REBUILDING TORONTO'S GIG ECONOMY:

Reimagining Social Policy for Vulnerable Workers and Precarious Work

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ABOUT THE PUBLICATION

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INTRODUCTION

As the 2020 COVID-19 pandemic forced millions across the globe to stay safe by staying home, poverty became a greater concern in major cities as food bank line ups increased and many faced eviction from their homes. Now in its recovery stage, the City of Toronto established the Toronto Office of Recovery and Rebuild in July 2020, to use a phased-in approach to restore communities and social and economic infrastructure.

The policy brief will explore policies and guiding principals for governments to implement as part of the recovery plan to “Rebuild and Reimagine” Toronto’s infrastructure and support network to the gig economy.

What pressures have social programing and economic development in Toronto faced during this pandemic to meet the needs of gig workers and the exploding demand for affordable housing, enhanced employment standards and healthcare? As companies downsize or close completely as a result of the pandemic, does gig work promote a healthy opportunity for employment even though it does not meet the conventional aspects of waged work? Does gig work enable social mobility and poverty reduction?

A key challenge will be to design economic development policies and social programming that provides adequate protection and supports to vulnerable workers in the gig economy without placing unwanted burdens by overregulating independent workers.

The research will primarily focus on looking at strategies for developing the gig economy in Toronto. The policy brief will explore ways that municipal policymakers can modify existing approaches to the labour market and social security network to ensure the most vulnerable precariously employed workers have safe and secure work opportunities in the future.
Without continued support, the most vulnerable precariously employed workers will be pushed further into poverty.
EXECUTIVE SUMMARY

Since 2015, ride-share drivers and food delivery personnel were one of the most visible gig workers in the City of Toronto due to increased public labour rights campaigns and media coverage.

In 2020, the COVID-19 pandemic created a strong incentive and need for gig workers such as musicians, ride-share and food delivery workers to politically organize to advocate for immediate aid and support.

Gig economy workers for companies such as Uber Eats and Door Dash protested on Toronto’s streets in May, 2020, demanding a more sustainable model for gig work. Advocacy Group, I Lost My Gig, has called for Ontario to consider a universal basic income in response to the risks involved with the current gig work conditions that allow for low salaries, no benefits and uncertain or inconsistent hours.

There are also many less visible gig workers in the service sector without collective representation, specifically domestic workers.

As many gig workers workers do not qualify for Employment Insurance, those who lost their jobs during the pandemic must rely heavily on specialized supports such as the Canada Emergency Response Benefit and Canada Recovery Benefit.

In order to achieve long-term social mobility and to reduce the risks of precarious work, a more comprehensive strategy is needed. While emergency benefits may provide sufficient funds for most basic necessities, it may not adequately facilitate savings for


other necessities such as housing, retirement and education.

A number of reports have also addressed the issues surrounding precarious work and have offered recommendations on policy changes at the federal and provincial levels such as:

- Working Without a Net (Sunil Johal and Jordann Thirgood, Mowat Centre, 2016)
- Future of Work (Government of Canada, 2019)

They generally call for a change to the current labour relations system in Canada and Ontario that would ensure more fair labour rights, benefits and work standards for non-unionized and precariously employed workers. Additionally, they recommended a more comprehensive employment insurance model that would account for gig workers as well as a strategy for extended benefits and pension plan coverage.

While labour policies largely falls under provincial jurisdiction, there is more work that can be done at the municipal level to aid precariously employed workers who fall outside of social policies established and administered by the federal and provincial governments.

Why Cities?

The policy brief will focus on issues the most vulnerable in the gig economy face that can be addressed at the municipal level.

Generally, a couple assumptions can made about why Cities may not be inclined to get involved:

(1) Labour laws are within provincial jurisdiction and thus, are outside municipal powers unless granted or downloaded responsibility from the province.

(2) Employment Insurance and Income benefits are typically administered through the Federal and Provincial levels of government.
Thus, issues relating to inconsistent income may be outside of municipal responsibility.

(3) Governments of all levels should be cautious about regulating the gig economy as some individuals prefer the freedoms of non-standard work.

