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Building Better Online Markets and Communities  
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>> DUSTIN LOUP: All right. Hey, everyone. Welcome back from that short break. Just want to transition here and move us into the session titled "Building Better Online Markets and Communities." We're real excited for this session. We're going to hear from a round of lightning speakers about the work that they and their organizations are doing to build a more trusted, inclusive, efficient Internet, and we're really looking forward to that, and then we'll follow that up with a

panel discussion on how we can better enable these efforts to succeed now and moving forward.

So to kick off our round of lightning talks, I would like to ask Michelle Fang, chief legal officer of Turo to join us and tell us about Turo and everything you are doing.

>> MICHELLE FANG: Good morning. Good afternoon, everyone. It's wonderful to be here. Michelle Fang, chief legal officer of Turo. Turo is the world's leading peer-to-peer car sharing company. So think Airbnb for cars. And one of the wonderful things about it and what makes Turo really unique is the access. Many people have access to a car and it's a really -- it's a tool for economic empowerment for someone who either may not be able to otherwise afford a car. They can buy it and share it a certain number of days a week and afford the car that they may not be able to or use it as a tool for economic empowerment and use it to save for college, help pay off school debt and use it in retirement, et cetera. It's a lot easier to buy a car than to buy a home, and then make money off of it, and use it as a tool for wealth, and as an alternative to other forms of employment, or in addition to that.

So we're making a really big difference in a lot of people's lives and the majority of our hosts come from, you know, backgrounds, immigrant background, minority, military, et cetera, and so we are making a difference in people's lives. So thrilled to be here.

>> DUSTIN LOUP: Thank you so much, Michelle. Great to hear about how Turo is approaching the -- shaking up the rental car industry.

So we'll move next to Sylvia Morse, from the Center for Family Life.

>> SYLVIA MORSE: Hi, everyone. Good morning. Great to be here with you. So I'm Sylvia Morse. I'm assistant director in the cooperative development program at Center for Family Life, which is a social services organization in Brooklyn, New York. And for almost 15 years, we have been incubating worker

cooperatives or worker-owned businesses in immigrant communities in New York City, primarily in domestic work centers.

And the project I will be talking about today is over the past five years, we have been supporting the development of Up and Go, which is a platform, a web app for booking home cleaning services in New York City and in the future beyond New York City.

The difference is that it's cooperatively owned by the workers themselves. So the workers set the prices, establish exactly what services they provide, all the policies that affect the safety of their workplace, how to respond to the customer disputes and they own the brand, the IP. They co-designed the platform with the engineering team, and so this is really a response to looking at the way we were seeing tech start-ups enter, specifically the home cleaning space, but obviously we have seen a lot of different aspects of the digital gig economy changing.

And the workers we serve are primarily monolingual Spanish speakers. Some of them have pretty limited formal education. And, you know, some of them don't have basic tech literacy, at least before they started participating in our program and joining the platform.

And for many of them -- you know, most of the domestic work sector is really informal work and independent workers, and because we had seen over the years of our work, the power of worker cooperatives to improve safety and work standards in these sectors by establishing contracts, basic tools for people to be able to negotiate for their work, we saw a potential to use cooperative models in the digital gig economy space and make sure that these workers could remain competitive in the way that their industry is changing.

>> DUSTIN LOUP: Awesome. Thank you, Sylvia for sharing that. We'll move next to Justin Curtis from the senior director of academic and strategic initiatives from the Bryn

Mawr School. Go ahead, Justin.

>> JUSTIN CURTIS: Hi, everyone. Thank you for having me. As Dustin said I'm the senior director of academic and strategic initiatives and the director of Bryn Mawr online, and I'm 19 years here. It's an all girls college preparatory in Baltimore, Maryland. I will talk to you about our journey to this point.

I remember back in spring break of March 2020 vividly when we realized more than likely that we would not be returning to in-person schooling any time soon because of COVID-19, like many schools we were quickly forced to re-envision how to deliver academic program, build community in the online school setting and support our students, faculty and staff, as we navigated this new reality.

Over the next few months, we learned a tremendous amount about what works in an online environment and equally as well what doesn't work. Some of our pedagogical structures of instruction needed to be radically altered for our students to continue to learn in the online classes.

Fortunately, we had a few things in our favor. We invested heavily in online programs and technical programs. The technical prowess of our students and teachers, allowed us to focus on pedagogy from the start. Our teachers were absolutely committed to delivering the best learning environment possible.

And we continued throughout the process of distance learning to invest heavily in professional training for our faculty, and we formed faculty cohorts that developed best practices in several key areas of instruction.

Fast forward to today, 16 months later we have been offering online instruction to our girls in some fashion over the last 16 months with no break. Our online summer academic classes wrap up. We have seen 400% growth in those classes over the last two years and based on our experiences and trainings we think we know how to deliver a good online

experience for our students, and we always look to improve our craft.

One, there is a demand for online academic programs. It's evident by our online academic coursework, and speaking with parents, at many other schools, many families were tired of the online slide and looking for challenging rigorous online academic environments.

Some students truly thrive in an online learning environment, for a number of different reasons.

There's online schools that seem flexible and allow them to pursue their own interests.

Some students report feeling less anxious in an online environment. We found that students who are normally -- many students who are normally quieter in traditional classroom settings became vocal speakers. The families like the flexibility of not being tied to a geographic location. We had students taking classes from all over the world. And the online environment allows us as a school to expand our mission and our reach. We are dedicated to providing the best academic experience possible for girls and up until this point we could only reach girls within a 40-mile radius of the Baltimore, Maryland campus. We decided to launch Bryn Mawr online. We are targeting ninth grade girls for our initial cohort. And we are seeking 15 students in year one. We are looking for the same traits as we look for our current girls, curious, intelligent, ambitious students to be part of our program will our academic program, mirrors to a T the existing honors and advanced placement program and we are accredited and diploma school.

We offer some of the major programs and services to our kids that we would offer for in-person students. Each person is assigned a coach for family and student navigation in the online experience, students are assigned college counselors, peer mentoring happens between kids on our campus and kids online. And then we offer another -- I'm sorry, a number of

other online programs, including civic engagement series, a partnership with social entrepreneurship and MIT on quantum computing.

