

Behind the Bargains

How the sharing economy impacts health

Laura Anderson and Seong-gee Um, September 2015

The logo for "OUT ON A LIMB", featuring the text "OUT ON A LIMB" in a bold, black, sans-serif font, with a blue swoosh underneath. Below the swoosh is the tagline "Ideas for a healthier GTA" in a smaller, black, sans-serif font.

OUT ON A LIMB
Ideas for a healthier GTA

The Wellesley Institute engages in research, policy and community mobilization to advance population health.

ABOUT THE SERIES

Out on a Limb is a think piece series by Wellesley Institute. It aims to stimulate ideas and new conversations around improving health and health equity in the Greater Toronto Area.

OUT ON A LIMB
Ideas for a healthier GTA

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10 Alcorn Ave, Suite 300
Toronto, ON, Canada M4V 3B2
416.972.1010
contact@wellesleyinstitute.com

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The rapid development and diversification of the sharing economy has gained widespread attention. The growth of the digital platforms which drive this new economy is leading to questions about their economic and social impacts including how they change the way we interact, purchase goods and services, and get work. Questions about how to regulate these sectors are also emerging,^{1,2} but the impact on health has been missing from these discussions.

The Wellesley Institute aims to improve health and health equity through research on the social determinants of health. Here we examine how the sharing economy may alter individuals' health risks and differentials in health risks between groups.

The impact on health has been missing in discussions about the sharing economy.

What is the sharing economy?

The “sharing economy” is actually a misnomer because it isn't based on what we commonly think of as sharing. Instead, it is based on both formal and informal commercial interactions that we have been undertaking for years before the internet – paying people for rides in their cars, renting our homes out to guests on a short term basis, and working temporary jobs – and using online platforms to facilitate interactions between vendors, service providers, and customers. Also referred to variously as the “peer-to-peer” economy and the “access economy,” these online platforms, equipped with technology and led by corporate entities, are changing the economic landscape by driving down consumers' costs and connecting vendors and service providers faster than ever.

As the sharing economy continues to expand in Toronto, its impact is felt across a broad range of commercial sectors. Some of the major sectors and key players in Toronto's sharing economy include Uber and other ride-sharing services; Airbnb, VRBO, and HomeAway, room- and home-sharing platforms; and marketplaces such as AskforTask and Kutoto which offer a wide variety of tasks and services, as well as platforms offering more specific services such as InstaBuggy for grocery delivery and DogVacay for pet care.

Applying health and health equity lenses

An examination of how these changes in availability and accessibility of goods and services affect consumers, hosts, and service providers from health and health equity perspectives enables us to look at how people may be differentially gaining access to certain opportunities and how, in turn, this may impact their health.

Health is impacted by what we do for a living, how much we make, where we live, and who we know. The sharing economy is beginning to transform many of these transactions and interactions. While bed and breakfasts and boarding houses are not new concepts, the market has suddenly opened up and anyone who is interested in renting a room can do so with considerably less effort than before. The ease of use and scale at which these interactions are happening has considerable impacts not only on those who are selling or using goods and services but also on markets and labour practices.

From a health perspective there are a number of potential benefits to the sharing economy. The sharing economy may lower the barriers for many people to generate income by offering their property, labour or time. For example, room-sharing platforms may provide short term relief from the economic burden of housing costs; these platforms provide a relatively easy way to gain extra income that can be used for other costs such as food, health care and leisure activities.

Airbnb and VRBO could also arguably preserve the diversity of neighbourhoods and prevent groups from being priced out of neighbourhoods. Similarly, services like Uber and TaskRabbit provide individuals with job opportunities they might not otherwise have. Because these types of jobs pose fewer barriers to entry and offer considerable flexibility, jobs in the sharing economy may offer easier access to generate income. In the on-line labour market service providers can find their next customers and projects with just a few taps on their smartphones. Sharing economy jobs may also provide individuals with opportunities to work independently and freely, according to their own schedules and to exercise different skills in a wide range of services of their choice.

