

# CAMEO Intuit Symposium & Trailblazers Session

## *“Self-Employed Entrepreneurs: The New Era Workforce”*



*Held on:*  
January 18<sup>th</sup>, 2017

**B E A M, inc.**



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***Held at:***  
***Access Emanate***  
***650 California Street, 30<sup>th</sup> floor***  
***San Francisco, CA***

## PARTICIPANTS

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 Dan Beam, Beam, Inc  
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 Patti Chang, Feed The Hunger Foundation  
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 Rani Croager, Uptima Business Bootcamp  
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 Heidi Pickman, CAMEO  
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 Lucas Puente, Thumbtack  
 Mark Quinn, Small Business  
 Administration  
 Libby Reder, Aspen Institute  
 Future of Work Initiative  
 Victor Ruiz-Cornejo, Senator Scott Wiener  
 Brianna Williams, Catrina's Popcorn  
 Robert Zapata, Opportunity Fund  
 Marco Zappacosta, Thumbtack  
 Laura Zulliger, Stride Health  
 John Zysman, UC Berkeley/BRIE

## BEAM Consultants

- Dan Beam
- Lily Laurence

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# 1. EXECUTIVE SUMMARY

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# EXECUTIVE SUMMARY

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CAMEO, in partnership with Intuit, convened stakeholders, organizers and influencers for a Symposium to share insights, incubate new ideas, and kickstart collaborations with respect to *Self Employed Entrepreneurs, the New Era Workforce*.

Cassie Divine, Director of Operations at Intuit for QuickBooks Self-Employed, opened the day stating clearly that the world has been built for the steady paycheck, but the world is changing. Claudia Viek, CEO of CAMEO, laid out a vision of people thriving and building value for themselves and their communities in the new landscape of work – a future where they are as influential as mega corporations in influencing the economy.

The first part of the day focused on the current landscape. Participants were offered updates from the latest overarching data and trends research. What is known now, and what additional research is needed? Then a panel of independent workers and entrepreneurs shared their specific stories, offering insights into their triumphs and challenges, gathering a feeling of their realities.

The second part of the day explored solutions. Marco Zappacosta, CEO of Thumbtack, offered overarching insights to set the context, and Dan Beam presented a model of “Thriving in the New Era” to put together a picture of what exists, and understand how different solutions fit, engage, and work together to support people. Eight representatives from organizations working in different areas gave 5 minute talks about their solutions. Then everyone worked in breakout groups to identify more solutions – exploring challenges, opportunities, and ideas, and presenting them back to the group. Claudia closed the day with inspiration, thanks and anticipation of more collaboration as the space evolves.

Directly after the Symposium, CAMEO convened a small group of “Trailblazers” including CAMEO board members and industry contacts to think about role options for CAMEO. This group reflected on the day and discussed opportunities CAMEO might embrace. What should CAMEO consider doing? Not doing? What’s shifting in the world today, what’s CAMEO’s best role, and how will CAMEO thrive as an organization? The Symposium and Trailblazers session will lead in to the CAMEO 2017 board strategy session.

This report captures the agenda of the Symposium, and the content and results of the afternoon and evening sections facilitated by Dan and Lily, from BEAM, inc.

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## 2. SYMPOSIUM

- Symposium Agenda
- Thriving in the New Era
- Presenting Solutions: The Entrepreneurial Ecosystem
- Challenges, Opportunities, Ideas: Breakout Groups



# SYMPOSIUM AGENDA

CAMEO coordinated a full day of information, painting a picture of the current landscape for independent workers and exploring current and future solutions. The BEAM team facilitated the afternoon speakers, breakouts, and the post-Symposium Trailblazer group session.

