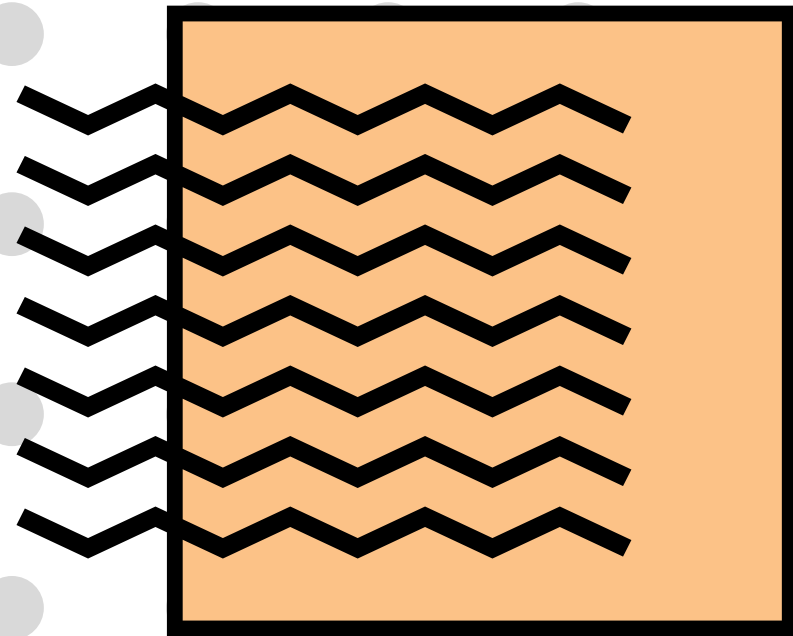


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FALL 2024 FAMU COL



DOMESTIC VIOLENCE + THE GIG ECONOMY + FINTECH

let the journey begin.



PRESENTATION GOALS AND OBJECTIVES

01

UNDERSTAND

Basic understanding and definitions for the words we will work with in the presentation, to start, what is a **gig economy**?

02

LEARN

How does Domestic Violence intersect with the **gig economy**? Real world examples, and company responses.

03

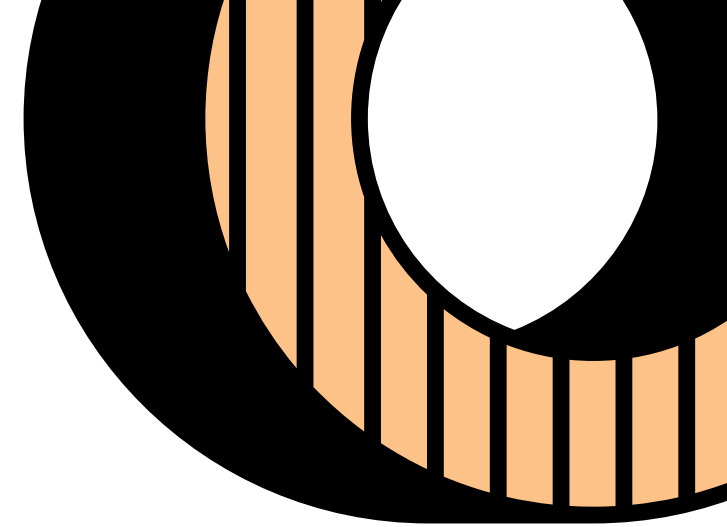
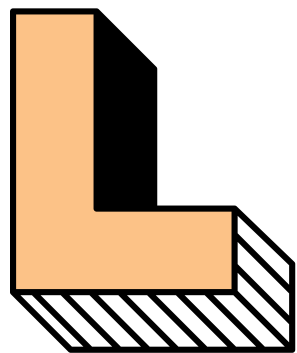
UNDERSTAND

What is **fintech**?

04

APPLY

How can **fintech** help domestic violence survivors in the **gig economy** space?





THE GIG ECONOMY

WHAT IS IT?