Bearing these reservations in mind, there are a number of reasons to support cities playing a larger role in supporting workers who rely on the gig economy.

(1) Gig workers make up a large constituency in global cities like Toronto.

They live, they work and they actively contribute to the local economy.

The labour market is polarizing to the two extremes of high-quality jobs and low-quality jobs with the middle-quality jobs becoming more scarce than in previous years. This trend has pushed people more and more to involuntary gig work as they are unable to find quality full-time standard work.²

(2) Gig workers are often underserved by City Services.

Only 20% of unemployed Toronto workers qualify for Employment Insurance. In fact, Ontario Works rates have more than half of their value since the mid-1990s. Hence, without additional benefits such as childcare subsidies, affordable housing and transit benefits that are administered by cities, many families of those underemployed may face more disparities as the cost of living rises in Toronto.

(3) Toronto’s Gig Economy requires specialized social and community development in order to reach the City’s goals and objectives for poverty reduction, social equity and economic prosperity.

While the Toronto Poverty Reduction Strategy is a comprehensive plan that does make mention of the need to adapt city programming and services to address the needs of those in precarious work, the policy brief will be applying a second lens with considerations of evolving changes and opportunities brought on by the COVID-19 pandemic.

The policy brief will explore ways that municipal policymakers can modify existing approaches to Toronto’s gig economy to ensure the most vulnerable precariously employed workers have safe work opportunities in the future that promote social mobility and poverty reduction.

Recommendations include:

**Transportation**
- Implementing a Transit Fare-Geared to Income Based Model
- Expanding Transit to Suburban Areas (Scarborough, Etobicoke, North York)
- Increase Transit Reliability

**Childcare**
- Implementing a Flexible Service Model
- Increasing Access to the Child Care Subsidy

**Housing**
- Expanding the Toronto Rent Bank
- Expanding the Toronto Renovates Homeowners Program
- Maintaining the Toronto First Home Buyers Tax Rebate
- Expanding the Rent-Geared-To-Income Subsidy

**Employment Equity and Community Development**
- Add additional mandates to participants of the AnchorTO program and the City of Toronto Community Benefits Framework including fair contracts, competitive wage stipulations and local labour sourcing
- Consider establishing a City Department of Worker Protection and a Freelance Isn’t Free Bylaw

**Best Practices**
- Conduct consultations with gig worker communities
- Continued research and Estimates on Toronto’s Gig Economy trends
- Create comprehensive “holding environments” for gig workers
- Implement long-term virtual spaces for gig workers

WHAT IS THE GIG ECONOMY?
DEFINING THE GIG ECONOMY

Gig workers are defined in Canada as "unincorporated self-employed freelancers, day labourers, or on demand or platform workers."  

The modern gig economy is often referred synonymously with the digital gig economy as a form of work that takes place through a digital platform that intermediates the local consumer demand of a specific service. 

Canada has adopted a more comprehensive definition. 

Statistics Canada defines gig workers in Canada as "unincorporated self-employed freelancers, day labourers, or on demand or platform workers." 

They estimate the median net gig income in 2016 to be only $4,303. This is largely due roughly half of all gig workers having an additional source of income.

Figure 1: Percent of Gig workers in Canada with a Wage Earning Job

Had Multiple Wage Jobs  
15.1%

Had One Wage Job  
36.3%

No Wage Earning Job or Employment Income  
48.6%

Source: Statistics Canada, 2019
While gig earnings may not on average exceed $5000, the most vulnerable of those engaged with gig work are often those who rely on gig work for the majority or total yearly income. Statistics Canada estimates over a quarter of gig workers’ gig earnings represented over 89% of their total annual income in 2016.  

The percentage of gig workers in Canada has been on the rise. From 2005 to 2006, the percentage of gig workers in Canada generally rose from 5.5% to 8.2%. 

Gig work was more prevalent among immigrants than among Canadian-born people. 10.8% of all new male immigrants in Canada (arriving less than five years) were gig workers in 2016. Only 6.1% of male Canadian-born workers were active gig workers.  