- **9:00 - 9:30am - Check-in and Networking**
- **9:45 – 9:55am - Welcome**
  - Cassie Divine, Director of Operations, QuickBooks Self-Employed, Intuit
  - Claudia Viek, CEO CAMEO
- **9:55 – 10:55am Setting the Tone** (Data, Trends, and Opportunities) – Lightly moderated by Steve King
  - Marysol McGee, Senior Analyst, Board of Governors of the Federal Reserve, Consumer and Community Affairs Division
  - Steve King, Partner, Emergent Research
  - Michael McGeary, Head of Policy, Upwork
- **10:55 -11:45 Entrepreneur Panel:** 5 minutes each then discussion – Moderated by Eri Gentry
  - Intro by Eri Gentry, Research Manager for the Technology Horizons Program, Institute For The Future
  - Josh Garber, lawyer, UpCounsel
  - Victor Sandifer, owner of Run the World Clothing, uses Lyft
  - Terra Williams, owner of Duet Vintage, uses Etsy
  - Brianna Williams, owner of Catrina's Popcorn and 3 other business
- **11:45 – 12:00pm** *Claudia will facilitate Q&A discussion*
- **12:00 pm – 1:25 pm - Lunch & Marco Zappacosta**, CEO and Founder, Thumbtack
- **1:25 – 1:35 Dan Beam, BEAM, Inc. facilitates:** Presents Thriving Model and goes over afternoon agenda
- **1:35 – 2:35pm Presenting solutions:** The Entrepreneurial Ecosystem: Coaching, Capital, Connection to Markets, Climate/Policy
  - Coaching:
    - Rani Langer-Croager, founder of Uptima Business Bootcamp
    - Lindsey Crumbaugh, Managing Director, Samaschool
    - Naldo Peliks, Chief Operations Officer, Centro Community Partners
  - Capital
    - Daniel Fernandez, Director of Microlending – Southern CA, Opportunity Fund
    - Loren Alusic, State and Local Government Relations Manger, Intuit
  - Connections:
    - Neal Gorenflo, co-founder and Executive Director, Shareable
  - Climate/Policies
    - Eri Gentry, Research Manager for the Technology Horizons Program, Institute For The Future
    - Libby Reder, Fellow, Aspen Institute Future of Work Initiative
- **2:35 – 3:20pm Breakout groups brainstorm new practical solutions and policies and report back**
- **3:20-3:40 Dan Beam and Claudia Viek wrap up the day**
- **3:40-4:30 networking, break**
- **4:30-6:00 Trailblazer group convenes**



# THRIVING IN THE NEW ERA

Dan introduced the “Thriving in the New Era” model with this quote:

*“For the first time—literally—substantial and rapidly growing numbers of people have choices. For the first time, they will have to manage themselves. And society is totally unprepared for it.” —Peter Drucker*

The most important part of this landscape is the individual person trying to make a life and livelihood that feels great to them. How do they navigate their own (and their communities’) interests, needs, contexts, skills, obligations, desires and dreams? People use their *personal agency and personal capabilities* to assess the *work options* available, in context of their own *value equation*. Many people in the independent work landscape are choosing a new *livelihood mix*, and society is not set up to support it.

Innovative organizations can help the “self-employed workforce” by developing new solutions to the unbundled services, supporting people’s development of personal agency and capabilities, and passing new policies that change the work options and choices, helping people create a livelihood mix that truly works for them.





# THRIVING IN THE NEW ERA

EXTERNAL CONTEXT: •Environment •Economy •Culture/Values •Technology •Globalization •Policy



**Personal Agency**

I choose  
my life &  
livelihood  
—  
Freedom

- Mindset
- Skillset
- Adaptive learning
- Grit & resilience
- Creativity

**Personal Capability**

WORK OPTIONS...	
Legal Classifications	Support Structure
<b>Company Job</b>	<b>Bundled</b>
<ul style="list-style-type: none"> <li>• Exempt – Professional &amp; managerial</li> <li>• Non-exempt – full time &amp; part time</li> </ul>	<ul style="list-style-type: none"> <li>• Structured work, services, experiences, protections, benefits, retirement, etc. (full or partial)</li> </ul>
<b>Independent “Contractors”</b>	<b>Unbundled</b>
<ul style="list-style-type: none"> <li>• Vendors</li> <li>• Freelancers</li> <li>• On-demand platform</li> <li>• Seasonal workers</li> </ul>	<ul style="list-style-type: none"> <li>• Finance, taxes</li> <li>• Benefits</li> <li>• Equipment/facilities</li> <li>• Project discovery</li> <li>• Training/learning</li> <li>• Scheduling/organizing</li> <li>• Identity</li> <li>• Community/colleagues</li> </ul>
<b>Independent Entrepreneurs</b>	
Build Organization – <ul style="list-style-type: none"> <li>• To last</li> <li>• To sell</li> </ul>	<ul style="list-style-type: none"> <li>• Debt</li> <li>• Equity</li> <li>• Legal</li> <li>• Capitalization</li> </ul>

