Working Hard for the Money: Considerations for Survivors’ Safety, Privacy, and Economic Empowerment in the Gig Economy

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Learning Objectives

• Understand what the gig economy is

• Explore key financial, safety, and privacy considerations for survivors

• Learn how to help survivors with safety, privacy, and financial planning for their participation in the gig economy
What is the Gig Economy?
Also Known As…

- Flexible workforce
- New service economy
- Contractor economy
- Sharing economy
- Bartering
- Side hustle (vs. main gig)
Gig Economy Jobs (Offline)

Traditional gig economy

- Maid service
- Seasonal retail / labor jobs
- Temp service jobs
- Freelance writers
- Consulting sales / multi-level marketing:
  - MaryKay, Scentsy, Longerberger, Paparazzi, Stella & Dot, 31Gifts, etc.
Gig Economy Jobs (Online)

New gig economy
- Virtual assistants
- Delivery
- Blogging & vlogging
- Sharing economy
  - Ride sharing, home sharing
- Freelance
- Entrepreneurship
Why does the gig economy exist?

• Wages and cost of living in America
• A company’s financial incentive: benefits, overhead, etc.
• U.S. economy transitioning from industry to service economy

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2020 PREDICTION

40 %
Gig Economy Based Workforce
Why are we talking about this?

• Survivors are working / considering working these jobs
• Survivors use these services
• These jobs can help survivors re-enter the workforce, but there are pros and cons they should know about
Gig Workers Are Saying…

“It’s a relief not to have all my income coming from one place.”
But Remember...

These are jobs without traditional benefits, some without direct deposit options, less stability, healthcare, retirement, sick/vacation days, etc.
Audience Question

• Have you worked with any survivors engaging in the gig economy?
• What worked well for them?
• What were the obstacles?
• If they didn’t join, what held them back from it?
Barriers of Entry

• Immigration status
• Background checks
• Tech (newer devices, updated software, etc.)
• Access (language, accommodations, etc.)
• Safety
• Banking status
Unbanked vs. Underbanked

7% of Americans are unbanked

20% of Americans are underbanked

33% of millennials are underbanked

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Survivors Relationship with Banking

26% of Independence Project applicants reported being unbanked

Why might survivors be unbanked?

– Banking history
– Safety
– Trust
Banking & Access to the Gig Economy

Most apps require a bank account, some allow prepaid cards

• Some apps offer banking solutions
  – Amazon Cash or Venmo

• Some help financing other gig equipment
  – Ridesharing
Addressing Banking Barriers

• Discuss financial safety planning with survivor.
• How can they safely and privately keep and access their funds?
• What kind of account options work best for their needs?
Other Possible Barriers of Entry

Other barriers that are on app-by-app basis:

• Location/regional interest
• Up front costs /investment
• Skills
• Proximity to abuser
• Bias
The Price Is Right! (Or Is It…?)

Let’s try to figure out just how much money someone can make...
Considerations for Survivors

Worker

Privacy

Cost

Safety

Customer

Income
Physical Safety

• General occupational hazards
  – No workers comp
  – Possible dangerous material use or locations

• Pressure of incentives

• Interacting with strangers (or possibly abusers)
Physical Safety

• What (if any) workplace protections are there?

• What are the costs / benefits of incentive-based income? Is the risk worth it?

• Who else is on the app?
  – As customers or workers
"They’d let anybody get on the website as a client. Sometimes I’d get people who wouldn’t have a profile picture and no reviews...

How is that fair that we have to basically give them blood, and then they’ll let anybody come on the website?"
Accounts & Information Storage

Apps often require accounts that store information:

- Name, email address, phone number
- Home and work address
- Photos
- Current location, destination, location history
- Bank account
Data, Data, Data…

• Gig economy jobs often rely on websites / apps for:
  – Scheduling
  – Location of gigs / customers
  – Tracking of workers and customers
  – Evaluating workers and customers

• Who’s got access?

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Cameras & Chats

Other types of information stored and shared that may not be as obvious:

• Video camera footage (hidden or not)
  – Can be protective or invasive

• Verbal disclosures made in small talk
  – “Where you heading?”
  – “Ready to see your family?”
Sample Incident – Customer

Text Message
Tue, Jun 14, 11:35 PM

Please leave and please leave me alone. I am extremely uncomfortable with you coming to my home.

It's okay I just wanted to make sure you were okay cuz that night you were a little upset and you were a little tipsy that's all I won't bother you at all

Take care

YOU CAME TO MY HOUSE
THATS NOT OK

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Safety & Privacy Planning (For Workers)

• What information is stored?

• Who has access to that information?

• What protections are there if the information is misused?
  – Blocking & reporting
  – Law enforcement
Safety & Privacy Planning (For Customers)

• What information is stored?

• Who has access to that information?

• What protections are there?
  – What information can they find out ahead of time about the worker?
  – Can they block certain workers in advance?
  – Are there fees if they cancel?
Gig Economy Trust & Safety Centers

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Sample Incident – Worker

• Client’s girlfriend was a no show, he invited worker to eat dinner on rooftop

• “I try to leave it civil – I don’t just plainly say ‘No – you weirded me out.’”
Rating Systems

• The job has to be complete before the customer rates the worker

• Poor ratings can lead to loss of job

• Navigating response to bias, harassment, and abuse on the job can be challenging when juggling the need for positive ratings
EJ Break

WHEN WORKERS CONTROL THE CODE

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Thinking Ahead: Planning Together

- How soon can they get paid?
- What’s the average income?
- Support personal needs
- Share skills OR learn skills

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Wages and Expenses: Upfront Costs

1) What rate do I need to make a profit? \textit{or}

2) What do I charge to make it worth it?
   – Consider upfront costs / equipment needed

3) Longer-term consideration: How can I develop more stable income?
   – Relationship with clients & reviews

\textbf{Pro Tips!}
Expenses and Wages: Benefits

- May impact eligibility for benefits
- Address possible financial safety hazards
  - Generally lack labor protections like collective bargaining rights and benefits like overtime pay, retirement, insurance
  - Harassment and other workplace claims

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Tax Preparation

1) Rule of Thumb: Save 25-30%
2) 1099 Form: 4x/year
   • Track expenses, fees, equipment, etc. to write off

If possible: reduce tax by contributing to retirement

Wealth Vibe with Shana Green
Long-Term Financial Implications

“This is an opportunity to grow my skills, network within my field of interest, and build a personal portfolio”
Long-Term Financial Implications

• Income stability **on or off-line**
  – Retirement
  – Financial and job/career goals
  – Leveraging experience on resume if want to transition back into formal job market
  – Benefits
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