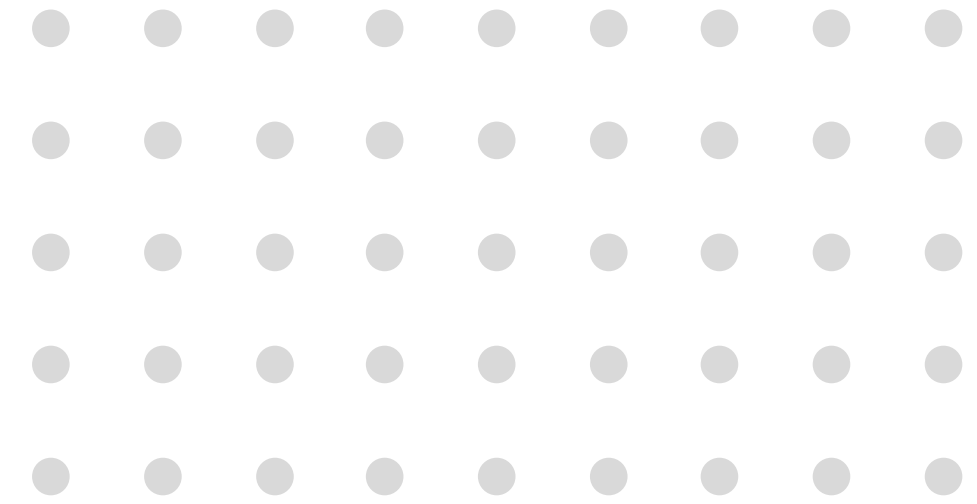
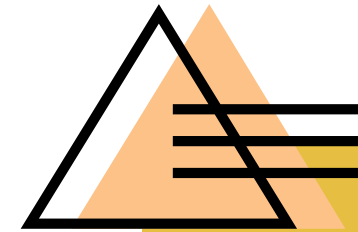
The **gig economy** refers to a labor market characterized by short-term contracts, freelance work, or independent contracting, rather than permanent, full-time jobs.

KEY CHARACTERISTICS:

Flexibility in work hours, lacks employment benefits

GIG WORKERS:

Include ride-share drivers, delivery people, freelance designers, tutors, and more.





GIG ECONOMY BY THE NUMBERS

41 MILLION

OVERALL PARTICIPATION

More than **41 million people in the United States** are engaged in some form of gig work as of 2024, **25-35% of workforce.**

MOST POPULAR WORK MAKING DELIVERIES

Most popular gig work is making deliveries, next up is household tasks and ride-hailing.

10.1%

PRIMARY INCOME

About **10.1%** of the U.S. workforce relies on gig work for their **primary income.**

X2-DOUBLE ON GOV. ASSISTANCE

Compared to W-2 service-sector workers, gig workers used Supplementary Nutritional Assistance Program benefits more than double.

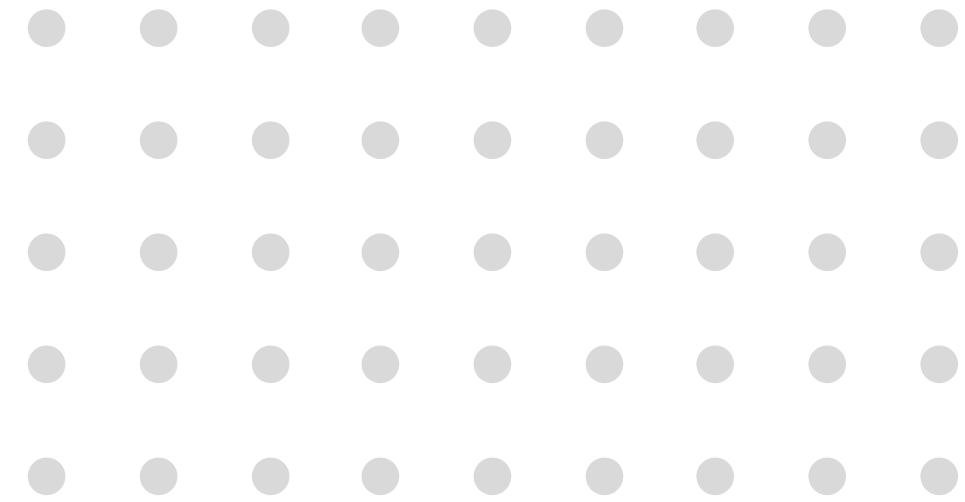
1.5 MILLION

US UBER DRIVERS

< 1 IN 10

DESIRE/PLAN TO LEAVE

Less than 1 in 10 plan or desire to leave the gig economy and more than 60% said they plan to work in gig jobs for the foreseeable future.





THE INTERSECTION

GENDER BASED VIOLENCE GENERALLY AND THEN FOCUSED

At least **1 in 3 women** and **1 in 2 transgender people** experience physical and/or sexual violence and harassment by a current or former intimate partner in their lifetime. (Tony West, Uber 2021).



