Tech for Resistance Hackathon

Project Github Link: https://github.com/notcopernicus/tech-for-resistance.git

Track preference: **Respond (something related to present day issues)** / Project addressing inequities within the current context or providing immediate solutions to current issues

Future Iterations:

Present day issues related to race equity:
- ICE abuse of power
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- Racial Wealth Gap
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- K Shaped economy
- Educational inequality
  - Lack of learning resources

Case Study:

Link

Preliminary Research:

A K-Shaped economy refers to a discrepancy in slope between wealth trajectories for different groups within the western hemisphere. [When the rich get *richer* and the poor get *poorer*] Our goal is to identify which data points lead to this increasing inequality particularly in marginalized communities and provide immediate relief.

Some potentially interesting topics of discussion include sticky inflation, the labor market, the current state of private credit and its impact on corporation spending, government , federal reserve policy, auto-loan delinquency or repossession, and the propensity to which artificial intelligence scales.

The rich are getting richer and the poor, Historically marginalized communities, including Black and Latinx, have resided in
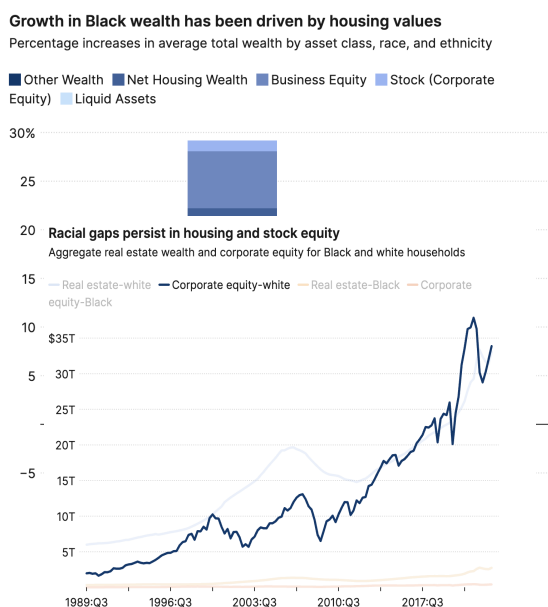
the lower arm for centuries. After COVID-19, the wealth trajectory for these communities was only made clearer.

If this issue is not resolved, " resentment, nihilism, and ultimately violence" will continue to watered.

According to CNBC, reform methods include expanding social safety nets

Potential causes to racial wealth gap (

- Net housing equity, followed by business equity, drove the largest portion of wealth accumulation for Black Americans from 2019 to 2022
- 44% of Black individuals owning a home, compared to nearly 73% of white individuals

Growth in Black wealth has been driven by housing values
Percentage increases in average total wealth by asset class, race, and ethnicity

■ Other Wealth ■ Net Housing Wealth ■ Business Equity ■ Stock (Corporate Equity) ■ Liquid Assets

Racial gaps persist in housing and stock equity
Aggregate real estate wealth and corporate equity for Black and white households

— Real estate-white — Corporate equity-white — Real estate-Black — Corporate equity-Black

- During the COVID-19 pandemic, government transfers made up 17% of overall income growth for Black households and 26% for Latino or Hispanic households
- white Americans had 53% of overall growth coming for investment returns and 38% coming from wages and salaries (most wealth growth after covid-19)
- Source:

- https://www.brookings.edu/articles/black-wealth-is-increasing-but-so-is-the-racial-wealth-gap/
- Lack of assets

A Note On Auto-Deliquency

In January of 2025 American Honda Finance, a subsidiary of Honda that deals with the

selling of the auto giant's vehicle inventory, was investigated by The Consumer Financial Protection Bureau (CFPB). The findings presented false accusations on a credit report that could have negatively affected borrowers' credit during a national emergency. Additionally, Honda finance was unable to properly resolve disputes regarding consumer financial protection laws.