We also plan and offer shared opportunities with the bricks and mortar and online students and ultimately what we are trying to do we aim to establish an online Bryn Mawr learning plan online and across the world. We believe establishing an interconnected network of learners benefits all of our students to different cultures viewpoints and experiences which help to develop our students as global citizens.

Thanks for your time and I appreciate you listening.

>> DUSTIN LOUP: Awesome. Thank you, Justin. And so we're going no move hon to our final lightning talk, from Allison Davenport of the Wikimedia Foundation.

>> ALLISON DAVENPORT: Yes, thanks.

Thanks, Dustin.

So just this past January, Wikipedia celebrated its 20<sup>th</sup> birthday, marking 20 years of community efforts to bring free dodge to the world one edit at a time.

We have really used this opportunity to take stock, to celebrate the unique qualities and practices that have brought Wikimedia's community and its projects to their place of relative sophistication today and to envision how we can continue to improve in the face of an increasingly uncertain future.

On Wikipedia and in the Wikimedia movement, trust has always been an essential component to the past and the future success of the projects, whether it was the trust placed in the project's future success by its early editors, or the trust exhibited by its readers who turned to Wikipedia for information on everything from health to human rights.

As we enter an age where trust and information on online platforms is hard won, we started to ask ourselves how can Wikimedia and movements like it continue to thrive and adapt to

changes in global, social and policy environments that threaten the models that made us trustworthy to begin with.

So let's talk a little bit about those models. Wikimedia is built on a strong foundation of technical, social, and normative structures that have shaped both its early success and its longevity. Wikipedia was built with a share goal in mind to expand access to information through the creation of an online encyclopedia.

One of the most important aspects of trust in Wikipedia both for editors and readers is transparency which permeates all three of these structures. Technically, transparency is built into every edit on an article which creates a marker of what was changed and by whom.

Discussions about articles occur on public talk pages where they can be noted for posterity. And even the heavy preference for linking to other articles and sources, the impetus for what many call a wiki rabbit hole is a technical investment in the information contained on Wikipedia, continuing to be instantly verifiable.

While technical infrastructure is integral to making Wikipedia a trustworthy product, social structures and norms have been central to creating trust within our editor community, which is just as important as our reader community.

These structures include elections for administrators who moderate content and behavior, procedures for public discussions about rule changes, even rule changes instigated by the Wikimedia Foundation and the basic set of content policies and rules when someone deviated from the shared goal. When they feel a sense of ownership and accountability in the power structures that they have to relate with, they are more likely to trust that those power structures will make the right decision.

Finally, over the past 20 years many additional norms and rules developed based on need within these longstanding editing communities. These norms are often asking people to assume

good faith in the editing process, to welcome newcomers and to provide safeguards for deescalating situations where disagreements do occur.

Now, as I sort of reflected on the strengths of Wikipedia over the past 20 years, I want to look at the obstacles that face us as we turn towards the next 20. Although Wikipedia is available across the globe in 300 different languages, the vast majority of Wikipedia editors still identify as white men.

This leads not only to biases in how articles are written, but whether they even get written in the first place. For example, a recent study showed that of the 1.5 million biographies on Wikipedia, less than 19% were about women. Further new challenges have arisen to our community governance models as more governments propose laws that require greater involvement by platforms and content moderation on their sites. And others seek to just outright censor opposing ideas online. Proposals attempting to force large social media sites to take responsibility for harmful content often fail to consider what stricter liability on platforms means for community-driven projects like Wikipedia, where most of that content moderation is happening from the community, not the foundation itself.

The good news is that in the face of an ever changing future, Wikimedia and wikimedians are nothing but adaptable. We saw this when the COVID-19 pandemic hit, and we quickly organized to provide up-to-date information on the pandemic in over 175 different languages. The Wikimedia Foundation has stepped up as well, increasing our support for several direct efforts to expand diversity in the editor community, including direct outreach projects such as edit-a-thons which improve the representation on Wikimedia and introduce new editors.

We have broader improvements for editors within the movement including the universal code of conduct earlier this year that governs interactions both on and off wiki.

Finally, as part of the movement strategy process, the Wikimedia community has identified equity as one of our top two



priorities, as we look towards 2030. The foundation and the movement recognize the need for evolution right now, and we're excited to address our deepest challenges moving forward.

Over past 20 years, Wikimedia as a project and community has grown in a consistent way and the structures I mentioned earlier are what have encouraged that consistency. Trust from our early editors and the promise of the project created a community and the project that community created is now trusted to provide information to the world.

But as we move forward, we can't take that trust for granted. Instead, we must think about what's holding us back and how we can continue to be adaptable and not boxed in so that we can continue to bring accurate information to the world for the next 20 years.

Thank you.

>> DUSTIN LOUP: Thank you, Allison and thank you all for the insight into the work that you are doing. And so we're on schedule to switch over to the panel now. So I will invite Jerry Michalski up to moderate that and he will introduce the -- the panel discussion and bring up the lightning speakers as -- later on the discussion to speak to particular points. So Jerry, go ahead.

>> JERRY MICHALSKI: Sounds great. Thanks, Dustin. It is an honor and pleasure to be here. We have some awesome panelists that I would like to ask them introduce themselves, we have Matt Dunne, Katie Salen and Cory Doctorow. Cory, I think you are the winning rate my room today and take a minute or two to give us a little context for you in this conversation, please.

>> MATT DUNNE: Jerry, great to see you again and I am losing the rate my room competition.

My name is Matt Dunne. I am beaming in from Hartland, Vermont, where we are reopening the office of rural innovation. We are an action tank own closing the rural opportunity gap. Since 2008, a gap has emerged between rural and urban areas

driven by automation and the decline of entrepreneurship.

15% of the nation's workforce lives in rural America, but only 5% of the digital economy jobs and it's our mission as an organization through training, capacity building, and investment to bring that 5% up to 15% to make sure we have equity and economic mobility across the country, as well as resilience in the face of automation.

>> JERRY MICHALSKI: Awesome. Thanks, Matt. Katie, I'm a UCI alum. So zot. And please, the floor is yours.

