The “Flexi-Income” Intelligence Suite

Insights Report: GigFin Income Stabilizer

Market Viability & Risk Analysis for “Salary Smoothing” Product

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1. Executive Summary

The Flexi-Income Intelligence Suite was developed to assess the feasibility and risk profile of GigFin's proposed *Salary Smoothing* product for gig economy workers. Using a dimensional Business Intelligence model and interactive dashboards, the project evaluates income stability, volatility, and geographic performance across platforms, job categories, and regions.

As shown in **Figure 1**, the analyzed portfolio represents a substantial economic opportunity, with total earnings exceeding $59 million. However, despite this scale, only **5.59% of workers** meet the strict eligibility criteria defined by the current Income Volatility Index (IVI) threshold.

Key takeaway: While the gig economy is financially significant, income instability is widespread. A selective, data-driven rollout strategy is therefore essential to balance financial inclusion with responsible risk management.

2. Analytical Context and Methodology

The analysis is built on a star schema data model with a daily-grain fact table capturing job-level earnings. Dimension tables describe workers, platforms, regions, job categories, and time.

Key analytical measures include:

- Total Earnings
- Average Daily Earnings (ADE)
- Income Volatility Index (IVI)
- Gap Day Frequency
- Work Intensity Ratio
- Platform Dependency Ratio

These measures allow the dashboards to move beyond descriptive reporting toward diagnostic and strategic analysis.

3. Key Insights and Findings

Finding 1: Portfolio Size Masks Underlying Instability

As illustrated in **Figure 1**, the portfolio generates significant earnings volume, with strong Average Daily Earnings across filters. However, this surface-level performance hides considerable income volatility at the worker level.

Why this matters: High aggregate earnings do not guarantee repayment capacity. Lending decisions must therefore be based on income predictability rather than total income alone.

Finding 2: The Eligibility Paradox

The Eligibility Percentage card in **Figure 2** shows that only **5.59%** of workers qualify for Salary Smoothing under the current IVI threshold of 20%.

Why this matters: A Total Addressable Market of roughly 5% is unlikely to justify the operational costs of a lending product.

Finding 3: Work Consistency Drives Stability

The scatter plot in **Figure 3** reveals a strong relationship between Work Intensity Ratio and Income Volatility Index.

Why this matters: Behavioral consistency is a stronger predictor of stability than income magnitude.

Finding 4: Platform-level IVI is uniformly high (no "safe" platform).

The Income Volatility Index (IVI) by platform clusters tightly:

- Toptal: 0.43, Upwork: 0.43, Freelancer: 0.44, Fiverr: 0.44, PeoplePerHour: 0.46.

Why it matters: Platform alone is not a sufficient risk proxy. Underwriting should prioritize worker/job behavior signals (work intensity, category gap history, region stability).

Finding 5: Job Category Is a Structural Risk Factor

As shown in **Figure 4**, gap day frequency varies significantly by job category. Gap Day totals are highest for Graphic Design and Web Development (78 each), while Customer Support is lowest (60).

Why this matters: Uniform risk models systematically misprice structurally intermittent work.

Finding 6: Geographic Disparities Shape Real Income

Figures 5, 6, and 7 highlight major regional differences in earnings, volatility, and cost of living.

Why this matters: Geography must inform lending limits and repayment terms.

Finding 7: Cost-of-living adjustment changes the meaning of "good" earnings.

The cost-of-living index varies strongly (e.g., Middle East 128 vs USA 97).

Why it matters: Nominal earnings should be normalized by local affordability when setting advance limits, ensuring fairness and more accurate repayment capacity estimation.

Finding 8: Some regions show materially higher risk

As shown in **Figure 8** ,(the regional performance table):

- UK: IVI 0.55 and gap days 98 (highest risk signal).
- Europe: gap days 61 (best continuity).
- Asia: IVI 0.47 (lowest volatility) but gap days 90 (continuity issues).

Why it matters: Region-aware underwriting can reduce losses: higher-risk regions require tighter limits, shorter terms, or higher margins.

4. Business Recommendations

Each recommendation below is explicitly grounded in dashboard evidence (Figures 1–8) to ensure feasibility and analytical consistency.

R1: Implement Dual-Metric Eligibility Screening

As shown in **Figure 3**, workers with moderate volatility but high work consistency often display stable income behavior. Eligibility should therefore be defined as:

- IVI < 0.20, or
- IVI between 0.20 and 0.30 with above-median Work Intensity Ratio

This approach mitigates the over-exclusion highlighted in **Figure 2**.

