

EXPLAINER

Blockchain-Based Financial Infrastructure for Independent Workers

Around the world, a growing share of work now takes place outside traditional payroll systems. App-based workers, freelancers, contractors, and other independent workers often earn income from multiple platforms, clients, or cash-based activities rather than a single employer. In the United States alone, the number of so-called “gig workers” was at least [42 million](#) in 2025.

While the flexibility of independent work can expand labor market participation, it also creates significant financial frictions: delayed payments, fragmented earnings histories, difficulty proving income, and limited access to credit and other financial services. But blockchain-based payment and recordkeeping rails offer a potential framework for more portable financial infrastructure—one that allows workers to receive earnings quickly, carry verifiable income records across platforms, and build a stronger foundation for savings, borrowing, and long-term financial inclusion.

How it Works

At its core, [blockchain infrastructure](#) can serve as a neutral, interoperable settlement layer for payments and records. Instead of relying on platform-specific payroll systems or slow bank transfer networks, workers can be paid in dollar-denominated stablecoins that move nearly instantly over public blockchain rails. This enables near real-time access to earnings, which can be particularly important for workers living paycheck to paycheck or managing highly variable income streams.

Beyond payments, the same infrastructure can support portable earnings records. With worker consent, verified payment histories from multiple app-based platforms or clients could be recorded in a standardized, tamper-resistant format. Rather than income data remaining siloed within ride-share apps, freelance marketplaces, or delivery platforms, workers could maintain a [portable record](#) of their earnings and work history that travels with them across jobs and over time. This could help establish income credibility for lenders, landlords, and financial institutions without requiring a traditional W-2 or fixed salary history.

Use Cases and Significance

- **Instant pay and improved cash-flow stability:** Faster settlement is one of the most immediate use cases. Traditional platform payouts can take days, and require fees for “instant cash-out” options. By contrast, blockchain-based payment rails can enable near real-time settlement, reducing reliance on overdrafts or payday-style credit. For example, Visa’s 2025 [stablecoin payout program](#) allows platforms to send funds directly to freelancer and independent worker wallets in minutes rather than days.

- **Lower-cost cross-border payments for freelancers:** For remote workers and freelancers serving international clients, stablecoin rails can reduce delays and costs. Case studies from Southeast Asia show [freelancers using dollar-backed stablecoins](#) to receive international payments more quickly and with fewer intermediaries.
- **Portable proof of earnings across platforms:** Independent workers often earn from multiple apps or clients, leaving income data fragmented across platforms. A portable earnings record, verified by payment history, could help workers demonstrate income stability when applying for leases, loans, or insurance. Recent [research on app-based work](#) identifies income volatility and fragmented records as major barriers to financial inclusion.
- **Alternative credit scoring for irregular income streams:** Traditional underwriting models often fail independent workers who lack W-2s or fixed monthly salaries. More flexible credit models that assess cash-flow consistency, payout frequency, and transaction histories could better capture the financial realities of independent work, creating a fairer basis for lending decisions.
- **Financial inclusion for informal and underbanked workers:** In some markets, independent workers lack regular banking access altogether. Mobile wallets and blockchain-based payment infrastructure can serve as a first point of entry into the financial system, enabling workers to receive, store, and transfer value without depending on legacy banking rails.

Conclusion

For policymakers, the central question is not whether independent workers need more flexible financial infrastructure—they clearly do—but how to ensure that emerging payment and recordkeeping rails serve workers rather than deepen existing vulnerabilities. Clear legal frameworks for regulated stablecoins and other compliant settlement mechanisms can support faster, lower-cost payments. Standards for interoperable earnings data and worker-controlled record portability could help ensure that income histories are not locked inside individual platforms.

Equally important, policy should prioritize worker protections and fair access. Regulators should establish guardrails around privacy, consent, and data portability, while providing clear guidance for responsible use of alternative credit underwriting models. If designed thoughtfully, portable financial infrastructure can become a practical tool for expanding inclusion, reducing income volatility, and giving independent workers a stronger foothold in the broader financial system.

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