>> KATIE SALEN: Sure. I'm really happy to be here with everyone. My name is Katie Salen. I'm a professor the at UCI, so zot is the sound that the anteater makes, and that's the mascot. I teach in the department of informatics. I have a background in games as a designer, and I have worked in research for a long time. And I also run a nonprofit called Connected Camps which is an online platform where we hire college students to engage with young people around interests that they are -- stuff that they are interested in, in inside of game platforms like Minecraft, and it's social-based learning. And we are really keen on looking at this idea of how do you develop kind of healthy and well communities for young people.

I think on the panel, I'm the representative for kids and children and young people in the world. And I have a -- my research looks specifically at online communities, particularly games, and how do we think about governance structures? How do we think about developing kind of scaffolds and supported spaces for young people in those environments. Most kids under 12, and lots of kids under 13, are on 13 plus platforms and they watch the streamers who target 13 plus audiences but basically those spaces are designed by adults for adults and they never were conceived as a space where childhood would be spent. We are doing a lot of thinking around what are the kinds of supports and scaffolds that younger people need when they are in these environments that are developmentally

appropriate, that allow them, kids in middle childhood or early adolescents to take risks to experiment and fail. A lot of approaches are very punitive or very reactionary and we are trying to shift the conversation to say if you are looking for communities of trust and resilience that young people can participate in because they have so much to bring, you have to really tend to what they need and not just what adults think that they might need.

>> JERRY MICHALSKI: Katie, thank you. So much food for thought and conversation for what you just said. Cory, I can't tell you the number of times that walk away has inspired me to walk away into the desert and try to build stuff with other friends. If you could frame yourself for us, please.

>> CORY DOCTOROW: Yeah, by all means. I'm Cory Doctorow, I'm a science fiction writer. I have written a couple of dozen works, science fiction, young adults, as well as books for adults. I work with the Electronic Frontier Foundation in various, and I was the UN representative for many years at WIPO and at the ITU. I'm a visiting professor computer science at Open University in the UK, visiting professor of library science at MIC and MIT media lab research affiliate. And I'm one inch deep in "10 Miles Wide."

>> JERRY MICHALSKI: Love that. And Derrius, your background is really interesting. Can you please set it up for us.

>> DERRIUS QUARLES: Derrius Quarles at Breaux Capital, calling in from Chicago. I'm a South Side Chicago native. I have been a technologist for the past ten years, and with Breaux Capital, we are changing the face of how black men come together in community and advancing their financial wellness.

We created the first financial platform that is specifically dedicated to black member. And I know that sounds fascinating because we launched this in 2016, and yes, we are the first to do what we do. So I will be able to talk a little bit about sort of why that is and why that's actually

problematic maybe a little bit today.

But what's fascinating about what we're leveraging is a cooperative model so we are cooperatively owned company. So I'm both sort of a cofounder of Breaux Capital, I leverage the platform, I'm a co-owner in the community, but I'm doing this alongside other black men all across the country and the world who are making a commitment to advance their financial wellness by taking actions together. So every two weeks, we are saving a small amount of money together, pooling that capital into an investment fund that we then cooperatively own and make decisions around in terms of re-investing into ourselves and into our communities. So I'm thankful to be here today and I'm sure I have a lot to share.

>> JERRY MICHALSKI: Thank you for welcoming us. Really appreciate that.

I would like to start with two questions for all the panelists and one on the dark side and one on the bright side. The first one is, like what is the major obstacle that you faced in our context to get to where you are right now? And for manufacture you, there are many different kinds -- and for many of you, there are many different kinds of obstacles, and I will mix up the order and maybe if we could go Katie, Derrius, Matt, Cory.

>> KATIE SALEN: Well, so I think the greatest barrier to our work is that most folks that are designing platforms actually don't take kids very seriously. And if you talk to young people, more than like 80% of them -- do something.org did a survey that asked kids about their tech use and their online lives, and almost 80% of them said that adults simply don't understand their lives online. And I think that's been a big barrier for us because we're very much working from a positive youth development perspective. We really believe young people are coming to us when expertise. They are not little people that have to be shaped by adult norms they have their own needs, their own goals.

Certainly in the gaming space, they are the experts. Often in the technology space, they are early adopters and they often break technology because they don't really care. They are trying to do what they want to do. So they are amazing innovators but adults tend to not take them very seriously or just have a little panel for them, little focus group, get some information and then they go back and do the kind of adult-oriented stuff.

I think our biggest barrier is opening up a space for young people's voices in the conversation around online communities, particularly around inclusivity and diversity and safety. Safety for a young person may look really different than what safety for a parent looks like.

>> JERRY MICHALSKI: Mm-hmm. And I would love to unpack that a little bit. We seem to extend childhood a lot and a story I love to tell Admiral David Farragut was our first admiral, can you tell me what age he was put on a warship. I used to say 12 years old. I fact checked myself. At nine. At nine years of age, he was put on a warship as a midshipman and British navy and US Navy for a while, the Navy was aristocratic, inherited titles and inherited roles and, like, we underestimate how capable young people actually are. And I'm not saying that every 9-year-old should be put on a warship. That's probably not my advice. I'm trying to say that young people are incredibly present, catchable, like we have managed -- capable, like we have managed to dumb kids down which I think is part of the problem we are facing, Katie. I wonder if you can reflect on that and if you could wave a magic wand and fix that, like what does that look like?

>> KATIE SALEN: Well, I think part of it is historical and you are sort of pointing to this in a way that change and how children are raised and who is responsibility it is to raise them.

It used on, right even in the 18<sup>th</sup> century, early 19<sup>th</sup> century communities raised children and we thought about

their learning. Their social, emotional learning their academic learning and the know-how learning, it happened in church.

It happened in -- out on the playground. It happened in the homes. It was shared. But then what happened slowly over time is that school became the place where that was owned and then parents. So today we only think about schools and parents in a way as owning the raising of children.

And, of course, schools are structured in really particular ways. Kids are basically in a school for many, many years. And for many reasons, parents have increasingly tried -- started to sort of limiting, obviously where kids can go and what they can do. And a lot of the reasons are very authentic in terms of kind of worried about harms, particularly in urban environments and that's translated to thinking about harms online. Parents are very nervous and very worried about sending their kids out there. If I were to wave a magic wand, it would be to re-acknowledge that there are multiple stakeholders responsible for the kind of raising of young people.

