentioned that you contributed to a pension system in the last month. Which pension system did you contribute to? Please select all that apply.
[RANDOMIZE]
 [MEXICO]
3.14.1. Federal or state social pensions
3.14.2. AFORE (Administradora de Fondos de Retiro)
3.14.3. Pension via employer or university
3.14.4. Voluntary individual pension plan
3.14.5. Other (please specify) [ANCHOR]
3.14.6. DK/NA [ANCHOR]
[CHILE]
3.14.7. Mandatory pension contribution: Individual Account System, AFP
3.14.8. Special pension regime contribution (Capredena, Dipreca, and others)
3.14.9. Voluntary pension plan

3.14.10.   Other (please specify) [ANCHOR]
3.14.11.   DK/NA [ANCHOR]

[BRAZIL]
3.14.12.   Social Security General System
3.14.13.   Voluntary individual pension plan
3.14.14.   Other (please specify) [ANCHOR]
3.14.15.   DK/NA [ANCHOR]
[COLOMBIA]
3.14.16.   General Pension System (Colpensiones or a private Pension Fund -AFP-, obligatory* contributions) without voluntary savings
3.14.17.   General Pension System (Colpensiones or a private Pension Fund -AFP-, obligatory* or voluntary contributions) with voluntary savings
3.14.18.   Beneficios Económicos Periódicos (BEPS)
3.14.19.   Other (please specify) [ANCHOR]
3.14.20.   DK/NA [ANCHOR]
3.15.   Are you currently affiliated with a health insurance system?

[ROTATE 1:2]
3.15.1. Yes
3.15.2. No
3.15.3. DK/NA [ANCHOR]
3.16.   [IF Q3.15=YES] What kind of health system are you affiliated with?

[RANDOMIZE]
[MEXICO]
3.16.1. Public healthcare delivery
3.16.2. Programs operated by the Instituto Mexicano del Seguro Social or IMSS
3.16.3. Programs operated by Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado or ISSSTE
3.16.4. Seguro Popular
3.16.5. Private organizations
3.16.6. Private hospitals/physicians
3.16.7. Other (please specify) [ANCHOR]
3.16.8. DK/NA [ANCHOR]
[CHILE]
3.16.9. State-funded National Health Fund - Fondo Nacional de Salud (FONASA)
3.16.10.   Private coverage schemes Las Instituciones de Salud Previsional (ISAPRE)
3.16.11.   Other (please specify) [ANCHOR]
3.16.12.   DK/NA [ANCHOR]
[BRAZIL]
3.16.13.   National Healthcare System - Sistema Único de Saúde, SUS
3.16.14.   Private health plans / private health insurance
3.16.15.   Private hospitals/physicians
3.16.16.   Other (please specify) [ANCHOR]
3.16.17.   DK/NA[ANCHOR]
[COLOMBIA]
3.16.18.   Contributory regime, as contributor o beneficiary, without Prepaid Medicine
3.16.19.   Contributory regime, as contributor o beneficiary, including Prepaid Medicine
3.16.20.   Subsidized regime or SISBEN
3.16.21.   Special regime, as military forces, Ecopetrol, public universities, etc.

3.16.22.   Other (please specify) [ANCHOR]
3.16.23.   DK/NA [ANCHOR]
3.17.   Do you have insurance for risks related to the operation of the vehicle you use for driving with Uber? Please select all that apply.
[ROTATE 1:2]
3.17.1. Life insurance
3.17.2. Liability/Accident insurance
3.17.3. Other (please specify) [ANCHOR]
3.17.4. DK/NA [ANCHOR]