WORK CHOICE...

$$\text{Value} = \frac{\text{Benefit}}{\text{Price}}$$

## Benefit Factors

### Tangible:

- \$
- Schedule
- Time
  - Short
  - Long
- Skills fit

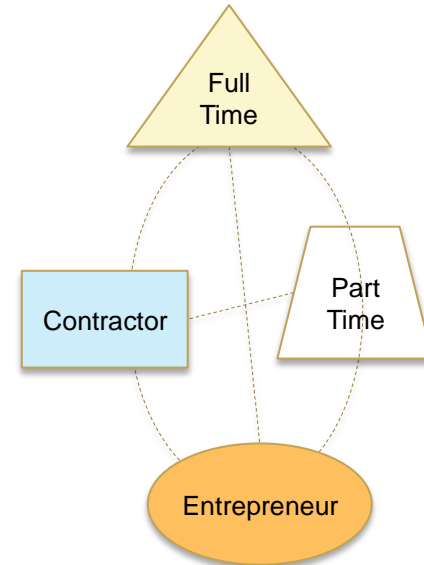
### Intangible:

- Freedom
- Flexibility
- Easy
- Delight
- Environment
- Capabilities
- Identity
- Risk
- Growth

## Price Factors

- Investment
- Resources
- Trade-offs

LIVELIHOOD Mix...



Trends & Changes ... Continual Gathering of Insights

# PRESENTING SOLUTIONS

Dan introduced each of the following 8 speakers for their 5 minute "Ignite" presentation on their organization and what kind of solution they are offering or developing. He explained the "4 C's" of the Entrepreneurial Ecosystem: Coaching, Capital, Connections, and Climate/Policies, a way to categorize the different approaches to innovative work in the New Era Workforce.

- Coaching
  - Rani Langer-Croager, founder of Uptima Business Bootcamp
  - Lindsey Crumbaugh, Managing Director, Samaschool
  - Naldo Peliks, Chief Operations Officer, Centro Community Partners
- Capital
  - Daniel Fernandez, Director of Microlending – Southern CA, Opportunity Fund
  - Loren Alusic, State and Local Government Relations Manager, Intuit
- Connections:
  - Neal Gorenflo, co-founder and Executive Director, Shareable
- Climate/Policies
  - Eri Gentry, Research Manager for the Technology Horizons Program, Institute For The Future
  - Libby Reder, Fellow, Aspen Institute Future of Work Initiative

## Climate/Policies

- Institute for the Future (Voices of a Workable Future)
1. Learning - human resources: job readiness
  2. Rhythms - dynamic (vs 9-5) - consider the ecosystem
  3. Location - categorize: segment platforms with respect to place
  4. Value - look beyond the paycheck - build risk literacy
  5. Identity - forming a new sense of self, community

Aspen Institute (Future of Work Initiative)

Alternative work arrangements ... need portable benefits: protections

A universal safety net

## Connections

Shareable

→ Nonprofit news, action, connection hub for the sharing transformation

[Platform] member ownership

[Cooperatives]

## Capital

Intuit

→ Offers an ecosystem of tools: QuickBooks, TurboTax, ProConnect, Mint

We help people...  
 ✓ Make good decisions  
 ✓ Access easier financing

Opportunity Fund

→ CDFI Microlender

We navigate the grey areas for borrowers

Help accessing the right capital in online lending

From our borrowers...  
 ✓ 90% business survival  
 ✓ 3 jobs created per loan

## Coaching

Centro Community Partners

→ Created mobile app to help people take a first stab at a business plan

✓ Inclusion  
 ✓ Access  
 ✓ Cost/scaling  
 ✓ Linkages

Uptima Business Bootcamp

→ Network of member-owned businesses accelerator giving entrepreneurs access to education, resources, community

220 entrepreneurs served  
 56 jobs created  
 228k raised by entrepreneurs

Samaschool

→ Moves people out of poverty by providing digital skills, training, support to connect with living wage jobs

serving "the unlikely Entrepreneur"

# PRESENTING SOLUTIONS

## Capital

### Intuit

- Offers an ecosystem of tools  
QuickBooks, TurboTax, ProConnect, Mint

We help people...