These are all positive developments. However, there are a number of ways digital platforms may exacerbate existing health disparities in Toronto:

- (1) Through effects on labour practices and how they may increase worker vulnerability;**
- (2) Through possible exposure to discrimination, either as a service provider or a buyer;**
- (3) Through risks that both service providers and buyers assume in sharing economy transactions.**

1. Flexible Work, Precarious Jobs, Vulnerable Workers

Greater impacts on people who are already excluded from secure employment

Good jobs bring significant health benefits. They provide workers with better opportunities for financial security, personal development, social relations, and protection from physical and psychological hazards – each of which is important for good health.³ Jobs that offer decent income, benefits and secure employment are important for the health and well-being of not only individual workers but also for their families and communities. For workers in precarious employment, employment-related anxiety is more likely to interfere with family life, they are more likely to experience difficulties in raising children and they have fewer social interactions.⁴

The rise of the sharing economy could be considered part of a wider global phenomenon in which economic risk is shifting from employers onto workers.^{5,6} The global transformation is producing a new class of labourer, what Guy Standing calls the “precariat,” characterised by chronic uncertainty and insecurity.⁷ Precarious jobs are also on the rise in Toronto. We have seen the growth of self-employment and temporary and part-time jobs exceeding the growth of full-time permanent jobs across the city.⁸ Workers in precarious employment often experience low wages, high job insecurity, and poor access to employer-provided benefits such as prescription drugs or dental insurance.^{9,10} Recent studies suggest that employment precarity exposes an increasing number of To-

rontonians to adverse health risks. They have poorer self-reported health status and higher levels of anxiety and depression.^{12,13}

While greater work flexibility may be fuelling the growth of the sharing economy but flexible labour has its dark side and is likely to weigh heavily on workers. Findings from a recent survey of over 1,000 sharing economy workers in the U.S. suggest that they often struggle with insufficient pay, insufficient work, poor access to benefits and paid sick days, and lack of opportunities for advancement.¹⁴

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The sharing economy relies heavily on practices requiring service providers to work as “independent contractors” rather than directly hiring them as employees. Some companies argue that they are simply arenas, matching up service providers and users, and they call their service providers “partners” or “entrepreneurs.”¹⁵ By doing so, these corporations maximize net revenues by avoiding payroll deductions and costly employee benefits.¹⁶ For workers, this means that they do not receive employee benefits such as extended health insurance and payroll deductions for employment insurance or CPP/QPP. They are also exempt from entitlements or protections that the Employment Standards Act and other labour legislations grant employees. Their working hours and income can become uncertain. There is no job security, either: they can be out of work at any time.

Today’s sharing economy is not generating jobs that would traditionally considered “good.” Although we currently lack comprehensive data on who engages in the sharing economy in Toronto, those who are already excluded from well-paying, secure employment are probably more likely to participate in the service and labour sector of the sharing economy, and therefore will experience greater impacts on their health.

The growth of the sharing economy also has significant implications for the work and health of people who are not actively engaged in it. The increase in transactions within the sharing economy likely leads to reduced demand and income for workers in established businesses, most

of whom are also in low-paying, precarious jobs. For instance, taxi drivers, many of them immigrants and racialized workers,¹⁷ report that their incomes have dropped significantly since Uber launched in Toronto and other Canadian cities.^{18,19} Without labour protections and regulations, the new opportunities in the sharing economy produce potentially risky, unhealthy options for those workers who are already vulnerable, by adding more insecurity and uncertainty into their employment prospects and their health and well-being.

2. Digital discrimination against “undesirable” users

Greater access barriers for already disadvantaged individuals

Discrimination is a social determinant of health. Racial discrimination has been shown to increase the risk of stress, leading to poorer mental and physical health.^{20,21} Psychological stress can be a strong force that affects our health in substantial ways. Studies have shown that stress negatively affects our immune systems,²² damages our DNA, and shortens our life spans.^{23,24}

Within the mainstream economy, regulations exist to ensure that people can trust they are not being taken advantage of or being discriminated against.²⁵ Under the Ontario Human Rights Code, everyone has equal rights and opportunities without discrimination in areas such as jobs, housing and services. New business practices in the sharing economy, however, have challenged the traditional regulation boundaries and this may have made space for discrimination against certain groups of users and providers.²⁶

Digital discrimination can occur against any personal characteristics subject to bias and discrimination in our society: race, disability, gender, age or sexual orientation.