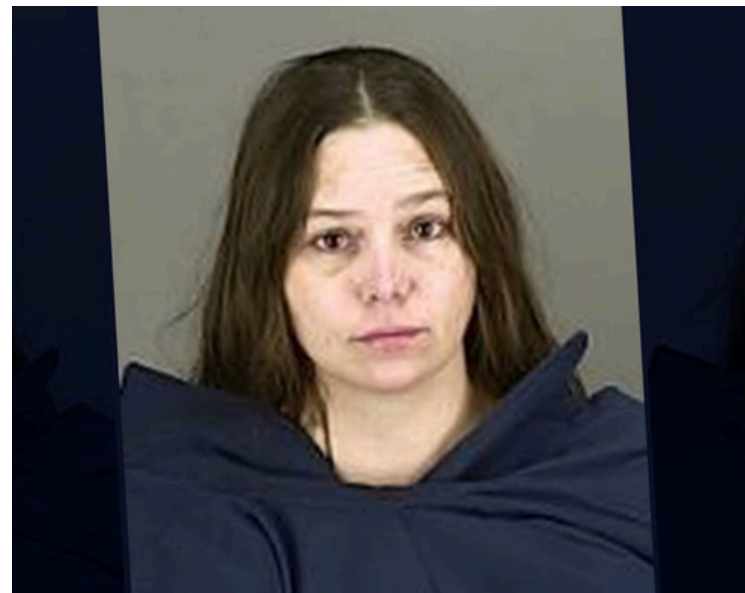
FINANCIAL IMPACT

99%

99% of domestic violence survivors are subject to economic abuse, making financial security the number one obstacle to safety.



CASE STUDY: THE TRAGIC MURDER OF ASHLEY BIGGS



BRIEF SUMMARY

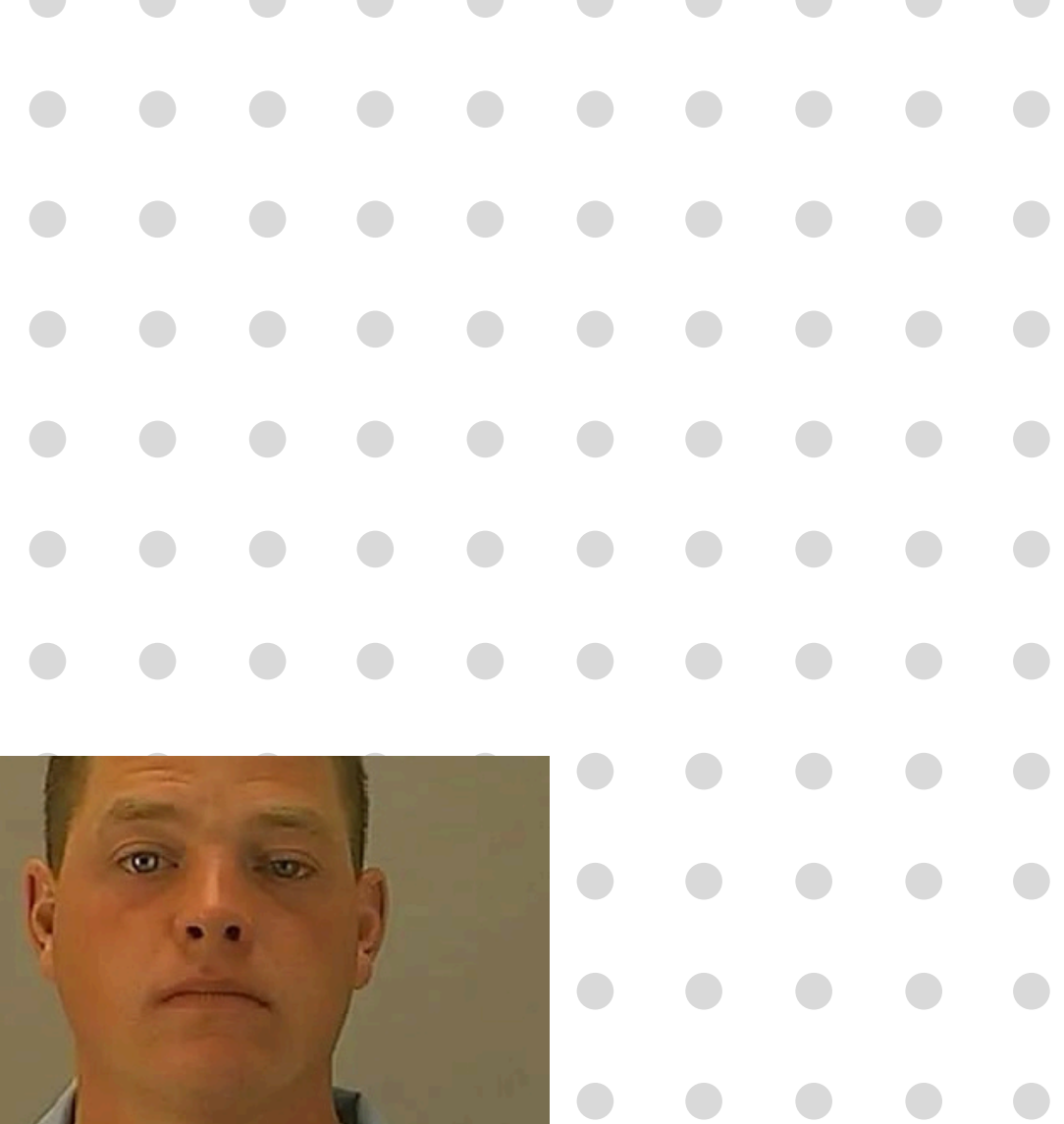
- Ashley Biggs, delivery driver and Army veteran, was lured to her death by her ex-boyfriend, Chad Cobb, during a custody battle over their daughter.



