

NATIONAL NETWORK
TO END DOMESTIC
VIOLENCE

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

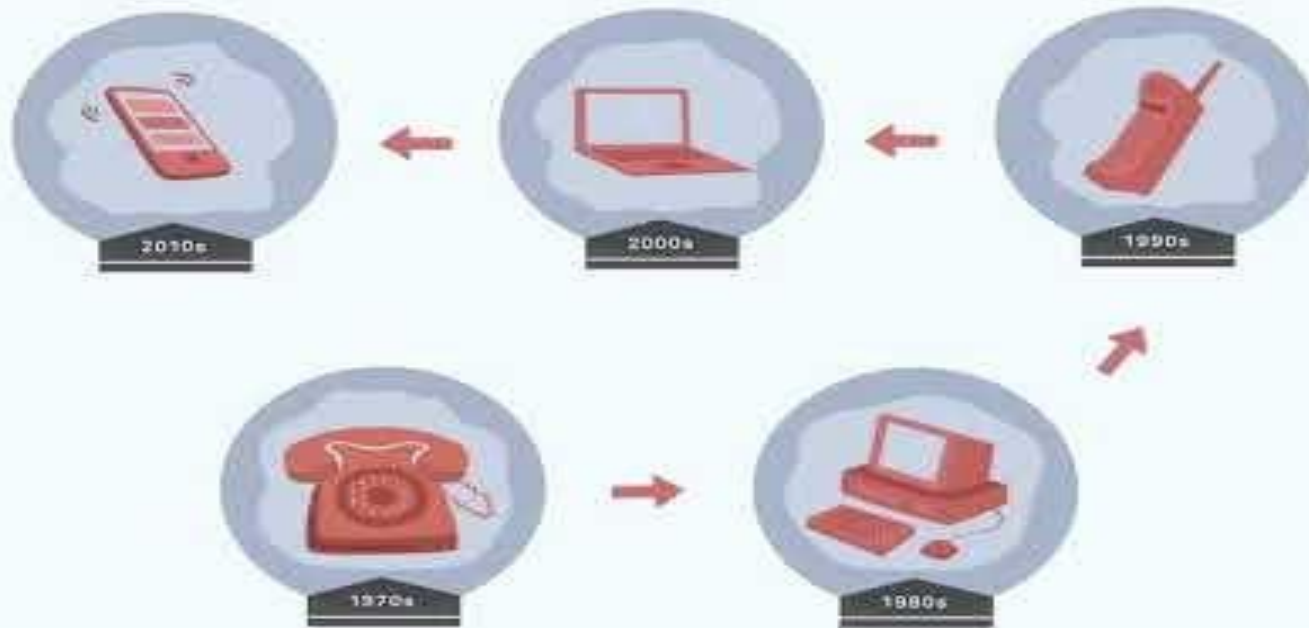
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Learning Objectives

- 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?



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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