Digital discrimination can take a number of different forms. It can act against any personal characteristics that are subject to bias and discrimination in our society, such as race, disability, gender, age, and sexual orientation. On digital platforms, people have easy access to personal infor-

mation about prospective service providers and users by looking at their profile photos, first names, and reviews. A report from the Harvard Business School found a strong racial bias against black Airbnb hosts in New York City: non-black Airbnb hosts charged 12 percent more than black hosts for the equivalent rental.²⁷ Researchers point out that the sharing economy's seemingly routine mechanism for building trust – by providing personal profiles and photos – facilitates virtually unregulated discrimination.^{28,29}

Ridesharing companies have also been accused of discrimination against passengers with disabilities. For example, in a recent lawsuit in California, the National Federation of the Blind alleged that Uber drivers have repeatedly refused to serve customers with service animals.³⁰ In this lawsuit, Uber defended its role as a tech platform, not an employer or transportation carrier, and therefore argued it is not bound by anti-discrimination statutes. Neither Uber, Lyft, nor any other ridesharing company in the U.S. has yet come up with an effective action plan to accommodate riders with mobility disabilities.³¹ Likewise, room-sharing companies such as Airbnb and VRBO lack a monitoring system that regularly checks and validates the accessibility of properties and rooms that are listed as wheelchair accessible.³²

In this grey zone where legal boundaries are still up for debate, it seems clear that some groups of users experience greater access barriers than others, and although limited research exists on this topic, personal anecdotes of racial discrimination on sharing economy platforms abound.³³ While we do not know the extent of it, the existence of discrimination in online marketplaces likely results in greater health risks for more disadvantaged individuals.

3. Risks posed by participation in the sharing economy

Participants in already precarious situations exposed to further risk

Many of the major sharing economy platforms shift risk from employers to workers and service providers. At its core, this shift represents an increase in security for corporate entities and an increase in vulnerability for workers, service providers, vendors and consumers. Why are these participants willing to absorb these risks? At its core, the sharing

economy comes along with a decrease in costs for consumers and a way for vendors to easily connect with buyers to boost their income. Moving forward, there is a possibility that if we do not improve regulations and protections, the costs involved in those risks may put people in already more precarious situations at risk. The following section outlines the risks involved in different sectors of the sharing economy, and the ways these risks may exacerbate existing economic and health inequalities.

Liability

The rapid growth of Airbnb has led to concerns about host liability.³⁴ In response to some of these concerns, in January 2015 Airbnb announced a million dollar liability insurance program for hosts in the United States. Canadian hosts, however, have no insurance coverage through the company. What they do have is a \$900,000 “Host Guarantee,” which claims to reimburse hosts for up to \$900,000 in damage experienced during a guest’s stay. This “Host Guarantee” is not insurance and does not cover stolen items like jewelry, cash, or artwork.³⁵ What it does do is create a sense of security for hosts when in fact they may be exposing themselves to a high level of risk.

For renters and home owners alike there are case examples in the media^{36,37} in which considerable damage has been made to homes and Airbnb has not provided any coverage for them. While these occurrences are the exception rather than the rule, many Airbnb hosts cannot absorb thousands of dollars of uninsured damage or stolen property. This has the potential to increase their stress levels and impact their ability to afford the food, housing, and healthcare costs they need to keep themselves and their families healthy.

This liability extends to service providers on other platforms. In the case of Uber, the company’s insurance policy only covers Uber itself and does not protect the drivers.³⁸ This puts both drivers and riders at risk. Recently, the Alberta government reviewed Uber’s insurance policies and found that they did not meet the province’s requirements. Standard non-commercial car insurance does not cover plan holders when they are using cars for commercial purposes. According to Alberta’s government, owners and drivers are at risk of lacking access to collision coverage for medical expenses, a potential legal claim, or to fix any damage to the vehicle. Passengers are also at risk of not being sufficiently compensated

for injuries because of the owner's and driver's lack of third-party liability coverage.³⁹ It is the responsibility of Uber drivers and passengers to verify if vehicles are insured for commercial use. In responding to the city's concerns around its insurance coverage Uber Toronto claimed that its insurance policy must be kept confidential for competitive reasons.⁴⁰ Similarly, in service marketplaces, workers are often at risk of not being covered under the type of workplace insurance that is mandatory in Ontario. In their terms and conditions, Canadian start-up companies like InstaBuggy and Kutoto clearly state that under no circumstances will they be liable for any damages. If something goes wrong, workers as well as consumers are left with no protection.