Solution Ideas:

1. ~~Someone created an app where people in NYC to look for affordable apartments to rent out~~

2. K Shaped Index:

- Developing app that displays relationships that aren't usually documented
- Takes various metrics across the upper arm and lower arm (equities, housing, wages, cost of living etc) and computes the the spread

K-shaped:
Racial Equity Impact: 3/5
Creativity & Innovation: 5/5
Technical Execution & Feasibility: 5/5
Human Centered Design: 2/5
Presentation & Communication: 4/5

*Partial points for 'offering a solution that meaningfully addresses a racial equity issue'

K Shaped Index Potential Challenges:
1. User friendly design that is accessible to anyone, any time, anywhere on earth
2. Why is there no k-shaped index and what can we do different from other people
3. Optimize it for economic needs of marginalized communities
4. Convincing economic offices like the Federal Reserve and others to implement the 'K-Shaped Index' into their decisions regarding rate cuts for example
6. How do we communicate tangible user impact to judges?
- Customer base: B2B instituitonal
7. How do we determine statistically significant data to analyze?
9. Can there be too many variables?

Cont. Ideas:

3. An app that could help black businesses grow

- Pinterest/Spotify extension for recommending excellent black creative work
- An e-commerce platform where black small business clothing owners can list items and consumers shop

Racial Equity Impact:
Creativity & Innovation:
Technical Execution & Feasibility:
Human Centered Design:
Presentation & Communication:

5. App that allows people to track black owned restaurants and share it with their friends through rankings, posts etc.
● Key features: posts, forums (reddit style), user reviews, videos, categories (african food, ect)
● Receive revenue from businesses for targeted advertising to consumer audience

Racial Equity Impact: 3/5
Creativity & Innovation: 3/5
Technical Execution & Feasibility: /5
Human Centered Design: /5
Presentation & Communication: 4/5

6. A 3d web game inspired by augmented reality that trains black and brown workers in **high salary jobs with technical barriers.** Allows Black and Brown workers practice both technical tasks and high-stakes communication moments safely.
● Problem: Black/brown individuals having a growing racial wealth gap: establish equitable and accessible skills training programs for employees. Bilinguals can have difficulty communicating ideas and sharing information in corporate spaces.
● Solutions: Upskilling and Reskilling Offer Pathways to Economic Justice. Upskilling: teach employees new skills to move up the ladder in their current area of work. Reskilling: teaching employees skills to apply to new work, often to fill high-demand roles
● **BEST MVP TARGET**: Advanced Technician Pathways (IT support, Data Centers, ect. , Medical automotive aerospace)
● **End user**: Black & Brown workers (B2B2C)
● **Tech stack**: Unity, unreal engine, feasible

Racial Equity Impact: 4/5
Creativity & Innovation: 5/5
Technical Execution & Feasibility: 3/5,
Human Centered Design: 4/5
Presentation & Communication: ⅘

I think this project idea may be feasible and it targets the problem of the 'K - Shaped' economy well since high income earners usually reside in the upper arm due to salary, stock appreciation and real estate. By training historically marginalized communities we can involve them in the next generation of the workforce as artificial intelligence removes retail jobs and adds high-salary jobs with technical barriers. We are essentially providing them access to the upper arm through a mission of active employment. We can research employment within our community and use the data to make effective decisions regarding the game function.

7. A listings-only web platform where Black realtors publish homes curated for Black and Brown first-generation buyers, with context that mainstream platforms don't provide -> section 8 housing
- **Key features:** home listings by black realtors, Context analysis: affordability,credit, resources for down payment assistance, Viability Labels/confidence scores: realistic, stretch, not ideal for first home buyers
- **Audience:** Black & brown realtors/looking for homes
- **Problem**: Lack of home ownership prevents black/brown individuals from growing health and therefore increase the severity of the k-shaped economy
- Tech stack: React.Js for front-end

Racial Equity Impact: 5/5
Creativity & Innovation: 3/5
Technical Execution & Feasibility: 3/5
Human Centered Design: 3/5
Presentation & Communication: 4/5

8. Using computer vision for black & brown elderly fall detection

9. Fire arm training for black & brown individuals

10. P2P Trading of Commodities

11. Gun Violence ??

- Training for police officers (Implement into game)

12. Law
   -
13. Transportation

14. Food scarcity

15. Intellectual Property

16. Scientific Journals like Taylor & Francis or arXiv being biased toward submitted works from POC based on surnames, zipcodes etc

Tech solutions already for blk ppl
- **Eat Okra**
  - Solves the issue of raising funds for black owned business
- **Hair braiding**
  - Vegan braids, clean braids
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Map of ways to buying assets easier
- **Black credit lower due to historical barriers ⇒less buying power when it comes to real estate ⇒**
  - Credit score based on FICO

Tuesday, February 3rd

Chosen Idea: 3D Interactive Workforce development game
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