- ✓ Make good decisions
- ✓ access easier financing

### Opportunity Fund

- CDFI Microlender.

We navigate the grey areas for borrowers.

Help accessing the right capital in online lending

From our borrowers...

- (90% business survival)
- (3 jobs created per loan)

## Climate/Policies

### Institute for the Future

1. Learning - human resources & job readiness

(Voices of a Workable Future)

2. Rhythms - dynamic (vs. 4-5) - consider the ecosystem

3. Location - categorize & segment platforms with respect to place

4. Value - look beyond the paycheck - build risk literacy

5. Identity - forming a new sense of self, & community

### Aspen Institute

(Future of Work Initiative)  
Alternative work arrangements ... need portable benefits & protections

A universal safety net

## Coaching

### Centro Community Partners

- Created mobile app to help people take a first stab at a business plan

✓ Inclusion

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### Samaschool

- Moves people out of poverty by providing digital skills, training, support to connect with living wage jobs

(serving "The Unlikely Entrepreneur")

## Connections

### Shareable

- Nonprofit news, action, connection hub for the sharing transformation
- [Platform Cooperatives] member ownership



# CHALLENGES, OPPORTUNITIES, IDEAS

Breakout groups discussed challenges, opportunities, and ideas for new possible solutions and policies.



# CHALLENGES, OPPORTUNITIES, IDEAS

Breakout groups wrote ideas on post its and each group reported out, sorting them generally into the 4 "C's".

Climate/Policies

Connections

Capital

Coaching

**Platform 3**  
people 1999  
+ credibility

Platform audit  
Case can model  
Conduct a 40  
HSA-type fund

**Differentiate**  
policies for  
many different types

CLIMATE POLICIES  
- Low carbon risk in value  
- Allow people of different income  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

CLIMATE POLICIES  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

[Regulation/Policy]  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

Accept 1049s  
as proof of  
income

affordable  
housing  
What can be used  
for equity for?

**Institute for the Future** (Voices of a Workable Future)

1. Learning - human resources, job readiness
2. Rhythms - dynamic for a system consider the ecosystem with respect to place
3. Location - categorize - segment platforms with respect to place
4. Value - look beyond the paycheck - build risk library
5. Identity - forming a new sense of self - community

**Aspen Institute** (Future of Work Initiative)

Alternative work arrangements... need portable benefits: protection, a universal safety net

**Portable Benefits**

More Data  
More Stories  
More Research  
More Policy

Transparency of Benefits  
A safety net - portable benefits, more data to inform policy

**Ahgh** - Institutions

Align public-private resources  
"transparency" into terms & conditions of equity economy  
e.g. 100% health insurance

Cross-platform credentials  
Portable identity

Universal benefits/coverage

A service that scrapes together all the revenue/profit and

**Shoreable**  
→ Nonprofit news, action, connection hub for the sharing transformation platform [Cooperatives] member ownership

**Freelancer Unions**

Cooperatives to help share burdens (accounting, insurance, etc.)  
- Can getting along help?

identify skills & networks and connect across

Language Barriers

incentives to re-locate to less urban areas via access to digital economy

Platforms show & share values, transparency for

**Intuit**  
→ Offers an ecosystem of tools  
QuickBooks, TurboTax, ProConnect, Mint

**Opportunity Fund**  
→ CDFI microlender  
We navigate the grey areas for borrowers  
Help accessing the right capital

90% business jobs created per loan  
4% online lending

Transparency & clarity on earnings, cost, principles, rules

Language barrier by barriers  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

300+ skills training and more as a community

Training  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

**Capital**  
Cooperative banking

Financial consulting  
IPA options

**Centro Community Partners**  
→ Created mobile app to help people take a first stab at a business plan

**Uptima Business Bootcamp**  
→ Network of member-owned businesses  
accelerator and entrepreneurs access to education resources, community

**Samaschool**  
→ moves people out of poverty by providing digital skills, training, support to connect with living wage jobs