4.   Motivation for driving with Uber
4.1.   Thinking back to when you decided to start driving with Uber, please indicate whether it was a major or minor reason you made the decision to drive with Uber, or if it had no impact on you:
[SCALE]
4.1.1.   Major impact
4.1.2.   Minor impact
4.1.3.   No impact
[RANDOMIZE]
4.1.3.1.   Earn more income
4.1.3.2.   Maintain a stable income
4.1.3.3.   Have more flexible working hours
4.1.3.4.   Be my own boss
4.1.3.5.   Have more leisure time for myself
4.1.3.6.   Work with better and more respectful clients/passengers
4.1.3.7.   Work with a respectable, international company
4.1.3.8.   Further my personal development (soft skills, technological capacity, social interactions, etc.)
4.1.3.9.   Feel safe driving on the Uber platform thanks to the technology
4.1.3.10.   Continue earning money after losing my job
4.2.   Now that you have driven with Uber, please indicate to what extent these expectations have been met, exceeded or disappointed.
[SCALE – ROTATE 1:3]
4.2.1.   Disappointed expectations
4.2.2.   Met expectations
4.2.3.   Exceeded expectations
[RANDOMIZE - include only items selected major/minor impact at Q4.1]
4.2.3.1.   Earn more income
4.2.3.2.   Maintain a stable income
4.2.3.3.   Have more flexible working hours
4.2.3.4.   Be my own boss
4.2.3.5.   Have more leisure time for myself
4.2.3.6.   Work with better and more respectful clients/passengers
4.2.3.7.   Work with a respectable, international company
4.2.3.8.   Further my personal development (soft skills, technological capacity, social interactions, etc.)
4.2.3.9.   Feel safe driving on the Uber platform thanks to the technology
4.2.3.10.   Continue earning money after losing my job

4.3.   Which of the below statements best explains how you would prefer to drive with Uber? Please select one response only.

[RANDOMIZE]
4.3.1. Plan to drive with Uber for the foreseeable future
4.3.2. Plan to drive until something better comes up
4.3.3. Plan to drive until you make a certain amount of money
4.3.4. You plan to stop soon
4.3.5. DK/NA [ANCHOR]
4.4. What employment aspects would make you accept another job and stop driving with Uber? Please select the top two most important to you.
[RANDOMIZE]
4.4.1. Earn more
4.4.2. Have better benefits (pension and health)
4.4.3. Have more recognition
4.4.4. Greater pride in my work
4.4.5. Have a more intellectually demanding job
4.4.6. Work in my specialist subject area
4.4.7. Other (please specify) [ANCHOR]

5.   Financial Health and Behavior
[SHOW ON SEPARATE SCREEN: Thank you - only a few more questions left to answer! In this last section, we would now like to ask you a few questions regarding your current and future financial practices.]
5.1.   Who is the authorized owner/user of the bank account you receive your Uber payments to? Please select all that apply.
[RANDOMIZE]
5.1.1. Self
5.1.2. Direct family member
5.1.3. Employer
5.1.4. Other (please specify) [ANCHOR]
5.1.5. DK/NA [ANCHOR]
[ASK ONLY IF Q5.1=Self]
5.2.   Did you open the bank account specifically to receive Uber payments?

[ROTATE 1:2]
5.2.1. Yes
5.2.2. No
5.2.3. DK [ANCHOR]
5.3.   Did you have a smart phone with internet access before you joined Uber?

[ROTATE 1:2]
5.3.1. Yes
5.3.2. No
5.3.3. DK [ANCHOR]
5.4.   Which of the following financial instruments do you own?
[RANDOMIZE]
5.4.1. Checking account
5.4.2. Savings account
5.4.3. Bank provided credit card
5.4.4. Non-bank provided credit card
5.4.5. None of these [ANCHOR]
5.4.6. DK/NA [ANCHOR]

5.5.   Suppose you lost your income and had to survive only on your savings or things you could sell. How long would you be able to cover ALL of your basic needs, like food, housing, and transportation?
[ROTATE 1:5]
5.5.1.   Less than one week
5.5.2.   Between a week and a month
5.5.3.   Between one month and 3 months
5.5.4.   Between 4 months and 6 months
5.5.5.   More than six months
5.5.6.   DK/DR [ANCHOR]
5.6.   Do you personally owe any money to a financial institution or a person? This could be money you owe for things like a loan or other types of debt.

[ROTATE 1:2]
5.6.1.   Yes
5.6.2.   No
5.6.3.   DK/NA [ANCHOR]
[ASK ONLY IF Q5.6=YES]
5.7.   Does making payments to pay back the money you owe make it very difficult, somewhat difficult, or not at all difficult for you to pay for the other things you need?

[ROTATE 1:3]
5.7.1.   Very difficult
5.7.2.   Somewhat difficult
5.7.3.   Not at all difficult
5.7.4.   I do not have to make payments on the money I owe [ANCHOR]
5.7.5.   DK/NA [ANCHOR]
5.8.   To what extent do you agree or disagree with the following statements?