In Ontario, non-standard employment constituted more than a quarter of the work force in 2015. This includes temporary employment (including term/contract, seasonal and casual), solo employment and involuntary part-time employees (part time workers who claim to want full-time work). 

In Ontario, the share of non-standard employment by industry in 2015 are as follows: 

- Retail trade (11.1%) 
- Professional, scientific and technical services (10.4%) 
- Construction (8.9%) 
- Educational services (8.7%) 
- Health care (8.4%) 
- Accommodation and food services (7.3%) 
- Business, building and other support services (7.2%) 
- Transportation and warehousing (5.0%) 
- Arts, entertainment and recreation (5.0%) 

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6 Ibid  
7 Ibid  
8 Ibid  
9 Ibid  
10 Mitchell and Murray, 2017  
11 Ibid
According to the OECD, the decline in middle-skill employment occurred in tandem with a decrease of standard work contracts and the increase in low and high-skill jobs.  

This trend was arguably the precursor to increased self-employment, part-time and temporary work. Hence, it being a likely source of growing wage and income inequality as well as the stagnation of real wage growth.  

"...only focusing on the number of jobs is not enough...it is about policies for quantity and quality of jobs; jobs that offer career and investment possibilities; jobs that are stepping stones rather than dead ends."  

- OECD


14. OECD, 2015
Vulnerable Workers

The most vulnerable within the gig economy are often those who face several issues that stem from risks and strains associated with precarious work.

Vulnerability is defined by the City of Toronto as a "service gap, context or situation, not a characteristic of feature of a person." People become vulnerable when there are barriers or gaps in overall service delivery.\(^\text{15}\)

Factors that contribute to vulnerability include:

- Poverty
- Structural inequality
- Discrimination
- Geographic Location
- Limited social and personal supports

**How are gig workers unique?**

Those in precarious work often experience high insecurity and risks, resulting in protracted vulnerability at varying degrees overtime. For example, seasonal workers may have a large yearly income, but can experience poverty in off-seasons. Without additional supports, those with insufficient savings and living pay-check to pay-check may struggle to keep up with the costs of basic necessities.


\(^{16}\) Ibid.
EMPLOYMENT LOSSES

The COVID-19 pandemic has magnified existing risks of gig work, namely insecure job opportunities as the pandemic pushed many companies and corporations to close. In May 2020, unemployment rose in Canada to a staggering 11.5%. Toronto’s unemployment rate was 11.2%, lower than Montreal (14%) and higher than Vancouver (10.7%). The pace of employment losses for those with a temporary job in Canada was significantly higher at 30.2%.  

While pension age gig workers income loss will be cushioned by the continued receipt of pension benefits, young and prime working age gig workers will be far more impacted by the significant income loss.

Share of Employment Losses Amongst Precariously Employed Workers in Canada

All paid employees declined:

17.8%

Pace of employment losses for those with a temporary job:

30.2%

WORK CONDITIONS

In Canada, 1 million people worked in low-wage non-unionized, hourly-paid jobs in April, 2020. 89.1% worked at locations outside the home (accommodation, food services or wholesale and retail) that require close physical contact.

New immigrants are particularly likely to be vulnerable in the workplace. Language barriers prevent new immigrants from knowing and exercising their labour rights especially in regards to employment standard violations due to fear of employer retaliation. Additionally, new immigrants are less likely to work in industries that are unionized which more often than not, tends to result in better working conditions.²¹

As the City of Toronto’s public health unit urges businesses to adopt new practices to ensure physical distancing and enhanced cleaning procedures, it is still unknown the extent to which employers are supporting all workers in this endeavour. Especially since immigrants seem to be a large population of essential workers during the height of the pandemic, it is reasonable to assume that they too have assumed increased risk and exposure to the virus in cases where their job involves close contact with others.

Have employers been providing PPE to all workers, including contract staff? Often times, gig workers are expected to provide their own resources (cars for driving, cleaning supplies, cell phone services, mobile and home data) for work purposes. Thus, could the addition of PPE and cleaning measures be adding to the overall costs and strains that come with gig work?

More research will need to be done to assess the impact and magnitude of such additional costs and risks.