And that when more people get involved, including young people -- so someone earlier -- several people earlier mentioned peer learning. It's so critical! And we know online that kids are learning socially. They are learning from each other. And so if there was a way to kind of reopen that up, the kind of mindset that communities actually own their responsible stakeholders and sort of helping kids participate that would be my wand.

>> JERRY MICHALSKI: Love that. Thank you, Katie.

Derrius, obstacles on your way to getting where you are.

>> DERRIUS QUARLES: Certainly the biggest obstacle I would say is definitively us as a platform owned and created for Black men, having to sort of explain why this is an innovation in the first place, particularly this to majority-wide communities more often than not. It's something to where, of

course, you have an inherent desire to want all people to sort of understand the model, but it's -- it so happens that when we start explaining why this is an innovation, it's not just sort of a lack of awareness that limits the ability of non-Black folk to understand what we are doing, but it's almost like sort of an inability to sort of step outside of your own background, your own experience, sort of just your own centric thought and to be taken along and understand why this is a business model innovation.

>> JERRY MICHALSKI: Mm-hmm.

>> DERRIUS QUARLES: I think that sort of lends itself to a conversation around who gets to call themselves an innovator? Who gets to claim? Who gets to own that? More often than not, I think Black innovators often find themselves sort of clawing and trying to get folks to see what they have actually created that is different from the traditional model.

So in that regard, I would just want folks to understand that we're not slapping a Black face on a White model. Right? It's very different. We have decided to sort of build it from the ground up, with a set of values that are in contrast to the traditional financial players of today, and how they think about creating impact and how they think about what creating value for a community actually looks like.

And the sort of more you dig into it and if you sort of talk to some of our stakeholders, you will see that, yeah this is something different. So that would be my commentary.

>> JERRY MICHALSKI: It sort of -- it sort of saddens me that this has to be as innovative as it is and it is not commonplace and that this is not just normal. It's interesting that that's part of your path. But also you're drawing on an ancient tradition of saving circles in Latin America it's called a *sista*, there's lots of places where you put a nickel and you win the lottery and it goes into a circle to the community and it keeps going.

Saving circles are really cool because they don't require

any external investment. They are not looking for a big dose of credit to now lend out to everybody. It's like the difference between micro credit and micro savings programs. You know being micro savings programs are within the community. How much acceptance or verification do you need or want from outside and what role does that play in what you are doing?

>> DERRIUS QUARLES: I think it's really to a large degree, it's about credibility. It's about validation. It's about trust. As soon as you have a conversation about money within any community, right, of all cultures and races, it's already sort of a conversation where most people are going to be edge about it, right?

So I think if you add on top of that, sort of the skepticism that comes from just being a Black innovator within that space, right, it can really -- it can make it difficult, right to just have that validation within the community. So I think having more acceptance sort of within mainstream circles, that would ease the conversation. That would sort of show people that, yeah, you knoll, you can trust us, right?

We have been -- we have been verified by these outside sources and folks are recognizing this as an innovation and recognizing this as something that's needed within the community.

So I think those are a few of the things that come to mind.

>> JERRY MICHALSKI: Thank you. Thank you. So much of what we are talking about revolves around trust in really interesting ways.

So Matt, same question. Largest sort of obstacle on your way to where you are, sort of organizationally or personally.

>> MATT DUNNE: Well, there's some interesting parallels, not -- not perfect, but close. You know, we're committed to trying to build digital economy jobs in rural places, and, you know, many people say, well, you know, there's the concern that there is not enough talent, or there's not enough universities



or there's not enough, you know, venture capital that's out there. I tried to up the game on the background.

>> JERRY MICHALSKI: It's rocking. I like it.

>> MATT DUNNE: Cory just set a really high bar there. So anyway, what is interesting is the biggest barrier which I had not thought would be a thing, was -- was on narrative shift, what that people struggled to believe that you can actually do technology in rural places. Full stop.

Which strikes me as the oddest thing in the world. I mean I grew up, you know -- actually, I'm on the farm that you see in the picture back here. In rural Vermont. You know, my first job in technology was at 25, running marketing for a software company that was solving the problems of information for commercial printers all over the world. And I didn't think that was strange! Right, of course you could do that and live wherever you wanted to, as long as you had a strong broadband connection and you were able to, you know, unlock the innovation to be able to solve a market problem.

But as we have been doing this work, that barrier for people to think that you can actually do tech in rural, like, somehow like if you grew up in rural or living in rural, you can't code or you can't come up with an idea that solves a problem. It comes up over and over again. And it's from folks who are sometimes in the, you know, technology world themselves. Sometimes it's from folks in rural places that have had that repeated over and over again, because you have got to have a conglomeration of this many people with these type of talents in order to do it, even though it doesn't get reflected in the kinds of technology companies that are emerging across rural places.

The pandemic has done a little bit to change that, which is an interesting outcome as people have discovered, oh, I can go and live in a place that I would rather live and still continue to do work. We're not necessarily advocates of completely remote work, because we think that community and

synergy is super important. But it doesn't have to be limited to 35 ZIP codes in the entire United States. It actually -- those kind of pods for innovation for creating, you know, companies and innovation and contributing to larger companies or to building your own small one, can actually happen anywhere.

So we have been spending a disproportionate amount of time not working with communities to stand up innovation hubs and accelerate, you know, tech accelerator programs or launching our seed fund that has now seen over 100 scalable tech companies and deal flow across the 20 communities that we work with. It's been working with people who are getting it like Tom Friedman in "The New York Times" and others at "Wired" who are saying, oh! Right! This can happen. And this is possible, and, in fact, if we are going to get to economic equity in our country, we have to -- based on geography, we have to focus on it.

And then the final piece is the fact that, you know, we do try to remind folks that rural America is not White America at all. And if we are going to be committed to diversity, equity and inclusion as a nation, we cannot leave out Black and Brown rural folks who have so much to offer, but are facing the most intense challenges of economic advancement and mobility.

So those narrative shifts are ones that we're out there working on every day. We have actually had the good fortune of getting resources to do small, short videos that just highlight these places. Many times folks say, can you just show me what a rural place that does technology is and so we're doing that. And it's been fulfilling but just an interesting -- an interesting piece to the puzzle.