R2: Adjust Risk Rules by Job Category

Figure 4 shows that gap days are structurally higher in creative roles. Risk thresholds should be adapted by job category rather than applied uniformly.

R3: Replace Hard Credit Freezes with Graduated Responses

Figures 3 and 4 indicate that instability emerges progressively. GigFin should apply warning signals, limit reductions, and temporary freezes sequentially rather than immediately blocking access.

R4: Prioritize Regional Rollout Based on Real Purchasing Power

Figures 6, 7, and 8 demonstrate that regions with similar earnings differ substantially once cost of living is considered. Initial rollout should prioritize regions with favorable real income dynamics.

R5: Maintain Platform-Neutral Credit Scoring

Figure 1 shows balanced earnings across platforms, while Figure 5 confirms that volatility is not platform-exclusive. Credit decisions should therefore remain worker-centric.

R6: Treat Salary Smoothing as a Learning Product

Given the absence of repayment data, Salary Smoothing should be launched as a controlled pilot, using dashboards (Figures 1–8) as live monitoring tools to recalibrate risk thresholds.

5. Limitations and Future Improvements

Limitations

- Absence of loan repayment and default data.
- Reliance on historical income patterns.
- Lack of expense and household financial data.
- Regional aggregation limits city-level insights.
- Certain historically stable job categories (e.g., content writing, data entry, Tier 1 support) are highly exposed to automation by LLMs and AI agents, which may cause future income stability to be overestimated.

Future Improvements

- Integrate repayment and delinquency data.
- Introduce predictive income-forecasting models.
- Extend time horizons for seasonality analysis.
- Incorporate open banking data for net income estimation.
- Incorporate an AI exposure score by job category to adjust long-term income stability assessments.

6. Conclusion

The Flexi-Income Intelligence Suite demonstrates that gig economy income is volatile but not random. Through targeted analytics and disciplined rollout strategies, GigFin can design a Salary Smoothing product that expands financial inclusion while maintaining prudent risk controls.