**TRAINING**  
- Hard - soft skills  
- Small scale in TA  
- Coaching (big picture)  
- Coaching (big picture)  
- Coaching (big picture)

**Education**  
- teaching literacy  
- coaching for entrepreneurial skills  
- coaching for entrepreneurial skills

**Financial capabilities**  
- knowledge  
- "FitBit" dashboard for big workers

**Team/rotate about co-owned, worker-owned structure options**

**Platform providers**  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk

**Platform providers**  
- Encourage a degree of risk  
- Encourage a degree of risk  
- Encourage a degree of risk



# CHALLENGES, OPPORTUNITIES, IDEAS

Climate/Policies	Connections
<p><b>PORTABLE BENEFITS</b></p> <ul style="list-style-type: none"> <li>• Social safety net</li> <li>• More data, more stories to promote portable benefit policies</li> <li>• Thinking of benefits as a safety net – portable benefits</li> </ul> <p><b>PORTABLE IDENTITY</b></p> <ul style="list-style-type: none"> <li>• Cross-platform credentials</li> <li>• Portable identity</li> <li>• Universal portfolio/credential</li> <li>• A service that scrapes together all the reviews/presence across platforms</li> </ul> <p><b>ALIGN INSTITUTIONS</b></p> <ul style="list-style-type: none"> <li>• Align gov't controlled “things” like taxes, student loans and disability for gig economy (if good month lose disability, if bad, SOL)</li> <li>• 1099 monthly instead of annually</li> <li>• Accept 1099 as proof of income</li> <li>• Legislation to require landlords/banks/ etc to accept 1099s as proof of income</li> </ul> <p><b>TOOLS &amp; INFO</b></p> <ul style="list-style-type: none"> <li>• Platforms provide financial consulting and IRA options</li> <li>• Platforms provide financial capability tools for users – taxes, etc, being S-E</li> <li>• Platforms provide 1099s and withholding</li> <li>• Platforms adopt care.com model, contribute \$ to HAS-type fund</li> </ul> <p><b>OTHER</b></p> <ul style="list-style-type: none"> <li>• Legislation to regulate fee increases to freelancers on platforms</li> <li>• Update labor code and business regulations to reflect the fluidity of work &amp; location</li> <li>• Ease the process for exchanging value (ie: bartering)</li> <li>• Affordable housing</li> <li>• What are we using gig economy for? (happiness)</li> <li>• Address systemic issues</li> <li>• Transparency in lending cost, call for principles-based lending</li> <li>• Pricing mismatch</li> <li>• Differentiate policies for many different groups</li> <li>• Lower interest rates on student loans</li> <li>• Allow people with student loans to declare bankruptcy</li> <li>• Better support for cooperative economy</li> </ul>	<p><b>FREELANCER UNION</b></p> <ul style="list-style-type: none"> <li>• Platforms inform freelancers about freelancer unions</li> <li>• Collective bargaining organization (like unions)</li> <li>• Labor union 2.0 for the self-employed (memberships)</li> </ul> <p><b>NETWORKS / CO-OPS</b></p> <ul style="list-style-type: none"> <li>• Super Network – A CAMEO co-op?</li> <li>• Cooperatives to help share burdens) accounting, insurance, etc.) – Can policy play a role?</li> <li>• Identify skills and networks – connect across</li> </ul> <p><b>TRANSPARENCY &amp; CONSUMER CONNECTION</b></p> <ul style="list-style-type: none"> <li>• More transparency to consumer – reveal some level of overall benefit to society</li> <li>• Can the consumer choose how they want to support the local economy though the platform?</li> <li>• Platforms to help consumers “connect” more with suppliers so relations are more successful or personal – allow for clientele to expand</li> <li>• Platforms should show their values, transparency for workers and customers</li> </ul> <p><b>OTHER</b></p> <ul style="list-style-type: none"> <li>• Language, ability barriers, platform can connect to clients across language, connect people with disabilities to opportunities</li> <li>• Incentives to re-locate to less urban areas via access to digital economy</li> </ul>