Therefore, more policy changes may need to be explored to find ways to better inform new immigrants of their labour rights and to have fair processes in which they can have issues and disputes resolved, such as enhanced cleaning measures and personal protective wear.

ISSUES IN THE GIG ECONOMY

EMPLOYMENT STRAIN

The unique complexities of precarious work have resulted in downloading labour costs and adding "employment strain" to workers such as:

- Transit costs
- Skills and language training
- Other resource costs (cellphones, vehicles, internet, technology, Personal Protective Equipment)

LACK OF SOCIAL SUPPORTS

Gig workers are often uneligible for some social supports provided by various levels of government. More than half of the Greater Toronto Area workers are employed in positions with some degree of precarity.

Over 80% of precarious workers in Ontario have no access to benefits such as vision, dental, life insurance, and prescription Drugs.

Only 20% of unemployed Toronto workers qualify for Ontario Works benefits. Additionally, Ontario Works Rates have lost more than half of their value since the mid-1990s.

On the municipal level, gig workers are often in great need of a more comprehensive housing safety net and other municipal subsidies such as those for transportation and daycare services as unsteady employment income may at times be insufficient to keep up with rising costs.

**RISING COST OF LIVING**

Key municipal services have had significant rising costs.

**Transportation:** Public transit costs have increased 35% from 2009 - 2015. Transit in the downtown core is also three times better than in inner suburbs.  

**Childcare:** The cost of child care has risen 30% from 2009-2015. In 2017, there were approximately 17,000 children's families on the waitlist for the child-care fee subsidy. In Toronto, childcare can cost as high as $1676 each month for infant care.

**Affordable Housing:** The average market rent cost has risen 30% from 2010-2017. In the second quarter of 2020, there were 78,683 on the City of Toronto's social housing waitlist.

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27. City of Toronto, 2015, TOPProsperity Poverty Reduction Strategy
28. Ibid.
31. City of Toronto, 2015, TOPProsperity Poverty Reduction Strategy
INEQUALITY, RACISM AND DISCRIMINATION

Work opportunities are persistently unequal in Toronto. Thus, calling a need for more pathways to high quality jobs and social mobility. In 2017, PEPSO released a study and found that racialized workers, women, and those without a university education experienced heightened income and employment insecurity. Racialized men without a university degree in particular saw less change in employment precarity than white males without a university degree.

Figure 2: Distribution of changes in Employment Precarity Index Components by their impact on employment security between 2011 and 2017 by worker category (out of 10)

Thus, while there has been significant change overall in improving employment precarity for all workers as whole, racialized males and females without a university degree still see nearly the same level of employment insecurity from 2011 to 2017.
Visible minority immigrants are also more economically disadvantaged than their Canadian-born counterparts. Research by Hira-Friesen confirms that being employed in precarious jobs contribute to one's immigrant earning deficit due to a combination of discriminatory hiring practice, discounting foreign education and work credentials which often leads to low wages.  

In 2013, the City of Toronto implemented Access T.O. to provide access to city services for undocumented Torontonians. It essentially mandates that no person will be required to produce proof of status in order to access city services. However, many undocumented Torontonians may still hold fears of possible persecution and stigma and may not seek social assistance and assistance with employment related matters.

RECOMMENDATIONS FOR REBUILDING AND REIMAGINING THE GIG ECONOMY

1. Transportation
2. Child Care
3. Affordable Housing
4. Employment Equity & Community Development
5. Developing Best Practices
TRANSPORTATION

Increases in fares means a gig worker will likely spend a more significant portion of their earnings on getting to and from work.

Unreliable transit service also results in more time spent commuting and creates less incentive and opportunity to attend other skills training. Additionally, it could result in gig workers taking up less work if gigs are located in different areas of the city that require multiple transfers or long commute times.