A. Appendix: Dashboard Figures

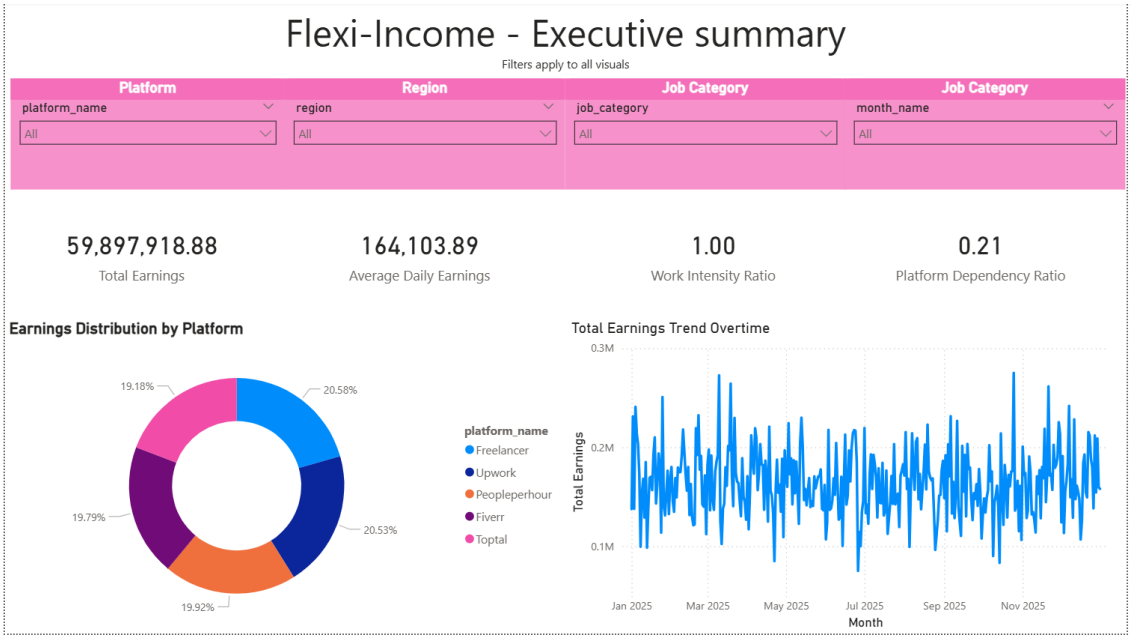

Figure 1: Executive Summary Dashboard — Portfolio Overview

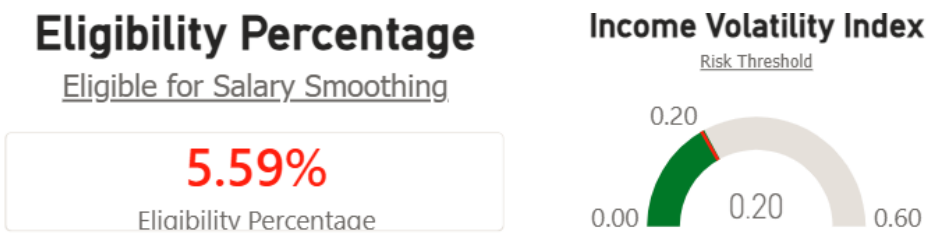

Figure 2: Eligibility Percentage and Volatility Threshold

Figure 3: Income Stability vs Work Intensity

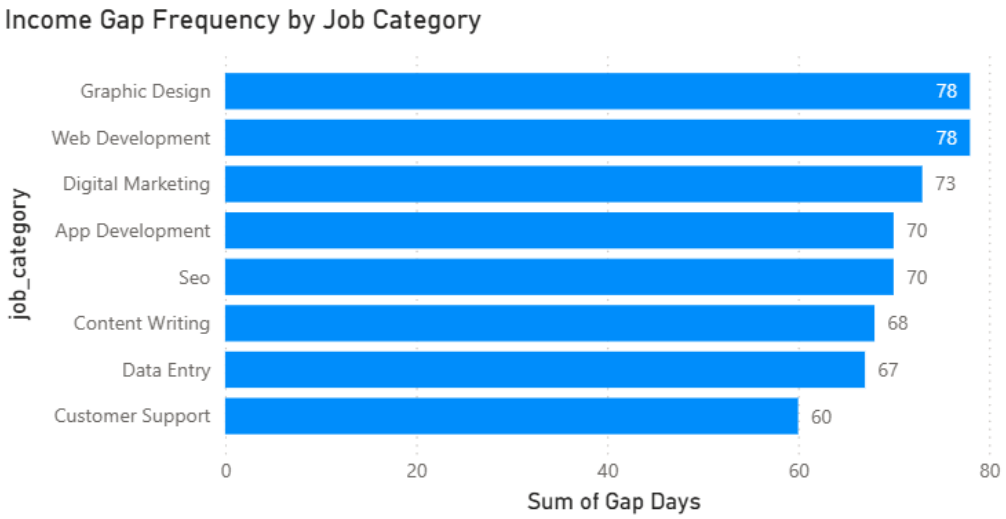

Figure 4: Gap Day Frequency by Job Category

platform_name	Income Volatility Index
Toptal	0.43
Upwork	0.43
Freelancer	0.44
Fiverr	0.44
Peopleperhour	0.46
Average	**0.20**

