



## **Survivor Strategies to Generate Income: Opportunities through Independent Contracting**

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### Closed Captioning Transcript

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>> Hello and welcome. My name is Heather. I am with the National Council of Juvenile and Family Court Judges helping to facilitate with today's webinar. Before we begin, I will provide you with a brief overview of how the webinar works. To the right of the PowerPoint, we have public chat box. Feel free to the questions you have here. Chat entered and everyone tab will be stored and will be posted online. You will also find a PDF copy of today's presentation in the materials box. I don't believe there are additional materials to download. Select the file and click the download file button. A new browser window will open what you confirm, your download will begin. If you experience technical issues, click on the help button located at the top right of the screen. Select troubleshoot to test the connection and download any add-ins for Adobe connect pick if you have audio issues, please let us know in the chat box and we will contact you directly via a private chat. Thank you for joining us today. We will turn it over to the presenters to get started.

>> Thank you for hosting us today. My name is Sarah, I am with Futures without Violence and I support the "Promoting Employment Opportunities for Survivors of Human Trafficking" project. We are excited to have the conversation today about how we can support survivors gaining access to income. We know through a lot of conversations we have had with victims services providers and through technical assistance that having access to a job and having an income is such a critical need for survivors and one that is difficult for various reasons whether a survivor has a criminal history that might be barring them from employment opportunities and perhaps they lack immediate skills to get a job where there is limited opportunities in the community, they are from a rural area, or they might be waiting to get status. There are reasons why survivors might not be able to access more traditional forms of employment early on yet we know the survivors often have incredible skills that they can tap into and hopefully turn that into an opportunity to generate income. There's a lot of options about how one does that so we wanted to bring together some experts today to introduce you to the basic 101 of independent contracting and learn about some of the great resources that they can provide and support you with because we want to make sure that survivors are able to generate income but also do so safely. A little background about the "Promoting Employment Opportunities for Survivors of Human Trafficking project", we are funded by the Office for Victims of Crime. They are increasing their support of training technical



assistance to help victim's services increase opportunities for survivors and they recognize that having education and jobs is really important for seeking long-term economic security and rebuilding one's life. Of course as discussed earlier, it is fraught with challenges for many of us generally and sometimes getting access to education is tricky because of the costs and barriers with employment but those obstacles are even higher for survivors so our role as a training and technical assistance project is to help build collaborations between victims and service providers in the workforce development system so they can help increase opportunities and access for survivors through education, job training programs, apprenticeship, and employment as well as help agencies build their own internal capacity to address the economic and employment needs of survivors. We have a number of tools and resources available on the website as well as hosting in-person training to help foster and build those collaborations at the local level as well as hosting webinars like we are today about specific topics from the field. Our learning objectives as you complete this webinar hoping that you will be better able to describe independent contracting and the range of work it may encompass, that you will be able to help survivors explore opportunities to pursue independent contracting including finding work, writing proposals, contracts and invoicing, taxes, and navigating safety and finally we are hoping that you will be able to connect survivors to resources and communities for independent work.

I was lucky enough last November to attend a workforce development conference where I met today's presenters and our experts. It was great to learn about the work that they were doing and it immediately with me that this is something we do take about four survivors looking for appointment and needed to gain income while doing so. I reached out to them and they were very helpful and willing to support us as we wanted to share this great information. So today we are joined by Iliana Perez who is the Director of Research and Entrepreneurship at Immigrants Rising. She holds a BA in mathematics and an MA in economics and recently completed her PhD in education policy evaluation reforms. Her research area has focused on immigrant entrepreneurs, the occupational and educational attainment of immigrant students and the effects of deportation on the lives of young adults and the economics of immigration. We are thrilled to have her expertise with us today. We are also joined by Aurelie Drouet, the partnerships and business development associate at SamaSchool, a nonprofit that equips people to benefit from independent work and advocates for an economy in which all workers thrive. She has helped the organization develop its national presence and has worked to create partnerships with local governments, nonprofits, and community colleges. We are thrilled to have her here as well and to show the great tools that SamaSchool can provide. Without further delay, I would like to turn it over to Iliana Perez to share her information with all of you pick one more thing she mentioned, for those of you who may have questions during the presentation, feel free to go ahead and put those into the chat. We are keeping a list of questions that we will save for the end of the webinar if we fail to get to all of them, we will connect with presenters and have them address them afterward and share via email. Thank you.