- Cobb used an alias to order a pizza late at night, which brought Biggs to a closed business location where he murdered her.

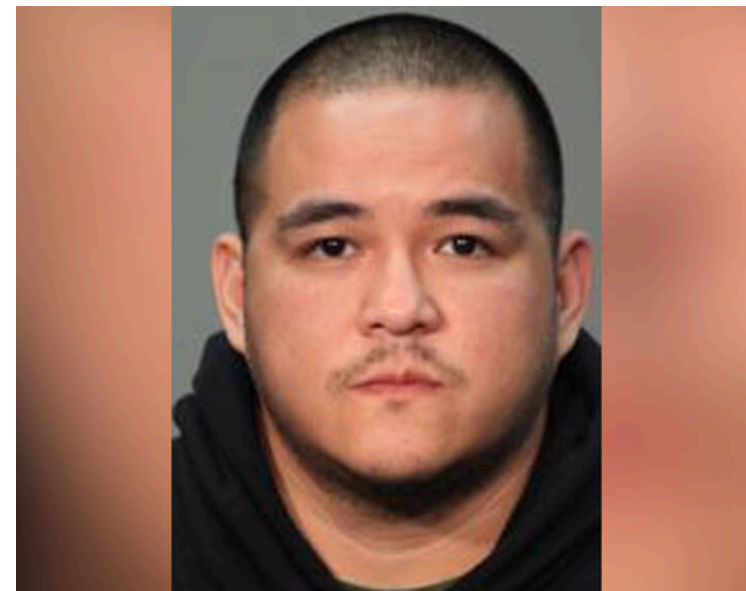


- This crime highlights how gig work can be exploited by abusers to harm their victims.





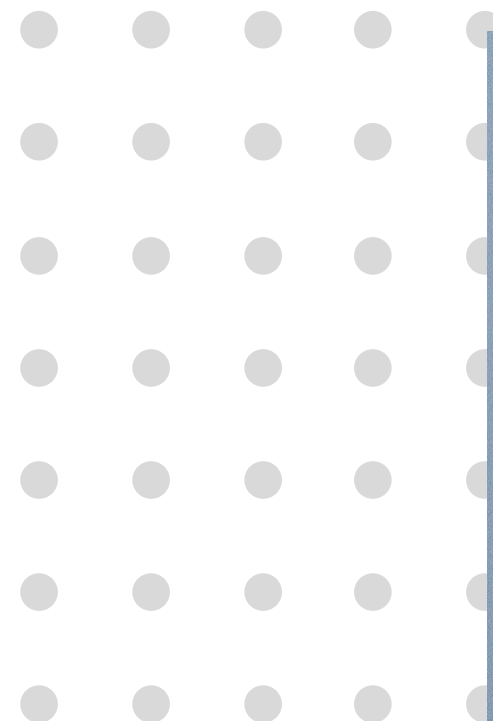
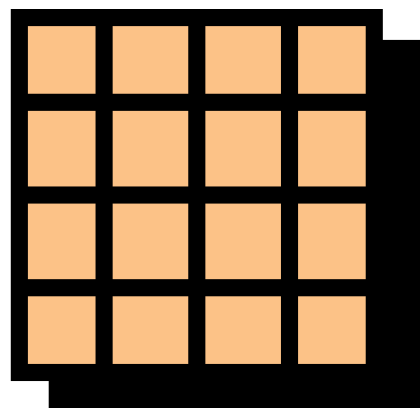
CASE STUDY: DOORDASH DRIVER KILLED BY SEX-OFFENDER EX