# CHALLENGES, OPPORTUNITIES, IDEAS

Capital	Coaching
<ul style="list-style-type: none"> <li>• Transparency and clarity on lending cost, principles-based</li> <li>• Call for principles-based lending</li> <li>• Targeted incentives that are related to individuals attempting to work in platform economy where there is a double or triple bottom line.</li> <li>• Intuit putting CDFIs on their list as resource</li> <li>• Venture capital in platforms are driving growth in transactions at cost of living wage for some workers</li> <li>• CRA credit banks to support TA, workforce development</li> <li>• Disaggregated users, more clarity, supplement, long-term</li> </ul>	<p>TRAINING and TA</p> <ul style="list-style-type: none"> <li>• Hard and soft skills</li> <li>• Invest more in scale TA &amp; coaching: gov't, CSR/corporations, foundations.</li> <li>• Education: teaching financial literacy, campaign for entrepreneurial skills (by gov't or platform) – people don't know what they don't know.</li> <li>• Education – entrepreneurs who haven't had jobs, fluidity in training to meet economy needs, upskilling opportunity with platform partnerships</li> <li>• Opportunity for platforms to play an upskilling process, open door to other opportunities – partner with orgs that can help with that.</li> <li>• Concern about people who are going into entrepreneurship without having held a job</li> <li>• Financial capabilities &amp; knowledge – “Finbit” &amp; “dashboard” for gig workers</li> <li>• Integrate internships and entrepreneurship training in high school</li> <li>• Develop training for workers-owned platform creation</li> <li>• Train/educate about co-owned, worked-owned, structure options</li> <li>• How do we get the training to meet the economy needs?</li> <li>• We're making the assumption that I go to a platform job and that's where I stay, but there's fluidity – how do we ensure skill sets remain current?</li> <li>• Platforms assisting users (suppliers) to improve skills, access tools → technical assistance.</li> <li>• “Soft” skills technical assistance e.g. communications to make more marketable in any field</li> </ul>

## Ideas that transcend the “C’s”

### LANGUAGE / PERCEPTION / MINDSET

- Change the perception of the space – not “alternative”!
- Change terminology and language in this space overall
- Change perception of space – acknowledge reality that job growth is here (in this space) and realize that education / training policies should be updated to support continued growth
- Mindset shift – class consciousness, independent vs collective

### DATA

- Data Data Data
- Data collection and re-defining labor market tracking & terminology
- More research on who was not success in the gig economy and why
- More data on unsuccessful gig workers
- Better data – market segments, race, etc.

# CHALLENGES, OPPORTUNITIES, IDEAS

Dan asked the group to share closing reflections on the day and thoughts on the overall landscape of the New Era Workforce.

## Thoughts & Reflections

- Platforms themselves doing more
- Portable identity
- Policy Problem - we have to make this heard in states & DC
  - + language/terminology
  - + data
- Break free of old worldview (the lone, atomized rational actor)
  - ↳ they just need education or capital ...)
- Radical New - UBI? ← but that we make for ourselves
  - community
  - transformational

- training  
- support  
- services

- Remember the national context: moment...  
... CA is a leader, lets work in SAC to influence the world.
- What is a platform? Bandaries?  
How might they collaborate?
- Other states' gig economies will/do look different (i.e. need different support) than CA/Bay Area  
How do we help entrepreneurs thrive in all regions, all states? INCLUSIVE
- Go after regulation.
- Reframe what it means to support entrepreneurs
  - Change the conversation

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## 3. TRAILBLAZERS SESSION

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# TRAILBLAZERS SESSION

The Trailblazers group gathered after the Symposium to discuss possible new roles for CAMEO in the landscape of the New Era Workforce. The group reflected on the brainstorm ideas from the symposium, added new ones, and started to draw conclusions on what roles CAMEO might want to take on, and which areas CAMEO shouldn't own. The following are ideas and recommendations for CAMEO to consider in developing their future business model.