>> Thank you for the introduction and the invitation to present today. I'm excited to share more information about the work we've been doing at Immigrants Rising and share some resources. My name is Iliana Perez, Director of Research and Entrepreneurship with Immigrants Rising. Immigrants Rising is a nonprofit organization based out of San Francisco. Our goal is to empower undocumented youth to achieve education and career goals through personal, institutional, and policy transformation. The organization has been around for over a decade and it started off really to support undocumented students in the pursuit of higher education through scholarship. Over the past decade, the organization has grown tremendously to include a variety of different resources for the undocumented community. However, in terms of the income generation program that we have available, the reason that came about was as a response to the many employment barriers that exist for undocumented individuals, particularly without work authorization. Many of these resources and opportunities are actually a great option for other individuals that may be survivors, and it may have other barriers related, other barriers to employment.

So definitely a lot of the resources, particularly related to more income generation options through entrepreneurship are relevant to a variety of different communities and so I will be sharing a little bit about those today in the presentation. I wanted to start off by sharing a great story of one of our entrepreneurs. This is Maria Mendez. She's a street vendor in Chicago. A couple of years ago, Chicago legalized street vendors. She became one of the first street vendors to get licensed along with some of her family members. After that, she decided to start a shared kitchen where she allows other street vendors to be able to sell their food, cook their food, and also continue to do a lot of training for other street vendors so this is just a great example of the kind of creativity, innovation that exist and thrive among the immigrant community. In terms of the activities that we have at Immigrants Rising, we have a lot of resources and information related to income generation. In the next couple of slides, I will share with some of those topics are and where to find those resources. We also offer a lot of leadership development opportunities in the form of scholarships. We have fellows which are documented individuals from the community and also nationwide that support the redo and identify other networks in other states. We also do a lot of networking opportunities through what we call Undocuhustle to bring together entrepreneurs from across the nation to come together and meet each other potentially support each other and do business with each other. This year, we will break it up into smaller groups that will take place across the nation by industry group. We also offer financial support through our entrepreneurship fund. Historically, the fund has given away grants ranging from \$20,000-\$50,000 for undocumented social entrepreneurs. The funds are disbursed among fellowships. Just a couple of months ago, we launched the kick starter grants which are smaller amounts of money that are given to entrepreneurs ranging from \$500-\$2000. We have partnerships with several organizations so we are able to refer to individuals to get individualized support depending on the type of needs that they have.



This is our landing page on Immigrants Rising. There's a lot of information, programs, services, particularly related to undocumented individuals pursuing higher education. I recommend using the keyword search to identify the resources you are looking for. I encourage you to check out our library to get additional information. On another note regarding resources, we are translating all of our information. So far the majority of resources are in English and some in Spanish. We have a variety of different resources mostly in the form of guide, handouts, and webinars. That makes it easy for individuals to access the information in whichever way they prefer.

The way we talk about income generation is these are opportunities for anyone regardless of immigration status. These opportunities are available to anyone in the United States interested in pursuing these options, particularly individuals that may be barred from employment opportunities as a result of immigration status, as a result of limited English skills, limited education, criminal record, and survivors. It is not employment.

The way we talk about income generation is split. One falls under the bucket of freelancing which includes independent contracting, consulting, participating in the economy and all these opportunities really do not require a formal establishment of the business, they don't require a business plan, those really more opportunities than individuals can engage in. There's also the more formal definition of entrepreneurship which means creating a business. This would require additional skills and expertise in the creation of the business. From there, it is really more about business structures including a sole proprietorship or someone owns their own business or partnership or where a couple of people of their business and then there are other ways to incorporate as a corporation or limited liability corporation. For the purposes of today's training, I will focus mostly on independent contracting so the freelancing side of things for individuals to be able to pursue this option. Again, we have many other resources on the website.