Eviction Risk

Renters face an added risk of eviction when using room-and home-sharing platforms.³ Increasingly, condominium boards and cities are prohibiting short term rentals. For example, New York's attorney general has estimated that almost three-quarters of the city's over 35,000 Airbnb listings are illegal.⁴¹ This has led to a court ruling that using a residential apartment as a hotel is grounds for eviction, leaving many Airbnb hosts that live in rent-stabilized apartments vulnerable to losing their homes.⁴² In Toronto, it is currently legal for homeowners or renters to rent out their homes for short periods.⁴³ However, most condominiums have rules prohibiting short-term rentals, which means that boards can take action such as eviction against tenants using Airbnb. Additionally, many tenants list their homes on Airbnb or VRBO without their landlord's permission and in violation of their leases.

The ease of using Airbnb is appealing for many renters and homeowners even if their building rules prohibit the practice. While we currently lack demographic or experiential data on Airbnb hosts in Toronto, the risk of eviction is a cause for concern. It is likely eviction from homes would cause a high level of stress and high costs, often for people who are already in vulnerable situations.

Beyond individual risk: Exacerbating the problem of inaccessible housing

Access to affordable housing is a fundamental driver of health equity, with the price of housing increasing the gaps between rich and poor. In recent years, the Toronto real estate and rental markets have become so

expensive that not only is homeownership unattainable for many in the city, but rental costs are also very high. High housing costs result in housing instability, which has a significant impact on health. Moving for cost-related reasons has been linked to increased likelihood of recent anxiety attacks, and renters who are behind on rent are more likely to meet the criteria for depression.⁴⁴

Does Airbnb have the potential to exacerbate this problem in Toronto? Perhaps. While no research has examined its impact in Toronto, we can extrapolate from other cities' data: In San Francisco, a recent analysis identified over 350 properties on Airbnb, and hundreds more on VRBO, that are exclusively for the purpose of renting out, i.e. they are not a primary residence. While we do not know how many properties are investment properties in Toronto, we do know that 32% (1,852) of listings are posted by hosts with more than one listing.⁴⁵ It is then reasonable to assume that more than half of those, or about 900 of them, are for rental properties. This likely drives up housing costs due to the increased value of homes that offer earning potential. Services like Airbnb may add further strain to Toronto's increasingly unaffordable rental market, particularly in central neighbourhoods with higher tourist demand.

Moving Forward: Ensuring the sharing economy helps, not hinders, health

The sharing economy has the potential to transform the way we live, work and play. There may be benefits but our existing legislation and regulations may not be framed in a way that properly addresses the new employment and business practices of the sharing economy. Lawmakers and regulators in our city and elsewhere have been struggling to determine how to apply many of the established labour and consumer protection regulations to the new economy. Many gaps and loopholes still exist⁴⁶ and regulations need to keep pace with innovation in order to ensure workers and customers are protected and to reduce any adverse health impacts and health inequities.

This preliminary examination of the health and health equity impacts of the sharing economy indicates that there is a potential for negatively impacting health and exacerbating health inequities in Toronto. However, we know too little about the full impacts of the sharing economy to comprehensively understand the health risks and health

benefits involved. We will need to monitor these well to fully grasp the impacts of the new forms of employment and businesses on workers and customers in the sharing economy, as well as those not actively engaged in it. Particularly, a better understanding of who is engaging in different sectors of the sharing economy in Toronto would enable an assessment of the extent to which this is impacting Torontonians.

In the meantime, we argue that as new regulations and legislation are developed in response to the growing sharing economy, protecting our health should be at the forefront of legislators' minds. It would be prudent to include a discussion of health impacts and health equity impacts when examining the actions needed to properly protect the public. We need to continue this discussion on the influence of the sharing economy on known social determinants of health in order to properly understand the true cost and benefits of this shift in our daily transactions.

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