And to your point, Jim Fallows has been about that, but he likes excuses to fly in his plane and drink really good beer. We had a couple of conversations about getting this narrative shift out there.

>> JERRY MICHALSKI: Exactly. Exactly. It seems like one

of the strongest forces in modern American politics is maybe the rural urban divide and the idea that policies basically left the center of the country behind, that rural areas feel left behind. And I may be stereotyping. I'm picking up on lots and lots of things, and does that show up in your work and if so in what way?

>> MATT DUNNE: Absolutely. You see it in a variety of different forms. We have seen it -- and it's come about because of a few different things. You know, as the economies started to deviate, you also saw a disruption in media. And so rural places literally lost their voice through newspapers or local television networks. They are gone. So they are dependent on urban-centric media, and it's always the outlier or there's something bad that happens in rural places and then suddenly it gets picked up on.

You have also seen it through politics, right? It doesn't take, you know a Ph.D. in political science to know that when there is deep frustration about your agency, about your ability to, you know, forge a life for yourself or your family, when you see, you know, net population loss.

The first net population loss in rural America was in the last 70 years was not during the farm crisis. It was 2011, '12 and '13 that also coincided with an opioid epidemic that killed so many people quietly across rural America and a suicide rate that's skyrocketing, particularly among farmers. So you have got this underreported crisis economically that's happening and the folks who are leaving rural America are younger people who have gotten college educated. They have taken advantage of the strong schools in these small communities, that believe in empowering young people at 9 on a combine or getting to school on their own. But that they -- they get to college and they are told you have potential. You have got to get away. And that's the thing that we're pushing against. In fact, these beautiful downtowns in these rural places can be centers of innovation and can be places where people pursue aspirational

careers.

>> JERRY MICHALSKI: Just a small side note, sort of milestones in history, around the era of the Civil War, about 80% of Americans were engaged in food production. 80%. By World War I, that number was down to 20%. Everybody went off the farm and into factories and towns and to cities to start doing white collar work and today that number is 1.5%. So 1.5% of Americans make the food that feeds us and export. Rural areas have been through all kinds of change like that.

Cory, same question. Obstacles.

You are muted locally.

>> CORY DOCTOROW: Sorry. I hit the wrong button there. I guess I will speak with my activist, rather than my writer hat on.

>> JERRY MICHALSKI: That's great.

>> CORY DOCTOROW: I could talk about that too. The first decade and a half of my life working on Internet issues was about trying to prevent the Internet from shrinking into five giant websites filled with screen shots from the other four. We failed. We failed basically because of an Orthodoxy that was born at the same time as tech, 1979, Apple II hit the shelves and Ronald Reagan hit the campaign trail.

One of his regulatory initiatives was to stop enforcing antitrust laws and enormous predatory conduct. And so we have seen the growth of firms that exist entirely in the realm of money ball where you have companies like Google that have made 1.5 successful products. They made a great search program and a Hotmail clone, and they bought everything else from someone else and everything they tried internally failed whether that's WiFi balloons or RSS readers.

That type of growth has turned the Internet into a place that is endangered in many ways. It gathers a lot of power into a small number of hands. So we have moderation choices about all kinds of things, apps and speech and algorithmic ranking and so on that are being made ultimately by a handful

of people.

You know we look at that photo of tech leaders around the table at the top of Trump Tower in 2017 and many people were aghast that these bastions of enlightenment thought were sitting down with Donald Trump. But, you know, equally, if not more concerning, they all fit around one table.

Today, the thing that stands in my way is the way that we conceive of these monopolistic firms and in particular, which economic concepts we bring to bear on them.

So primarily, when we talk about large firms and their economic dominance, we talk about their network effects. It's when a service gets better, the more people use it. You know, if you have service where you have a sharing economy car rental, then the more cars, the more people join and the more people join, the more demand for cars and so on.

In the case of say Facebook, you will join Facebook because of the people who are there. You want to talk to. Other people will join Facebook once you are there because they want to talk to you. And it's true that firms get very big because of network effects, but taken on its own, a doctrine of network effects is a doctrine of despair. Once they get big, they will never get small again.

And, you know, that doesn't explain how we saw the rise and fall of Cray or Silicon Graphics and why we are not all using Alta Vista. And to leave Facebook is you leave behind the family and friends and customers that you rely on there. It's not because it's inconceivable that you would leave Facebook.

If you quick Verizon and join T-Mobile, they don't even know you quit. You keep your phone number. Apple, Google, Microsoft, LinkedIn, which is also Microsoft, because it's five giant companies full of screen text with other companies. They have all done everything in their power to punish you as much as possible for leaving. The worse you suffer when you leave their firm, the more they can mistreat you without risking you

leaving.

And lowering those switching costs is a matter of increasing the interoperability. I'm very excited to see Congress discussing interoperability legislatively through the access act, the European Union doing the same thing through the digital marketing and digital servicing acts.

Once upon a time we didn't need legislative action to make inter op happen. You could invent Facebook as Mark Zuckerberg did and you could confront the reality that everyone who wanted to use social media already had a MySpace account as Mark Zuckerberg did and then could you make a bot that people who quit MySpace could use to log into MySpace on their behalf and get their waiting messages and put them in your Facebook inbox. When firms have done that to Facebook, they sued them into radioactive craters.

This is today completely off limits no one can do unto the check giants the tech giants did unto everyone else. The fact that we have lost of our ability to conceive of a pluralistic Internet where decision making is spread out, where we don't try to find a way to make Zuckerberg a better ruler of 3 billion people's lives but instead abolish the job of being in charge of 3 billion people's lives. That, I think, is a huge crisis as we start to think about switching costs instead of network effects or in addition to network effects.

I think we have the opportunity to do something about it.

>> JERRY MICHALSKI: And there's many places I could go with everything that you just said but one small thing that said Ben Franklin, one of our founding fathers made a living by pirating works outside of copyright and so did lots of people in the United States. We were born and financed in some way by kind of breaking rules that we then really have doubled down and reinforced, same thing with Walt Disney. Walt Disney basically does -- and you and Disney go way back when, but, you know, he rips off Steamboat Willy to create Mickey Mouse.