## TRAILBLAZERS

Use this data  
to influence policy

- What are the metrics orgs. should use?
  - to celebrate
  - to quantify outcomes of our services

(Lyft) - improving "NPS" for us) → Satisfaction scores
- Compliance : regulations is a huge challenge now  
... and we need so many NEW additional regulations..  
Does CAMEO advocate both more : less?  
CAMEO can help frame the conversation.  
"modernize the policies"
- Cameo advances the work of our members...  
At centro, for example, we're not training people ~~in~~ in the gig economy... not a demand for it...
- Gig workers are a new category of entrepreneurs  
freelance etc. work for yourself ~~vs.~~ <sup>organizing</sup> build a business

- CAMEO can help orgs : CDFIs navigate the new space  
what to offer? Who to offer it to? at what pace?
- Opportunity: we understand that the needs of today's <sup>(in this room)</sup> biz owner are different... Could CAMEO be...  
... a marketplace, connector, "one-stop-shop"
  - item example: If CAMEO did this how could Lyft engage?
  - Lyft is legally constrained (training, support etc) so partnerships could be useful, opportunity
  - Could for-profits fund/sponsor non profits in a training system
- Need: an assessment for people to self-select the right platform for them - Samaschool does some of this  
Challenge : Platforms are constantly changing their policies, prices, processes  
Teach them 'how to fish' (how to ~~assess~~ assess/decide)
- Pair entrepreneurs with platforms that ~~to~~ support their <sup>core</sup> project  
align platform choices (options) with potential to grow their business



# TRAILBLAZERS SESSION

- **Training:** Best practices continue to change, platforms change  
could CAMEO focus on "teach how to teach"?
- **Instability of gig economy** - likely to continue to be true
- **Adaptability** is a key skillset to teach  
- Growth mindset  
- Design thinking  
- Ship it: learn!  
- apprenticeship  
- mentorship  
- community (it's lonely!)  
[[ Teach mindset ]]  
(Content development)
- "Platforms should" ... take care, port. benefits,  
Given that desire what should CAMEO do?  
- can cameo speak for/as/from perspective of gig worker  
- engage/consider border tax (other taxes) implications
- Cameo create a care platform? Rainy day fund  
- get outside sponsors  
- like an IDA, health service account  
- based on Care.com's model
- Cameo as an Innovation Lab? Doing Experiments  
- like mms underwriting  
- women vets
- <sup>(Need)</sup> Role to help consumers directly (income smoothing etc.)  
But what's CAMEO best role? Build products? (connect to options?)  
agile fund? (lots of competition) People
- CAMEO's focus ... CA or beyond?  
- has advocated state policy effectively
- Could focus on a modeling role - influence, don't manage
- Example: Small Biz Majority
- Policy work is hard, especially for new ideas
- How would we change EDD? Hard to change the paradigm  
workforce boards  
Go through CWA?
- Platforms want qualified workers... could CAMEO play a connection, an agency role? (collaboration, connection piece. (mentor/farm access))
- Cameo now works by supporting our member orgs  
... but our members can't serve the gig workers (because classification etc.) ...  
Could we be a catalyst? Do we step in ourselves or be a connector?

- Experiments with Foundation support?
- 6 years ago our member orgs weren't teaching social media because it was too new, no funking.... now all do  
Maybe CAMEO now supports, encourages, helps member orgs make that transition for this space
- On funding: platform's image to the public... engaging  
CAMEO/member orgs could be great PR... could that turn into funding?
- CAMEO as voice, authority, and resource on the platform space overall. No single platform will do that.  
→ information from CAMEO → member orgs is Valuable

micro-wikipedia  
for CAMEO (resources)

∴ copy wikipedia  
funding model

hybrid funding models

? non profit

Co-op ← not eligible for grants



## Climate/Policy

- Proof of income 1099 as?
- Take flag up on the student debt issue (forgiveness for entrepreneurs) (harder case for gig workers)
- Be an advocate for gig workers. i. trusted partner
  - National Domestic Workers Alliance
  - Freelancer Union
  - Google two workers
- bring a variety of stakeholders together (connect) broaden definition of entrepreneurship
- Portable Benefits
- Data - we distill and disseminate

## Connections

- Leadership on terminology: language in the space (frameworks)
- Capital: small dollar loans (explore this for CAMEO?)
  - Square
  - Intuit
  - Paypal
- Help with income volatility

## Coaching

- Help current TA platforms educate the educators
- Rural areas: identify and convene the jobs-platforms that make sense in rural areas

## How to Monetize?

- Training has monetary/market potential when platforms can't, maybe CAMEO can.
- Authority/Ability to draw people: info together is valuable
  - maybe its foundations, maybe another strategy
  - channel partner
- Continue to ask/clarify - who do you serve?