Currently the City’s 2031 Rapid Transit Network Plan aims to make significant improvements and investments into Toronto’s transit system. The following recommendations are in support of already established goals to improve transit accessibility and service to all Torontonians while explaining additional policy improvements that could benefit those in precarious work:

Recommendations:

(I) Transit Fare- Geared to Income Model

While discounted transit passes may benefit most with low-incomes, some gig workers may find it difficult to gauge whether a monthly pass is needed for their monthly use as their work hours and opportunities are constantly changing. Additionally, gig workers may be commuting to areas outside of Toronto and require a transfer to other transit systems that may not offer a discounted transit pass. Thus, a transit fare-geared to income model that is applicable in Toronto and also other regions, may be beneficial. This may require Provincial collaboration in order to implement such a policy through the Presto card network.


(2) Re-Instating Day-Use Passes

With the implementation of the Presto Card system in the City of Toronto, the Family Day-Use pass was also eliminated. Implementing another version of day-use passes for adults may be beneficial to gig workers who cannot afford a monthly pass or who would not travel enough to justify purchasing a month pass, but would still have the opportunity to maximize use of a day-pass to access multiple stops in one day as needed.

(3) Improving Transit Reliability

Improving transit reliability would better allow gig workers to schedule daily schedules and to take part in more opportunities if transit times were more assured, convenient and accessible.

(4) Expanding Rapid Transit to the Suburbs

Having rapid transit extended to the suburbs would ensure seamless travel to all parts of the city. Improving transit reliability, and expanding rapid transit would increase opportunities for gig workers.
CHILD CARE

Though child care is often funded by the provincial and federal governments, service delivery is typically carried out by municipal governments. Precarious workers often have unpredictable schedules and lower than average wages that makes it difficult to arrange care when it is needed, especially for low and middle-income Canadians holding insecure jobs.  

Statistics Canada estimates that workers in the bottom 40% of the annual income distribution are twice as likely to be involved in gig work as other workers. The median net income of gig workers in 2016 was only $4303. Thus, rising costs of child care could potentially push families into poverty if gig work is insufficient to cover all basic necessities.

Especially since a family of 4 living in Toronto will require both parents to work full-time for at least $18 an hour to meet expenses for basic necessities. For a family of 4 to meet basic expenses, both parents need to work full-time at $18 an hour.  

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Recommendations:

(1) Flexible Service Model

As precarious workers have varying schedules, finding child care that meets their workschedules can be challenging. A flexible service model would need to include an accommodative registration system that allows for night care, flexible drop-off and pick-up hours.

(2) Enhance the Child Care Subsidy

The City of Toronto along with provincial and federal partners must make efforts to reduce the waitlist to child care subsidies. In order to provide gig workers with the ability to attend skills training and to take up more work engagements, an affordable child care system will need to be established to ensure that those wishing to spend more time on other tasks can do so knowing their children can be looked after as they upgrade their skills and work experience.
Those in need of affordable housing may not get it for many years due to the City’s long waitlist for social housing units and housing subsidies. For first home buyers, unstable employment could be a major barrier to accessing a mortgage as temporary jobs and part-time work are not recognized as highly as waged work in the mortgage application process.

Statistics Canada estimates that 48.6% of gig workers rely on gig work for their entire income and do not hold other waged work.37

Applicants often must rely on a second earner with more security in order to get approval.

Rental housing is also a challenge for those who are precariously employed as sporadic shift work and inconsistent pay can make it difficult to pay rent on time.

Recommendation:

(1) Building a more comprehensive housing safety net model

A housing safety net could be built through expanding the Toronto Rent Bank, expanding the Toronto Renovates Homeowners Program and maintaining Toronto’s First Home Buyers Tax Rebate. The Toronto Rent Bank holds especially useful in economic downturns such as that brought on by the COVID-19 pandemic as it provides immediate relief to precarious workers who may face sudden contract losses.

(2) Investing in More Affordable Housing Supports

Investments could include expanding the Rent-Geared-To Income program and finding additional opportunities to build more affordable housing units through public-private partnerships.

EMPLOYMENT EQUITY AND COMMUNITY DEVELOPMENT

To ensure the City of Toronto continue's to guide employment equity and community development, Toronto's existing policies must also include specific mandates related to the unique needs of precarious workers.

Currently, the City of Toronto's Community Benefits Framework, ensures the progression for people from equity-seeking groups and indigenous peoples who may face systemic barriers and discrimination, and are often underrepresented in the labour market in particular employment sectors. It does so by creating pathways between these groups and various opportunities that arise in key city projects such as the waterfront revitalization project and Regent Park development plans.