>> CORY DOCTOROW: The first and most popular minstrel

cartoon character.

>> JERRY MICHALSKI: So thank you for joining a light on that as an obstacle. Just so we don't need therapists after the session, I want to turn around and ask the optimistic question. What is the brightest beacon on your horizon of all the things that you are working on. What has you excited about working on, if we only do this a lot, this will go and let's change the order to Derrius, Matt, Cory and Katie.

>> DERRIUS QUARLES: Without a doubt, it is the optimism that I have in the folks who are using the Breaux Capital platform. It's the people. And sort of the different relationships that I have been able to form with them, from the co-owners, my foal low co-owners within Breaux Capital to the members in general.

It's sort of the faith that they have in themselves that they can create the change that they want to see. And we're not waiting on venture capital to do it. We are not waiting on an investment from the traditional bank players to do it.

We will leverage this cooperatively owned, community-owned model to get our point across, and hopefully catch the attention of all of those players at a later date.

So it's really just that empowerment from within that sort of is exciting me and providing me the faith to continue doing this work. So, yeah.

>> JERRY MICHALSKI: That is great. Thank you, Derrius. Matt?

>> MATT DUNNE: So I will say there's a couple of things giving me optimism. One is coming out of the pandemic, there was a realization that broadband is not a nice to have. It's a necessity and that's been one of the biggest barriers in rural places to be able to participate in modern economies. Jerry, you mentioned shift from agriculture to manufacturing, where rural places actually got left out of the manufacturing movement, until we did electrification, right? When we did rural electrification, suddenly there was a lot more equity

in -- across geographies, in being able to participate in that revolution.

Broadband is the equivalent and what I feel optimistic about is there is real momentum. There's already been in the ARPA funding pane the infrastructure bill to do it once and for all and make sure there's access to hopefully Cory will succeed in making it fully democratized kind of a system to at least be able to participate education, employment, and in healthcare and in entrepreneurship.

And there's also a growing sentiment that you need the infrastructure at a basic level but you also need access financially and we cannot have haves and have nots on access to the information superhighway. That gives me optimism.

I will say basically the same thing that Derrius said, which is that the people who are involved in the rural innovation network just get me inspired each and every day, when I have someone who comes and says, well, can rural people really code?

I go back and I see these people who are just crushing it and they are crushing it against the odds. They have got their -- you know, the folks who are on the city council in their Hometown who are thinking they are crazy. But they are pushing forward and creating incredibly inclusive innovation hubs in beautiful spaces that you would want anyone to be able to be able to participate in, and co-work areas which are collaborative by nature and there's synergy. And they are creating amazing products and they are supporting community at the same time, both within their small -- their small community, but also in this larger network that we created where people do not see it as competitive. So much in economic development is about the race to the bottom of who can give enough tax credits to get a parts manufacturer for one auto company to locate in their industrial park. So they come at it adversarially.

Whereas, when you are building innovation hubs in these



rural places, they see it as completely collaborative, and it's just inspiring to see.

>> JERRY MICHALSKI: I love that. That sounds great. Small historical thing. Rural telephony took off faster than in cities because of a different intervention, Barbed wire. They used the Barbed wire to connect it. They used that as the conductor cable for phone calls, but then all the neighbors could listen in. But telephony was really important to people in rural areas. Cory and then Katie.

>> CORY DOCTOROW: Thanks. You know, my colleague, the great James Boyle at Duke University talked about how the word ecology changed the world of agriculture it wasn't clear why an old. What does it have to do with a gaseous composition of the upper atmosphere, but once we started talking about ecology, all of a sudden that snapped together. And I feel like there are a lot of people who are rightfully upset about monopolies in tech and the way that they bring harm to them. But they are only one kind of monopoly.

All the Halloween candy for sale in your candy aisle comes from like three companies. And there's only one pro wrestling league and there's also only one company that makes glasses. They also make all the lenses and every glasses store you have ever heard of, every brand, all owned by this one French Italian consortium called Luxottica. There's only like four banks and there's only three record labels and there's one movie studio and four talent agencies in Hollywood. There's only a couple of fast food chains.

And, you know, we are slowly but surely coming together around this idea that the problem isn't that Vince McMahon bought all the other wrestling leagues and like reclassified his employees as contractors and took away their healthcare so that they are begging for pennies to die with dignity.

The problem is monopoly. The problem is monopoly.

If we can build a coalition, that crosses all of these boundaries. If the people are angry about Halloween candy can

join forces with the people who are angry about the fact that there are only two breweries left and four giant banks only one company making cheerleader uniforms, then we can build a coalition that's unstoppable, a coalition that made the new deal possible. A coalition that could really restructure our civilization for human thriving. We only have so much time to do. We are not on fire yet here in Southern California, but literally like the people who clean our solar panels pinged me yesterday and said, are you going to have us around to clean them off. I said, oh, no, not until after the wildfires. That's smart because we know they are coming and we know they will be worse than last year's.

>> JERRY MICHALSKI: So is -- the question was: What's the brightest light? Is Lina Khan at the FTC?

>> CORY DOCTOROW: Lina Khan is amazing. She's absolutely amazing. She is the right person for that job, and there's, you know, whispers that Gigi Sohn would be running the FCC and that would be a Lina Khan moment for the FCC and really astoundingly great. But Lina Khan on her own can't get anything done. She needs a big popular ground swell behind her which she's getting. It's not just Lina Khan. It's the forces that conspiracy to make Lina Khan possible in the chair seat at the FTC which is a popular ground swell that is brewing, and also the synergy between Lina Khan and this ground swell that once she's there she can govern with political will behind her, with a tailwind because we are all there fighting our corners for it. Some of us care about owls and others care about the ozone layer but we all understand that we are fighting for ecology.

>> JERRY MICHALSKI: Thank you. Katie, brightest beacon on your horizon. Given the issues you care about.

>> KATIE SALEN: Well, so weirdly, the pandemic has been in a way a kind of bright beacon around changes in mental models particularly around young people's lives online. So what the pandemic did, it drove kids online and, you know, historically

unprecedented numbers, particularly in gaming. And also for many young people, they were in the house with their parents sitting next to their parents who now had insight into the lives of these kids, their online lives.