TaskRabbit



Getaround

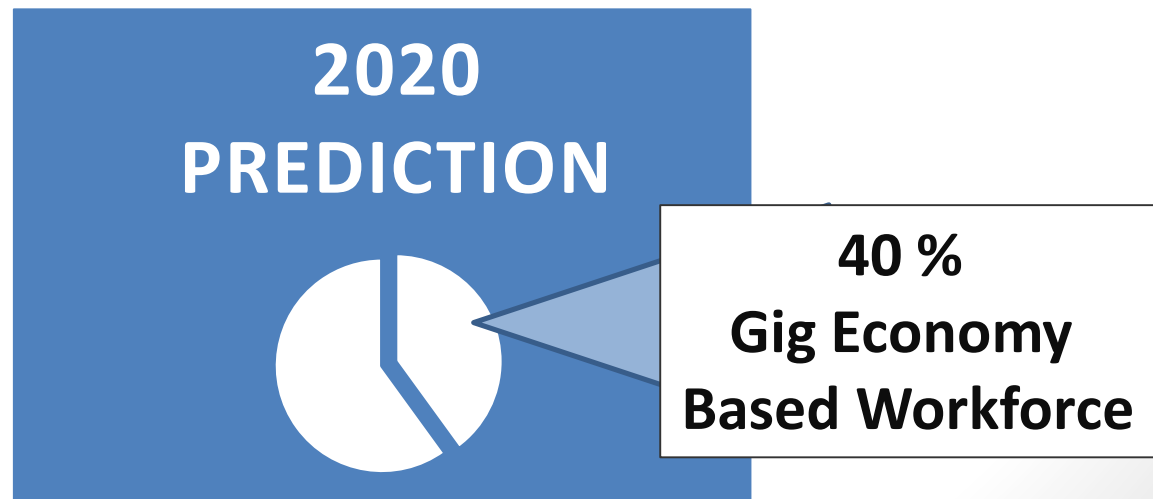


amazon FLEX



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



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



Survivors Relationship with Banking



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

lyft express drive

***YOUR MAKE-IT-HAPPEN
RENTAL CAR.***

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...?)

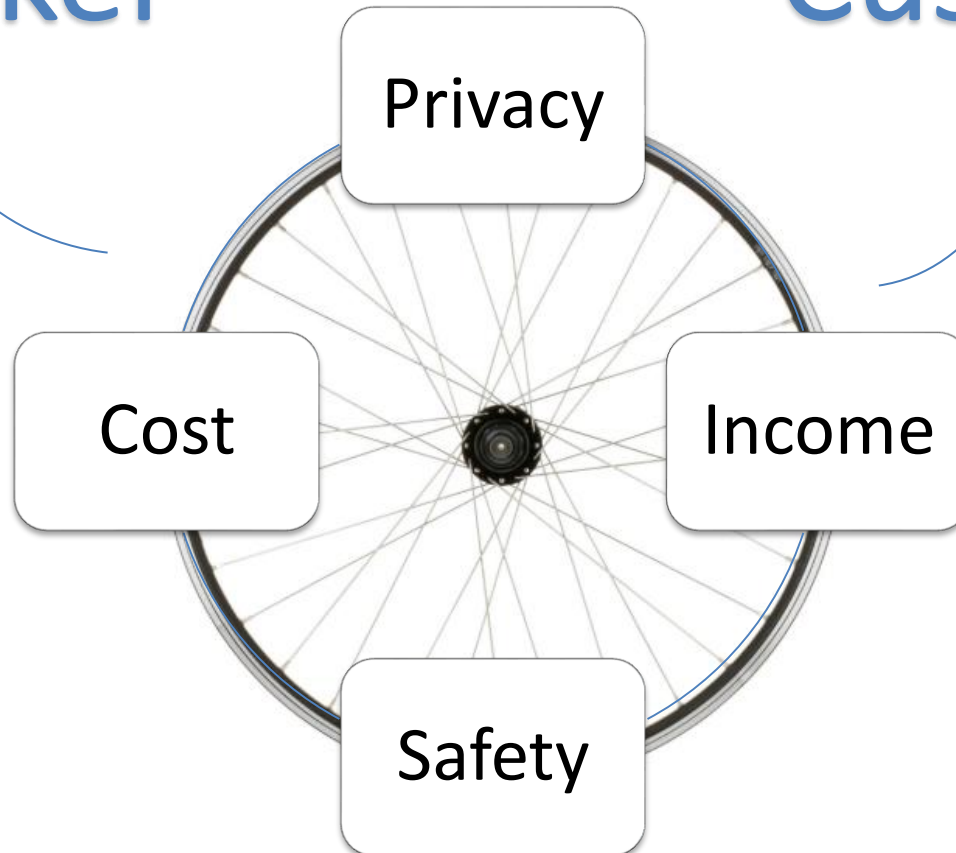
Let's try to figure out just how much money someone can make...



Considerations for Survivors

Worker

Customer



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

Give, But No Get...

"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?

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

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

CLIVE THOMPSON BUSINESS 04.22.19 06:00 AM

WHEN WORKERS CONTROL THE CODE

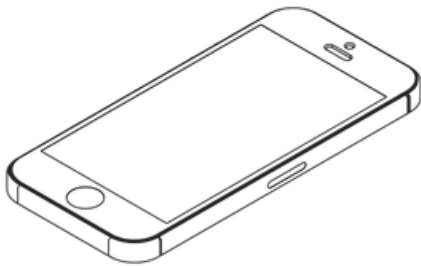


 AARON FERNANDEZ

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Go to **www.menti.com** and use the code **70 57 54**



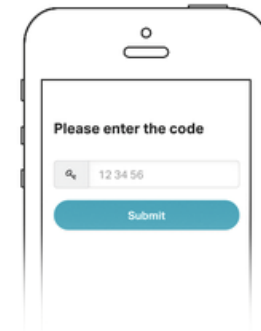
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Grab your phone

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Enter the code **70 57 54** and vote!