Additionally, the AnchorTO program has engaged 18 participating public institutions into committing to a community mandate to support and advance the capacity of institutions to engage in making an inclusive workforce, social procurement and capital investment.

Recommendations:

(I) Creating new mandates under the AnchorTO and Community Benefits Framework

By including mandates such as having fair contracts, assuring a competitive living wage and sourcing local labour, the City of Toronto and participating businesses and public institutions can be leaders in changing work policies to increase high quality opportunities for precarious workers.

(2) Creating New Mandates for all City Contracts

Currently, the City does have a strong policy for ensuring an inclusive workforce development and supply chain diversity through the Social Procurement Policy and Program. Since adopted in 2016, and implemented in 2017, the program has already identified more than 40 large-scale City contracts that will include requirements for workforce development and supply chain diversity. Though these requirements typically are focused on the hiring of full-time and part-time workers, a specific mandate for temporary workers and hired contract staff should also be taken into account.

(3) Consider Establishing a Municipal Office of Labour Equity

Currently, major cities such as New York have established a municipal department of consumer and worker protection with the mandate to protect and enhance the daily economic lives of New Yorkers to create thriving communities.\(^{40}\)

They have recently accomplished establishing the Freelance Isn't Free bylaw which has municipal workers assist in liasoning between employers and employees for issues regarding late and non-payment. While City workers do not have legal standing or influence, their support and intervention has successfully seen over $254 000 in wages returned to gig workers in a timely fashion in it's first year of implementation alone.\(^{41}\)

While the City has employed a dedicated staff person to carry out the mandates of the Community Benefits Framework, the establishment of a primary office may be worth exploring in the future should interest and funding be supported for such an initiative.

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DEVELOPING BEST PRACTICES

To continue to make policies for the betterment of precarious workers the City should continue to evaluate the success of current policies and to consult regularly with the labour force and businesses to find the best solutions to evolving issues.

Petriglieri et al. argues that those in precarious work often find themselves in absence of organization or professional membership and it then becomes easy for workers to experience emotion tention and the full weigh of working in precarious and personal conditions. Thus, there is a strong need to build connections to routines, places, people and a broader purpose.

Recommendations:

(1) Invest in Holding Environments

Typically, libraries and community hubs have become the one stop shop for job training, social support and community engagement. The City should continue to work with public institutions to create more holding environments that would suit the livelihood of precarious workers by having operating hours in evening times and to have staff available during flexible hours. The City should also consider a virtual holding environment that may accomodate precarious worker's varying schedules while also likely being in line with Public Health recommendations to provide virtual services throughout the pandemic.

(2) Data Collection

More data must be collected on the state of the gig economy in the City of Toronto in order to better form evidence-based policies related to precarious workers. While census data may provide a base level tracking of those who self-declare as self-employed workers, such estimations may not be accurate in cities like Toronto where some forms of gig work may not be reported for income tax purposes.

(3) Public Consultation

As with all City policies, public consultation is key in order to engage with the local community and to ensure policies align with the public's interest.

42. Petriglieri et al. 2018.
CONCLUSION

As the City of Toronto enters the COVID-19 recovery period, it is difficult to forget the shock and worry that came with an uncertain economy and uncertain labour market.

Reimagining and rebuilding the gig economy must be at the forefront of the city’s agenda moving forward in order to ensure that precarious workers remain resilient from economic shocks.

While some of the recommendations outlined in the report are already included as part of the City’s long term strategies such as the Poverty Reduction Strategy, the purpose of the policy brief is to emphasize the unique nuances of the gig economy and why a more specialized focus is needed.

Visibility is a key driver in ensuring precarious workers remain in focus as governments modify social policy and improve emergency planning. While some industries have seen significant media coverage, there are many precarious workers who have been less visible in mainstream media.

This policy brief aims to amplify the voices of gig workers and those who are precariously employed. More research and consultations are required in order to crystalize a more accommodative, representative and effective strategy to rebuilding the gig economy in the future.
WORKS CITED


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