For somebody who is undocumented without work authorization, one of the biggest challenges is employment because individuals without work authorization, without a green card or Social Security number cannot actually get a job as an employee in this country. This is embedded in federal law and this came out as a result of immigration Reform and control act of 1986 that prevents undocumented individuals without work authorization to be employees. The exception states that individuals or entities who wish to pursue independent contracting or business do not have to go through the formal I-9 system and the majority of you are most likely a person probably have two submit that form with proof of work authorization. They don't have to go through that entire system. They are entrepreneurs using the individual tax ID number or the employer individual number to legally earn a living in the United States as long as taxes are paid. The next considerations are related to independent contracting and the fact that independent contracting does have to follow some rules so basically what is



important to note about independent contracting is that a client has the right to control only the direct result of the work and not what will be done and how it will be done.

This has to do with the ability of the worker, the independent contractor, to control what they are doing, so their hourly rates, break a contract, they have to have control of that, and the relationship has to be one that is an independent contractor working with a client. Those are some guidelines established by the IRS. The IRS is the one that audits this is, organizations to ensure that workers are categorized correctly. The purpose of having strict guidelines is to protect workers rights so individuals who are employees as many of you may know have certain benefits such as retirement accounts, probably some type of health benefit and also some employers pay some taxes where the dependent contractors have to pay for everything on their own including health insurance, retirement, all of that falls under the responsibility of the worker so that is why there's a lot, it's important for individuals to understand the difference between employees versus independent contractors. To talk about these differences, typically an employee has a continuing relationship meaning the employee typically works 8 to 5 and they do some overtime but really with the same employer for a long period of time. An employee can quit at any time without incurring liability. An independent contractor has to constantly think about the cash flow and how many clients there working with at all times. Employees typically comply with instructions about when, where, how the work will get done. And it contractor sets his or her own hours and work schedule. And employees trained by the employer to do work in a specific way. An independent contractor uses his or her own methods. Full purpose of the ITI it is for reporting. It can be used with independent contracting in terms of the forms that are required to negate it up in a contracting. There is a form called the W94 that the sole purpose of it is really to provide information to the client said that the client at the end of the year can summarize the amount of money that was paid so that the worker can then pay taxes. The W9 form is separate from the I-9 form in that I nine form does require a Social Security number whereas the W9 form does not. There is an application form to get a W I-9. It's called W74. We have a whole guide all about the ITI and W74. Will have a webinar over the next couple of weeks where we will share more information about how to get or renew an ITI and ITN. This is our guide to get more information about the ITI and ITN. Tax filing and tax income support for contractors and looks different. The reason it looks different is because employees can file a taxes using a W-2 form that independent contractors are going to compile a set of forms that are mailed to them and that's how they pay taxes. For independent contractors, it looks a little different because there are business expenses that can be included as part of the taxes to offset the tax burden. There's a lot of support for individuals who are looking to file their taxes.

For individuals with employment areas, they have to think differently. If employment is not available, individuals have to think about how to utilize their skills and abilities to start engaging contractor work. That takes a lot of work for somebody to transition to that. That's where you can help survivors think about what you could ask, what you enjoy doing, and from there, transfer that to an independent contracting consulting





opportunity. Aurelie Drouet will share tools you can use to help survivors think in this way. Understanding contracting freelancing consideration involves understand the differences between employers and contractors to make sure workers are categorized correctly. People think they can turn an employment opportunity into an independent contracting opportunity and that cannot happen legally. There has to be distinctions of the type of work that's done. What somebody is able to identify what they are good at, they need to find clients. It becomes important to figure out how I get the word out about what I'm doing. This involves using social media, using friends and family to be able to get the word out and start generating income. It's often quite easy to get small amounts of money to kick start projects. We have a lot of resources about how individuals connect with financial capital for themselves. File and pay taxes is very important which is why it is so important to understand the different forms that are needed and how much money is to be put aside in order to pay taxes. There are a lot of resources to help individuals independent contracting and entrepreneurship. We do have a Facebook group comprised of community of immigrant entrepreneurs where people can ask questions, promote work they are doing. We partnered frequently with Democracy at Work Institute who has a lot of information and also help incubate worker cooperatives which could be a very interesting model for individuals who are looking to work together. This is often a great way for individuals in home cleaning, landscaping to work together as a cooperative. There is a nonprofit library for individuals interested in starting their own nonprofits. That's the end of my information. I have a lot of other information related to a lot of the information that I covered in much more detail and I will look through all of the questions. I try to answer as many as I can we are listening to the next presenter. Thank you.