BRIEF SUMMARY

- Christina Raymond, 35, was making deliveries for DoorDash in Milpitas, California, when she noticed she was being followed by her ex boyfriend.
- Despite trying to seek safety at the Milpitas Police Station, Raymond mistakenly ended up in the adjacent parking lot
- Juco, a convicted sex offender who had been sending her threatening messages for months, forced his way into her car and stabbed her multiple times, killing her.





A COMPANY RESPONSE TO A GROWING ISSUE

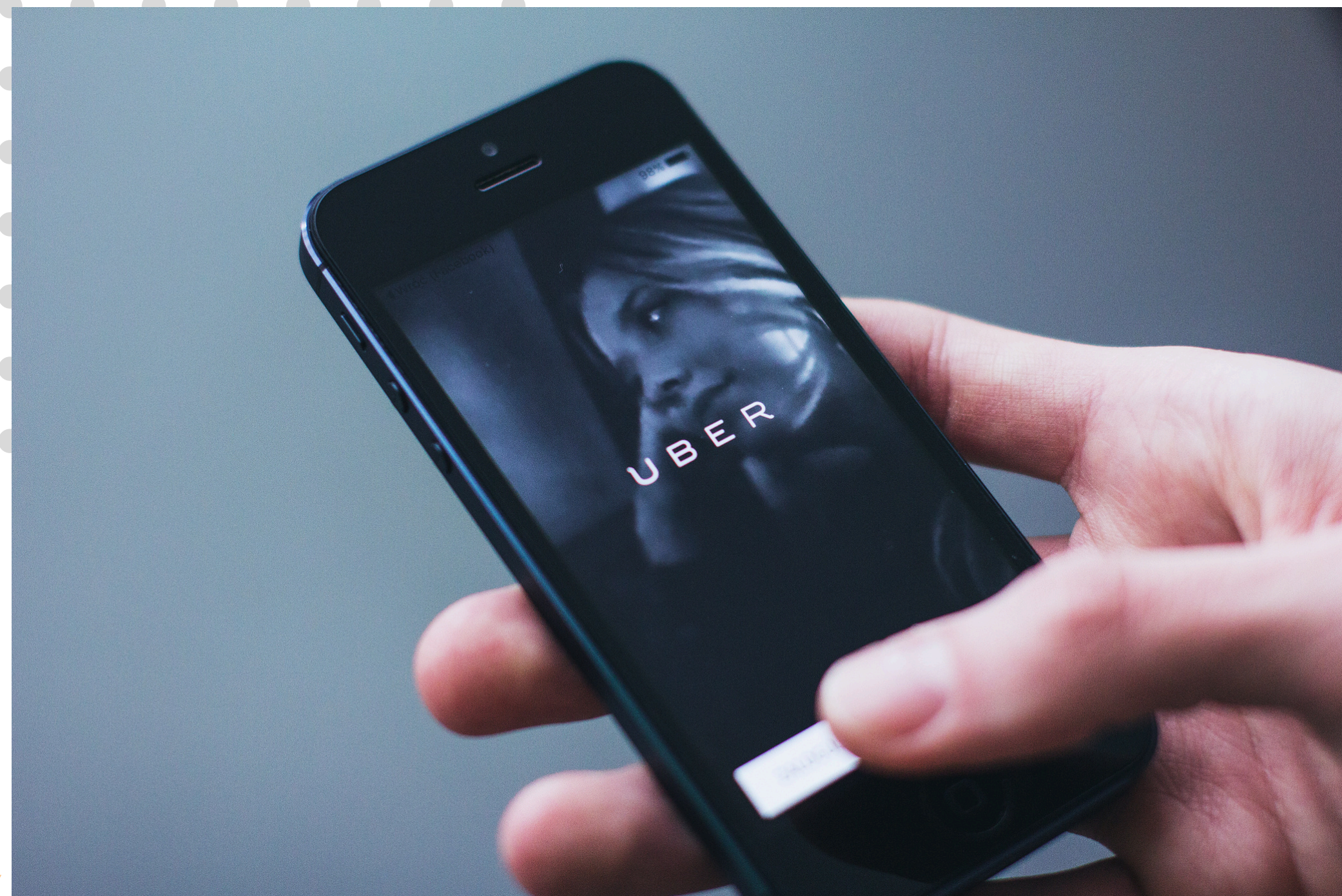