And so we have seen a big shift in a mental model which I heard several folks have talked about this resistant models and so there's been a very resistant model around gaming and kids. Lots of adults and lots of parents very nervous, popular narrative around gaming causes addiction, gaming causes kids to be violence which all the research doesn't support that.

So suddenly parents are seeing what actually their kids are doing, and they are -- they are kind of blown away. Super impressed. The pandemic also shone a light on the kids of parents who were not in the home. Latino parents were the most likely to be out of the home during the pandemic as essential workers.

It wasn't about access in terms of these kids did have the Internet, but they didn't have any kind of structure, or kind of guidance that might have happened in the home. You know, if a parent or other kind of caring adult had been there. So that's one thing as we have seen a shift -- we feel like, oh, my gosh the game people. We have an opening to change the conversation in a research-based way.

The second is there's suddenly now a really nice intersection between the good Internet people, people who are aspiring to make the Internet kind of better overall, and issues of health and wellness, right, which also was amplified by the pandemic.

And so suddenly the conversation, the mental health folks are talking to the good Internet folks and this conversation around the online community is being situated partially in the context of health and wellness which I think is really amazing. Prior, they have been very separate and so there's a conception that one can find a space of refuge online with others. What does that look like? Well, it looks really different depending

who you are, how old you are and what community you come from. So there's again kind of a new recognition that we -- it's just like a model a way of thinking about an online community as a space of health and wellness. That's very exciting.

>> JERRY MICHALSKI: Michelle, you talked about employment benefits of Turo and we are at this really interesting, strange broken equilibrium moment, punctuated equilibrium in things like the future of work. How is Turo kind of addressing that so that it can become part of a stable platform for people as we move forward?

>> MICHELLE FANG: Well, you know, a lot of the developments and enhancements we have seen in the platform have developed organically. So when we first saw people come on Turo, oh, I have a car in my driveway. My kid is away at college. They only need it in the summer and the winter. I'm paying for insurance and it's, you know, the battery keeps dying because I'm not driving it enough. And I will put it on the platform and share.

It then they realized oh, gosh, I covered the cost of that car and actually a little bit and then some. Maybe I will get a newer car or a better car or a different car or a use case that I hadn't anticipated and I'm covering the cost of that car.

While our idea is to put the world's 1 billion cars to better use so certainly we are not interested in manufacturing more and more and more cars. But many people can then not necessarily need to own a car. You know? Maybe some families had two cars because they needed a car to tow a boat for a summer vacation or an RV or something like that. Well, now they sort of have the freedom because their neighbor or someone a few blocks away or a few miles away has that car that they need for a limited period of time.

And so our vision and our hope and our goal is that certainly far less cars are manufactured and produced. You know the rental car industry buys and replaces their fleet

every two to three years. It's just a tremendous amount of waste. And so our vision is really that fewer cars can be manufactured, fewer cars are needed, and those cars that are manufactured are utilized more, but fewer cars need to be owned.

And so you know, our model as some of the other speakers said, you know, I think the speaker that was speaking about the domestic work. You know, you decide how many cars you own, that you want to own. You decide how many days you want to share them and how much you price them. You become entrepreneurial and you have access to an entrepreneurial enterprise that you may not have otherwise had the access to, as I mentioned.

You know, our hosts are disproportionately from the immigrant communities, from minority communities. This is an alternative. It's an empowering alternative. And so, you know, for most people, is it going to replace a full-time job? No. I mean you would really have to put a lot into it. But we have hosts -- we have hosts who now own 20 or 30 cars. We have hosts in Hawaii who are telling all of their neighbors, here, give me your car. We have all of these tourists coming to Hawaii. There's not enough rental cars. You have people buying -- you know renting U-Hauls literally going on vacation to Kawhi and renting U-Haul.

Now, my mom will never share her car, but I can share it with her and share that money with her. So you have a lot of entrepreneurial people who say, hey, I have got time and expertise. Let me share your car for you. And I will share, you know -- and we'll both benefit from it the proceeds.

So I think for entrepreneurial folks, there are opportunities and we do have families where now, you know, they have left their full-time job and they are doing this full-time. And then for other people, it's just a way for them to help pay for college or law school or getting their LSW.

And so you know, it is very flexible and the great thing

about it from our perspective, is unlike Uber or Doordash or Lyft, you don't have to sit in your car 40 to 60 hours a day and try to find a place to go to the bathroom. Someone has my car for two weeks. It takes me ten minutes to meet them at the beginning. And five minutes at the end. My car is going up to Seattle because he wants to take a road trip up the coast.

And so it really is, you know, providing economic opportunity without tethering you to your opportunity. You can go to school or working your full-time job and it provides that little boost and that opportunity for economic empowerment.

And we have recently launched a program because the disproportionate limited access to capital that Derrius actually talked, about the Turo seat host initiative where giving \$1 million in loans to traditionally underrepresented folks, underrepresented in entrepreneurial communities, so that they can buy a car and share it and seek economic empowerment and that program we have started it out through Kiva, which I think is great and very much in line with what many of your speakers have talked about, but providing capital access, micro loans to folks to make a better life for themselves.

So these are, you know, just some of the things that we are excited about at Turo.

>> JERRY MICHALSKI: Thank you, Michelle. We have a little less than ten minutes left and this panel topic was building better online markets and communities. I wanted to ask an open question to whoever would like to jump in and answer it, from the lightning speakers or the panelists, and that is, markets and communities, it seems like we have talked about co-ops a whole bunch and co-ops blend markets and communities because co-ops only work when they are effective communities. They require people to be in relationship to function well.

And I wonder if you could riff on that. How are the structures changing the nature of what you do? What are the trickling effects into your own communities and how that works? Any of those kinds of themes, just this intersection, because

very often markets sort of kill off communities or they think they can own communities and that's really not -- it doesn't end so well but this fruitful intersection of markets and communities. How is that working for you. Raise your hand or make the signal. I have auctioneer eyes if you want to comment on that.

Sylvia, please.

>> SYLVIA MORSE: Thanks. I think this is a really important question because, you know, especially in what some people are calling like the platform cooperativism movement, I think there's a question about how governance can work, essentially with really large platforms to reach the scale where they can be competitive, with some of the more traditional and frankly exploitive tech platforms.