>> Thank you. It was helpful. We can turn it over to Aurelie Drouet to talk about SamaSchool and the resources they can provide.

>>Hello. Thank you. I'm excited to deep dive into independent work. We will talk about opportunity in the rural areas for people who might have a criminal record or for people are survivors hopefully we can address your questions you sent ahead of time.

Will talk about understanding the gig economy, and what we have learned about how to interact with the economy and what they get from it and I will also share some resources that are available for you and your participants. Quickly, about us, our mission is to equip people to benefit from independent work and advocate for an economy in which all workers drive. We work with our partners closely to develop a curriculum that we then share with participants. Based on that, we do data analytics and to then participate in the gig economy and are they satisfied and we use the findings to do policy work and work with at all and state governments to advocate for more rights because we will talk about that in this area. Partner with a lot of nonprofits to talk about independent work. There are so many terms that can describe independent work people talk about give work, freelancing, side hustle, consulting, all of that is basically the same



thing. It is any type of contract-based work. The reason why we created our training is because freelancing is growing. Statistics show the freelance workforce grew 36 percent more than other workgroups. One third of Americans freelance in some capacity right now and it will go up to 50% of the workforce in the next few years. Even employers declare that I want to hire more independent workers. The important thing to note here is that we don't think freelancing will replace full-time work. We think that people use it more and more to generate additional income on the side of another job or when they are at school or the kind of use it as a tool. When you think about independent work, sometimes you think about platforms and all the types of websites and apps that you need to use to find freelance work so when you look at the study, only 13% of participants and of freelancers in general find work through websites or apps. 47% find work through their friends. This is important because the media ask what impact [muffled audio] ability to generate income. My answer to you is it depends on where you go to find that work. If you go on your own network or on platforms like Craigslist, you will not be asked for the criminal background. You can just go and find work in the communities when you have those types of barriers so it's important to keep in mind. The other thing I want to mention, what people think about independent work, they really think about delivering food or driving cars. It's very important to ask way you want to, what are your career goals and they can find independent work in any industry. So I will show you in our tools later on that you can find work in care services, I.T. work, marketing, hospitality, editing, translation, and some of you also ask can find independent work opportunities when you are in a rural area that's absolutely possible and I will show you the tools you can filter the opportunities by in person work or you might not have a lot of in person opportunities but you have a lot of remote opportunities so you can look for this type of job. Similarly, some of you ask for those who have limited English proficiency or high school diplomacy, you can get work because the great thing is that with independent work, you can get work at any level of job so you can get a really entry-level job, hospitality, you can get a more advanced one when you have a degree like in I.T. So I will show you the platform but it is important to note that you can have a broad range of opportunities. Here are examples of platforms so basically that is why it is important for you to help you partner navigate the gig economy platforms is because there are a lot of been in very different types of industry so you probably know some platforms but there's a platform.

Specializing in I.T. or caregiving the more they can find the platforms that fit their needs, the more incomes they will be able to generate so again the tools I show will be helpful for you. So what we learned is the use independent work to earn extra income. Let's say you already have a job at you need to generate more income to pay the bills and they can use freelance work on the side so let's say they are at school right now and they need to find flexible work to be able to generate income while meeting their other obligations so financing is good for the tools so for people who want to get a full-time job eventually, they can use it to build a resume, expanded network, and for younger folks, they can use it to try new careers so it is a very broad range of use cases. So to