Thinking Ahead: Planning Together

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



Wages and Expenses: Upfront Costs

- 1) What rate do I need to make a profit? 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



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



Freelancers Union

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

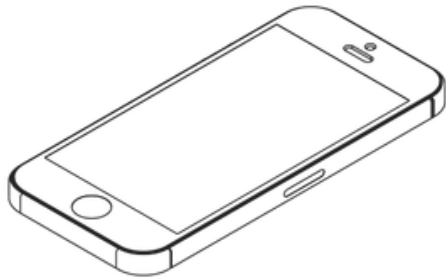
- Income stability on or off-line
 - Retirement
 - Financial and job/career goals
 - Leveraging experience on resume if want to transition back into formal job market
 - Benefits



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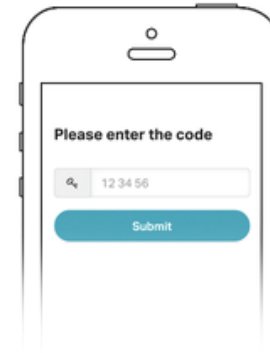
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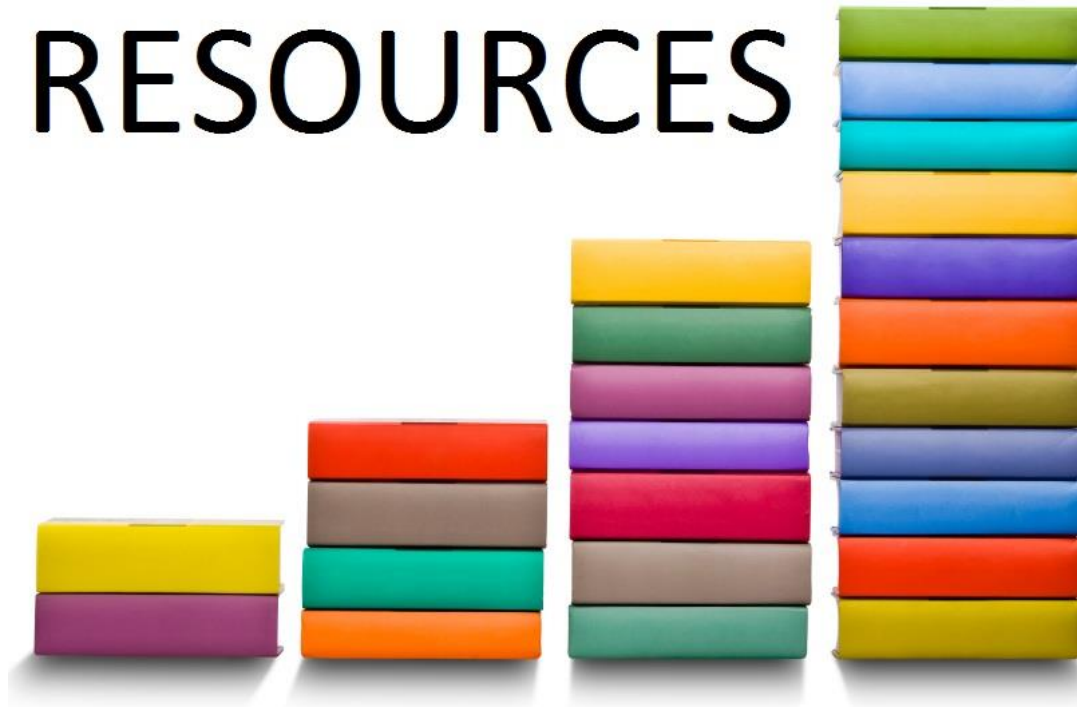


QUESTIONS?

Want More?

Check the conference app!

RESOURCES



Contact Information



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This project is supported by Grant No. 2017-TA-AX-K015 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in this publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.