And I think, you know, for us, because we're a community-based organization that had always been doing worker organizing and building those relationships first, we built on that, starting with what we knew worked and figuring out what technology was needed and where there are things that we need to do as human beings together.

So Up and Go was structured as a co-op. There are multiple cleaning services who mark through Up and Go. It's like a federation. There's a board elected by the membership and the membership functions through a membership committee. It's basically the management body that meets regularly with appointed representatives from each worker cooperative that's part of the platform.

And, you know, a lot of the work we have been doing over these five years is figuring out what decisions need to be made at what level. What can the membership body feel empowered to make through their own, you know, in-depth discussions about really complicated issues, like if we are talking about standard pricing, or if we're thinking about policies related to, yeah, how to handle cancellations or complaints.

There's some things, I think especially over time with

building leadership that people have built more comfortable to make without bringing back to the full membership of their cooperatives. And over time, you know, questions that people are also able to resolve, not necessarily through a full meeting, right where we are able to maybe use technology to facilitate certain decisions more.

We also are -- this is maybe a slightly different version of what you are talking about. The group that we are working with -- it's not like they were working on Handy and now they are getting paid better from Up and Go. They were excluded from other platforms. A lot of what we are doing is also thinking about where is technology needed most? It's mostly the consumer-facing tools, because we're trying to reach people who want to book their services online.

For worker owners, we didn't actually build out an app interface that they have to learn to navigate in order to get jobs and compete. We spoke with them about what kinds of systems they have in their cooperatives for assigning jobs, and didn't try to recreate the wheel or invent new policies that could potentially be discriminatory.

So I think -- I might have gone a bit off course with the initial question, but I think rather than sort of seeing the cooperative structure figuring out how to meet that with the tech world, it's like, we are thinking about how to approach doing business in this market that people are navigating as a cooperative, and leveraging that to come up with better systems and better tools. So that's a bit of my answer.

>> JERRY MICHALSKI: I love that. Thank you, Sylvia.

And I'm reminded being in a cooperative and being in community requires being an investment of your hours, and I'm reminded the Oscar Wilde's old quote, the trouble with socialism requires too many evenings. Anyone else?

>> MATT DUNNE: Someone asked the us at what point what do we do? I said we are an ecosystem of ecosystem builders. It is interesting, it does take a lot of time to do it right but



it's super powerful, because -- and especially as we are trying to make a shift in narrative, and in economics and where these things can happen, to be able to have, you know, network value emerge across these different locations on a -- and it's not a formal cooperative in the way that some other organizations are doing it. It's more a membership model. You are creating a collective that's engaging a market to be able to make sure there's more equitable participation and we're excited about that.

The other thing I will quickly flag is that a couple of successful tech founders came to us and said, you know, we're excited about what you are doing. And we think that rural innovators would be perfect for the Next Generation of open source technology innovation. You know, real open source. And it was an interesting discussion because they said, look. You need -- you need very little infrastructure. You need now. You need very little start-up capital. And you need to have a sense of collaboration and community, which rural folks just sort of have to have because you can't specialize, right, because there's not -- you need to wear many, many hats.

And so we are now in the process of putting together a concept for an open source incubator that would start in one of our communities but eventually go to the entire community and with -- with a fund that would go along with it and the like.

So it's just -- it's a really interesting iteration on that same theme, in our space that has emerged as we have been getting out the word. And if folks are interested, please let us know.

>> JERRY MICHALSKI: That sounds really wonderful. I would like to know more. So I will be in touch. It's really interesting because I'm a fan of regenerative agriculture and other names for it, and one thing I realized in visiting a farm in California was when you go -- when you go regenerative, you make enemies of the John Deere salesperson in town, the fertilizer salesperson, the Monsanto rep, like all the wealthy

people in town or suddenly like your enemies. And you need so much about change for me is social. We need -- we need, like somebody with us who is on the journey together, who we can link arms with and who will back us and have our backs, and Derrius, you are building this for communities of Black men. And I just think -- I just think we under appreciate, like we under appreciate the intelligence of young humans. We under appreciate the importance of this community set of bonds.

And Derrius, if you want to take us out we only have a minute out or so left, if you want to reflect on that, that would be a great way to wrap our panel.

>> DERRIUS QUARLES: Certainly. Two points I would make in terms of sort of the opportunity that cooperative models present. I think sort of two things there, it's really providing the opportunity for ownership. That's not saying that everybody wants to be a co-owner in the company that they work for. That's something that we found or they don't necessarily want to be a co-owner in the platform necessarily that they are leveraging, but many folks do, right?

So just having the opportunity for them to get involved in that way creates an entirely different dynamic. And then secondly, sort of just the opportunity for equitable financial benefits whether these platforms do become successful, it becomes a question of who benefits from that, right? Both from the short-term and in the long-term. So I think cooperative models in that way also present an opportunity to at least address some of the issues that we are seeing today.

And then to your other point, to close out, in terms of just community, yes. You certainly need that because these untraditional models are definitely going to -- you are going to come into conflict with traditional players. No doubt about it. We are certainly seeing it in our model, and in some ways that's not necessarily like direct competition or folks trying to undercut you, and in certain ways, it's just sort of a dismissiveness, right, as Matt spoke to. That in and of itself

can be enough to really sort of, you know, stifle your growth and stifle your opportunity. And so that's something I will comment on.

>> JERRY MICHALSKI: Thank you for that, Derrius.

With, that I want to thank our lightning speakers, our panelists this has been really fun, and interesting and hopefully useful to everybody listening in and I will pass control back to the man behind the curtain, Dustin.

>> DUSTIN LOUP: Hey yeah, thank you. I wish we would have had the full day for this discussion, but I guess we'll just have to follow-up on that.

We're going into a quick 15-minute break. Just a reminder that if you would like to, there is a networking lounge that's open on Remo. That's link is available in the agenda and I will drop the link in the chat.

If you want to hang out here too, that's fine. We will be back in about 14 minutes for the session on "Digital Identity, Why Don't We Have Better Digital Identity? And What Could We Do If We Did?"

So Thank You for the Lightning Speakers and Jerry for facilitating a great conversation.

>> JERRY MICHALSKI: Thank you all.

(Break).