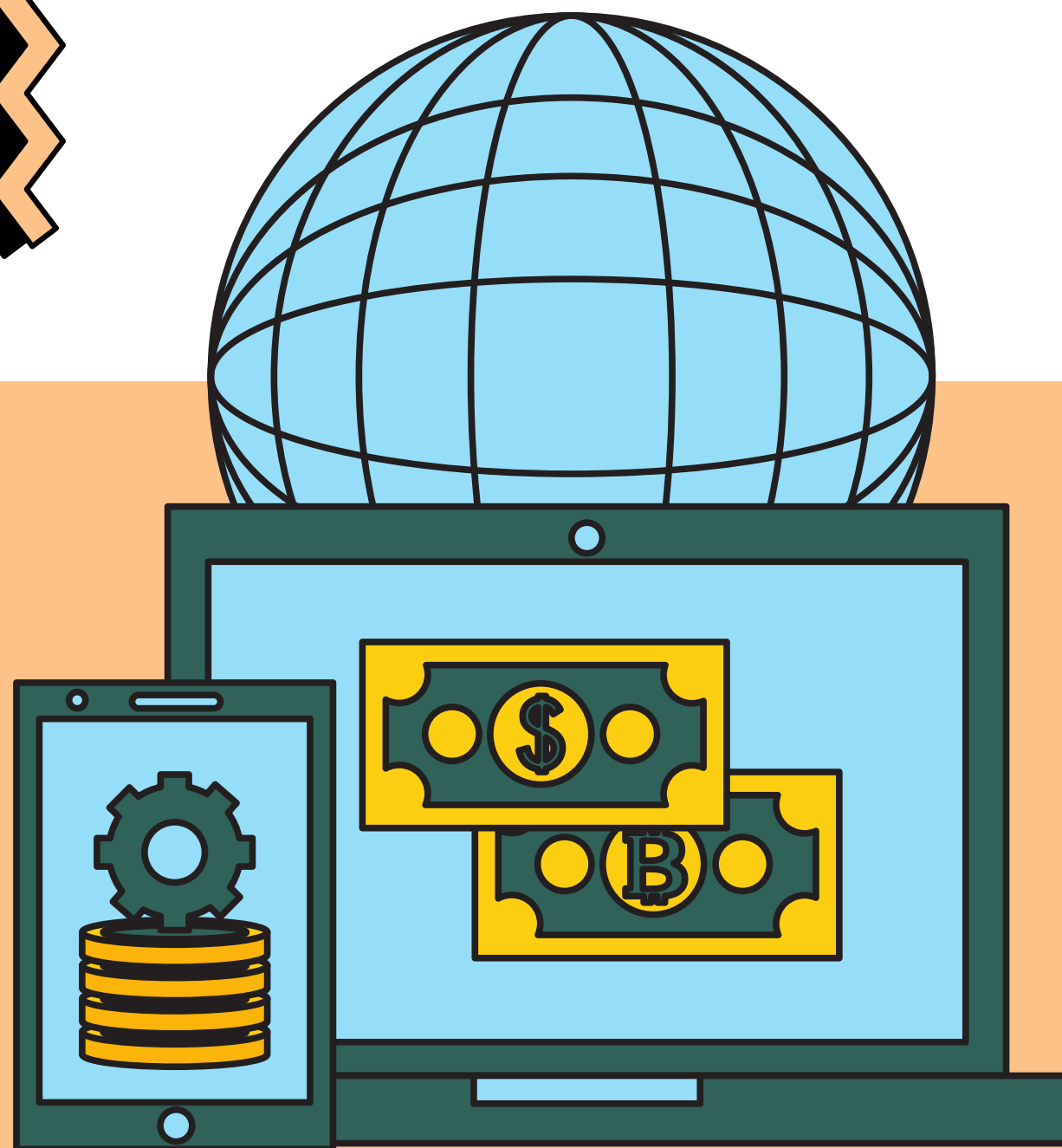
UBER'S PATH TO SAFETY INITIATIVE:

Launched the **Path to Safety Grant Circle**, providing cash grants to Uber drivers and delivery people affected by domestic violence or intimate partner violence.

The fund addresses short-term needs like housing, utilities, emergency travel, and medical expenses to help survivors achieve safety and independence.

During the pandemic, Uber provided over **50,000 free rides** to shelters and **45,000 free meals** to survivors of domestic violence in 35 cities across 16 countries.