[SCALE - ROTATE]
5.8.1.   Strongly agree
5.8.2.   Somewhat agree
5.8.3.   Neither agree nor disagree
5.8.4.   Somewhat disagree
5.8.5.   Strongly disagree
[RANDOMIZE]
5.8.5.1.   I have confidence in the financial institutions/banks in my country
5.8.5.2.   I am confident that I can overcome any financial problem that I might face
5.8.5.3.   If I faced a financial emergency today, such as a medical emergency, I would have the money to pay for it
5.9.   Upon reaching retirement age, you plan to:
[RANDOMIZE]
5.9.1.   Stop working more or less immediately
5.9.2.   Continue working as long as my health allows
5.9.3.   Reduce hours worked
5.9.4.   Continue working as self-employed
5.9.5.   Already retired and stopped working
5.9.6.   Already retired and reduced hours worked
5.9.7.   Never will stop working

5.9.8. DK/NA [ANCHOR]
5.10. How much have you thought about how to finance your life in old age?

[ROTATE 1:4]
5.10.1. A lot
5.10.2. Somewhat
5.10.3. A little
5.10.4. I haven't thought about it at all
5.10.5. DK/NA [ANCHOR]
5.11. Have you taken any concrete measures regarding financing your life in old age?

[ROTATE 1:2]
5.11.1. No
5.11.2. Yes
5.11.3. DK/NA [ANCHOR]
[ASK ONLY IF Q5.11= YES]
5.12. Which actions have you taken?
[RANDOMIZE]
5.12.1. Money saved in a bank account
5.12.2. Money saved in house
5.12.3. Purchase a house/land
5.12.4. Contributions to a pension scheme
5.12.5. Started a business
5.12.6. Other (Please specify) [ANCHOR]
5.12.7. DK/NA [ANCHOR]

5.13. Once you will have stopped working, how do you envision to finance yourself?
[RANDOMIZE]
5.13.1. Public pension
5.13.2. Personal savings
5.13.3. Private pension
5.13.4. Help from family members
5.13.5. Help from friends or neighbors
5.13.6. Income from renting properties
5.13.7. Income from a business
5.13.8. Life insurance
5.13.9. Help from the state (including social programs)
5.13.10.   Haven't thought about it
5.13.11.   Other (Please specify) [ANCHOR]
5.13.12.   DK/NA [ANCHOR]
5.14. Do you or one of your household members have savings in the current form:
[RANDOMIZE]
5.14.1. Personal savings
5.14.2. In cash (at home or in savings associations)
5.14.3. In cash in a savings account (bank)
5.14.4. In cash in a savings account (credit union)
5.14.5. Certificates of deposit, mutual funds, stock, bonds
5.14.6. Savings in a pension fund
5.14.7. Land
5.14.8. Other savings (Please specify) [ANCHOR]

5.14.9. None of the above [ANCHOR]

5.14.10.   DK/NA [ANCHOR]

5.15.   What are your principal reasons for savings?

[RANDOMIZE]

5.15.1. Starting a business

5.15.2. Buy a house, apartment or land

5.15.3. To finance the education of my kids

5.15.4. To pay back debts

5.15.5. To be able to cope with emergencies or other unexpected events

5.15.6. To accumulate funds for retirement

5.15.7. To travel

5.15.8. To make important purchases (car, furniture, etc.)

5.15.9. For an inheritance

5.15.10.   Other (Please specify) [ANCHOR]

5.15.11.   DK/DR [ANCHOR]

5.16.   If you would have an easy option to automatically save part of your Uber income in a savings account, would you make use of that option?

[ROTATE 1:2]

5.16.1. Yes

5.16.2. No

5.16.3. DK/NA [ANCHOR]

5.17.   If you had an automatic option to save a portion of the income you make with each Uber ride, what is the portion, in percent, that you would like to save?

[ROTATE 1:4]

5.17.1. Nothing

5.17.2. 2%

5.17.3. 5%

5.17.4. 10%

[SHOW ON SEPARATE SCREEN: Thank you - those are all the questions we have for you today. Thank you for taking the time to participate in this survey and answer the questions.]