2555 The Driver Cant Afford the Job

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The conventional question is: can the operator afford the W-2 driver?

That is the wrong question.

The real question is: can the driver afford the job?

The operator pays a wage, a tip pass-through, sometimes a per-mile reimbursement. The operator sees that line and calls it the cost of the driver. The driver sees a different line. The driver sees what they take home after the vehicle eats them alive.

The driver's cost stack: vehicle purchase, lease, or financing. Fuel. Routine maintenance — oil, tires, brakes — accelerated, because a delivery driver puts on a personal vehicle's lifetime mileage in two to three years. Non-routine maintenance pulled forward by the same mileage. Depreciation — a real cost the driver pays at trade-in or breakdown. Commercial-grade auto insurance — not the civilian policy a driver buys to commute. A personal auto policy excludes paid delivery use. The driver who runs first-party delivery on a personal policy is uninsured for the work. The policy that covers it costs multiples of the civilian premium. Registration, inspection, commercial endorsements where required.

Run the math at the optimistic end — the higher end of the tip average — and the auto cost stack still outruns it. Not by a little. By enough that the driver's effective hourly rate, after the vehicle, falls below the wage they could get standing inside the four walls of the same operation, doing a job that does not put 30,000 miles a year on their car.

That is the people break. The cast member the operator wants in the driver seat is the cast member who can do the math. The cast member who can do the math does not take the job. The cast member who takes the job is the one who hasn't done the math yet — and they leave when they do.

Profit looks fine on the order. People does not hold. The driver seat turns over, the operator hires again, the new driver does the math, and the cycle runs.