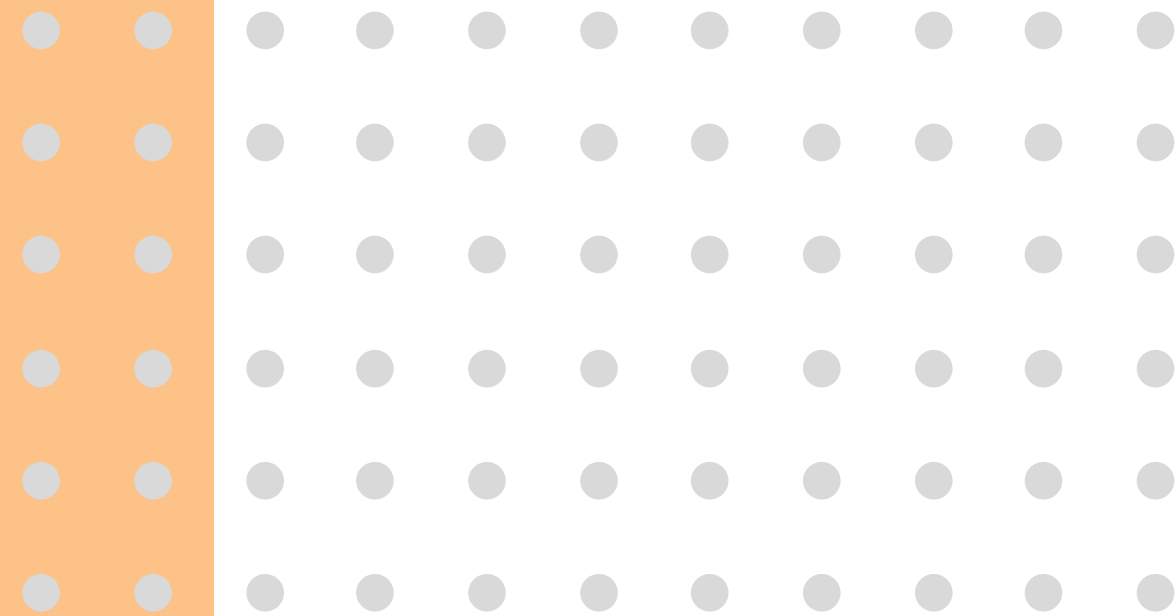
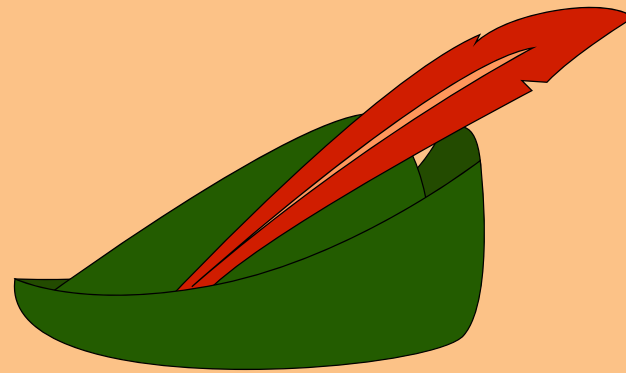
UNDERSTANDING FINTECH (FINANCIAL TECHNOLOGY)

DEFINITION

Fintech (Financial Technology) refers to the use of technology to provide financial services and products, making it easier to **manage money, conduct transactions, and access financial information.**

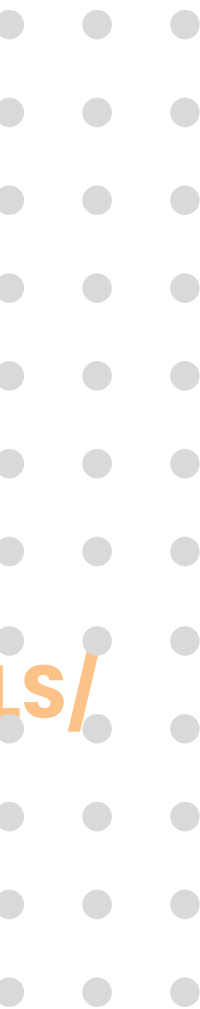
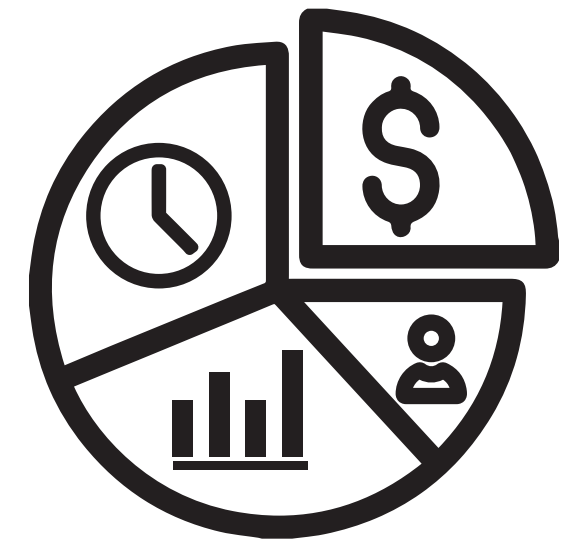