make that more concrete, I am going to talk about what they did. This is again an example of someone who wanted to create his own business but you don't get revenue right away start a business but you still have to pay the bills so he used gig economy to support himself while launching his startup. He was able to earn \$30-\$50 an hour. Christine lost her job and she said I really didn't like what I was doing so I'm just going to go in my neighborhood into Airbnb management and support my community and now she gained confidence and she started her own business. The freelance work is very connected to entrepreneurship because you still have to create your own brand, get your customers, get your pricing, but you also have platforms to help you. [Indiscernible name] was someone who used more independent work to do I.T. work and build his resume to be a full-time employee so he actually got hired by one of these customers. And Anna is someone who had a high school diploma who needed to get extra income to pay the bills and so she started working in a restaurant, doing cleaning, and as she gained confidence and skill, she started to earn more money up to \$20 an hour so these are some examples. I really want to talk about the reality of what it is and how it might be challenging. There are many ways you can have issues. Participants can engage in the gig economy in a safe way. A lot of you ask for tips on that. I will talk more about this right now. What is independent work? We do not want people to drive cars if what they really want to do is hospitality or marketing. Our [muffled audio] pros and cons of independent work and making sure that people understand what opportunities they can access so that's the first part. The second part is gig platforms can be tough to navigate so where do you find work, how do you create a great profile so you attract customers, how do you set your price because, as I mentioned, you are going to get minimum wage that you have to make sure that when you set your price, you think about how much I will spend on transportation and how much do I have to say for taxis and so do I want to really be able to, what price do I need to set for a living wage. The third part is how do you do amazing customer service. Is important because you are a good worker, if you don't get good reviews [muffled audio] really important that they understand what they need to do that.

In terms of outcomes, we found that, on average, people generate \$1800 per month. So that can be significant in the life of underserved communities. That's why we keep doing the training and satisfaction is really good. The most important part, here are the resources we have available. We have training which a combination of on-demand videos is, one-on-one coaching. I will send this link to the chat. This is helpful especially for people who have limited English proficiency because it can be difficult to find the words to promote skills. If you need other information, I'm happy to help you with that. Thank you so much.

>> Thank you to both of you. This has been a wealth of information. It's really helpful for all of us. I know I think about so many people in nonprofit that I talked to. We do those sidekicks as well not only for the people we are serving but for our own economic





security self we still have 10 minutes which is great. I know questions that have been shared in the chat box have been answered if you want to keep on asking questions, we can go ahead and the speakers can respond to them as they come in. We will allow you to type some questions in the chat box.

>> On online platforms, you'll see that not only the workers are rated but also the employer's. So we tell our participants to look at how many reviews it got, how are the reviews, you can also see how much they are paying compared to other employers so all of this will give you great information on what type of employer you can trust. We also give other tips about don't provide your contact information usually within platforms where you have a chat embedded. Also have access to customer numbers so if you feel unsafe, you can right away call customer success and leave and it will not impact your review where your ratings and everything like that. So we give more detail. Does not answer the question? -- Does that answer the question?

>> This is a very collocated opportunity where it is important to do your homework in advance to make sure that this is the right fit for you, that you are considering tax issues and other pieces as well and it's great that there are resources that you both offer to help those who are considering this as an opportunity to navigate that.

>> Of course.

>> Are there other questions? I'm not sure if there was a question about getting the tax information early on. I think that was addressed. There were questions about getting the train the trainer so I don't know if you can put more information about, should it verbally, but also put that into the chat box as well.

>> I did add my email address for anyone who is interested in the train the trainer workshop.

>> Thank you. I did not have time to that's all the questions during my presentation. Feel free to email me. I would be happy to answer more details. I see a lot of them right now. I don't know which one to choose to answer right now. If I don't answer your question right now, feel free to email me.

>> We have a number of questions submitted when individuals registered so we can share them with you all and make sure that we are hitting the top and a lot of these questions were answered to the webinar into the resources that you have available.

>> That's another great option is building the community for survivors you are working with who are interested in the so they can support one another, address challenges and celebrate successes.

>> That's a great idea. I know we have been hosting quite a bit of in person networking events and that has been a great opportunity for people to bounce ideas off each other, share resources so that something that I also recommend.



>> We've seen it's really good for them to be able to interact and ask questions, hear from other people's experiences.

>> I don't see new questions popping up. I will move this forward to our contact information. We know there are competitions around it. We want to make sure this is just another tool in the tool kit at the 20 support survivors because we know it's complicated and their obstacles. Hopefully you will have information that can guide you and to support them as they explore things further. Sent questions our way. Our presenters are happy to help. If you have further questions or technical assistance needs, our email address is here.

>> Thank you for your invitation and for everyone who joined.

>> Thank you.

>> Thank you.

[Event concluded] >>