Figure 5: Income Volatility Index by Platform

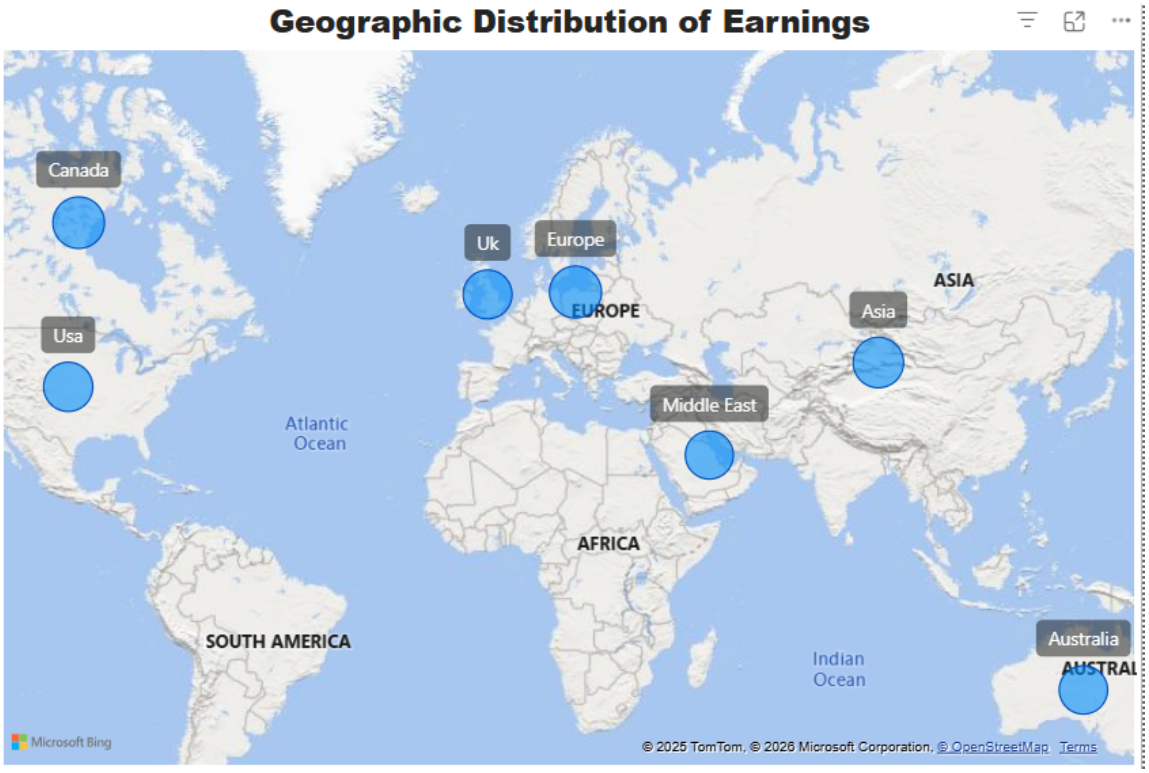

Figure 6: Geographic Distribution of Earnings

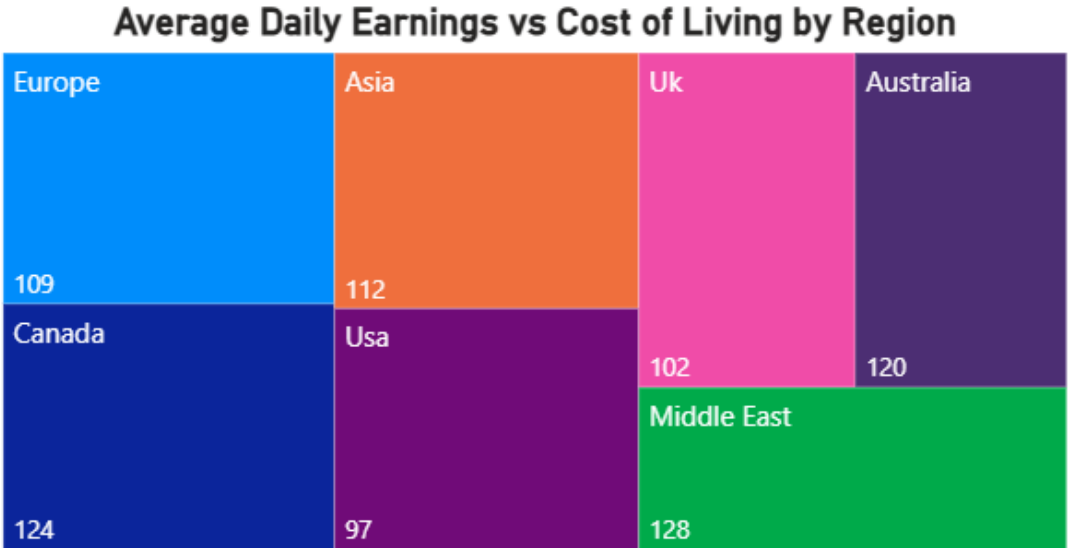

Figure 7: Earnings vs Cost of Living by Region

Regional Performance Summary

region	Average Daily Earnings	Income Volatility Index	Sum of is_gap_day
Usa	23,269.52	0.58	6
Australia	22,368.91	0.57	15
Middle East	22,004.87	0.56	14
Uk	22,890.74	0.46	16
Canada	25,796.58	0.45	13
Asia	24,610.36	0.42	9
Europe	26,301.96	0.39	13
Total	**167,242.94**	**0.19**	**86**

Figure 8: Regional Performance Summary