FINTECH EXAMPLES





FINTECH WE KNOW (EXAMPLES)



MOBILE BANKING

- Chime
- Nubank
- Varo Bank
- Even your mobile banking app is **FinTech**



DIGITAL PAYMENT SYMENTS

- PayPal
- Venmo
- Stripe

FINANCIAL MANAGEMENT TOOLS/ ROBO-ADVISING

- Copilot
- Mint
- Personal Capital
- WealthFront
- Acorns... Robinhood



HOW FINTECH CAN ENHANCE SAFETY PLANNING FOR GIG WORKERS



DISCREET FINANCIAL INDEPENDENCE

Survivors can use FinTech apps to create hidden savings accounts or manage money without their abusers' knowledge.

Mobile payment apps can store funds without linking to joint accounts, helping survivors set aside emergency funds.



TOOLS AND APPS FOR SAFETY:

PayPal and Cash App—Create accounts with separate email addresses to receive payments.

Budgeting Apps: Mint can allow survivors to monitor spending and save discreetly.

Digital Wallets—Apps like Apple Pay and Google Wallet can be used for cashless transactions that aren't easily traceable.



DEVELOPING A FINTECH ENHANCED SAFETY PLAN FOR GIG WORKERS

CREATING SECURE FIN ACCOUNTNS

- Set up new bank accounts or savings accounts with digital only banks like Chime
- Use budgeting apps to track savings goals without leaving a paper trail. (E.g., Everydollar)

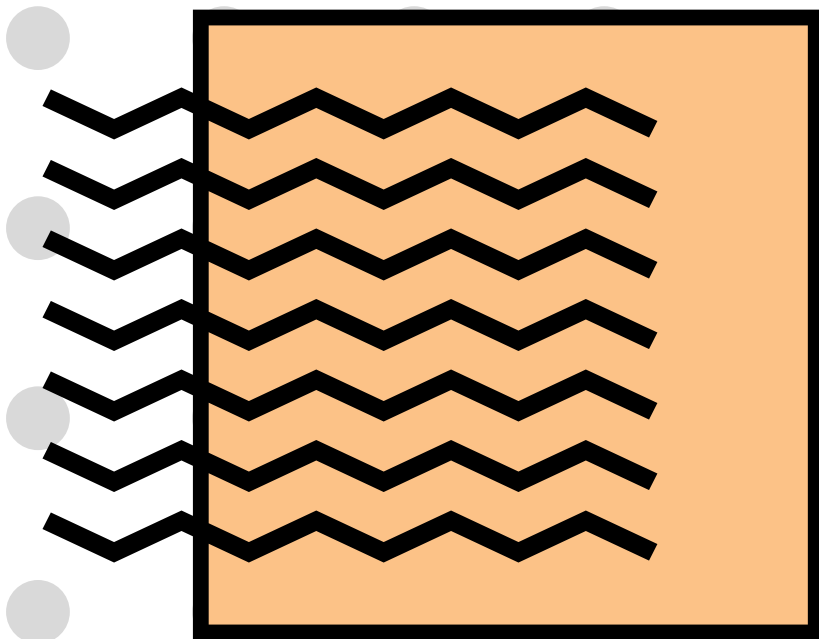
USE TECH FOR GIG WORK PAYMENTS

- Create new email addresses and payment profiles for gig work platforms like Uber, DoorDash, or Instacart to prevent abusers from tracking income.
- Use Venmo and Zelle for earnings instead of bank accounts.

USING FINTECH FOR EMERGENCY PLANNING:

- Create an emergency fund using apps like Digit, which saves small amounts automatically.
- Transfer small sums to digital wallets like PayPal that can be accessed quickly when needed.





**CALL TO
ACTION**



Q&A