



Worker Cooperative
INDUSTRY RESEARCH SERIES

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TAXIS



Executive Summary

The recent upsurge in worker cooperatives in the taxi industry presents a contrast between big opportunities and big risks. Hundreds of new worker owners have come together in just a handful of companies over the last 10 years, which outpaces the growth of worker cooperative ownership in many other industries. The coordinated marketing among what are already legally independent, entrepreneurially minded contractors lends itself to larger entities. Moreover, the structural changes in most local markets, as well as the highly exploitative nature of many fleet owners¹, have left many drivers unsatisfied and willing to explore new alternatives.

However, those same forces that have made drivers open to cooperative experimentation also threaten to squeeze them out of the market whether or not they stay in conventional firms. The rise of ridesharing companies like Uber is a significant challenge to success in this industry. This is particularly true in the political and regulatory arena, where their large resources have given them an initial advantage in the fight to dismantle decades-old industry and driver protections.

Opportunities:

- Significant potential to create large worker cooperatives (100+ worker owners each)
- In most cases, co-ops are built by people who already operate in the industry, have a car, a medallion, or have organized themselves against the dispatch companies, giving them a significant advantage over a built-from-scratch start up
- Partnerships with labor unions already exist and could be expanded
- Meaningful opportunity to raise industry standards and positively impact immigrant communities
- Longstanding success story (Union Cab of Madison) can be modeled
- Supply chain strategies and government contracting strategies could be successful
- Eco-friendly cooperatives could partner with institutions that have environmental transportations goals/needs

Challenges:

- Severe competition from Transportation Network Companies (TNCs) like Uber and Lyft
- Mobile platforms threaten to leave behind companies with less efficient dispatching systems
- Complicated local regulations and political oversight, especially around licensure
- Degree of financing available is unclear and lacks specific path to success
- In many areas the rise of ridesharing has put significant downward pressure on taxi drivers wages²
- Ridesharing apps have structural advantages through reduced pickup times and higher customer loyalty



Industry Snapshot

- **Industry Size, Market and Future Trends**

The US taxi industry (which includes limousine services) is quite large – in 2014, the total revenue generated by such services exceeded \$11 billion, up 17% since 2009³. Much of the downturn that hit the taxi industry during the recession predates these figures. The whole industry is likely to continue to grow by 2-3% each year in the near term. Additionally, there are other related sections of the transportation industry (e.g., paratransit, “gypsy” cabs, etc.) that are not included in these figures. Such related business could be interesting avenues for cooperative involvement in their own right, but would require a separate examination.

The market is extraordinarily fragmented due the strict regulations imposed on the number of cabs allowed in each county or municipality around the country. With roughly 7,000 companies controlling about 200,000 cabs, the average firm size is fairly small. The Taxicab, Limousine and Paratransit Association estimates that 80% of companies operate less than 50 vehicles⁴. Prior to the rise of Uber, no one company likely held more than 3% of the nationwide market share. Yet those same regulations often allow for just a few companies to control local markets without fear of serious competition.

However, the explosive growth of Uber (and to a lesser extent other ride sharing companies like Lyft) has altered this dynamic significantly. Precisely because of their strategy to circumvent regulations (most importantly on car limits, but also on price restrictions), Uber now controls perhaps up to 10% of the international market and has significant international presence in 45 countries⁵. Their quick rise to prominence economically, politically and culturally allowed the company to publically state a valuation of a staggering \$50 billion⁶. While some observers doubt the accuracy of this figure (and perhaps see a decline imminent after it goes public), there is no doubt that Uber is the competitor every conventional taxi company must reckon with.

- **Profitability**

Margins in the taxi industry are modest (reports ranging from 3 – 10% are common)⁷, a fact that makes Uber’s growth even more exceptional. Performance in this area depends heavily on local regulation, particularly if prices are controlled by government policy. Larger companies as tend to outperform smaller ones due the efficiencies achieved with centralized dispatch systems, shared insurance costs and the like. And lastly, the availability and density of the consumer base in a region can have important impacts as well.

Uber and other ridesharing companies profitability is greater, however, for two main reasons. First, these companies either skirt local regulations or alter those regulations in their favor. Second, Uber’s policies enable it to take 20-30% net revenue from each fare. Their exact profit margin is unknown, but most estimates put it in a similar range. Moreover, there are recent rumors that the company may squeeze more profits out its drivers in the near future by upping the rate for their services another 5%⁸.

- **Supply Chains and Distribution**

Customer Dispatch - The supply of customers is an area of industry that also has been disrupted by ride sharing technology. Applications like Uber allow on-demand, right-sized vehicle pick-ups by connecting a supply of heretofore unused consumer vehicles to specific customer demands. As the popularity of this method has grown, many traditional taxi companies have responded by developing or accessing their own smartphone application systems like Curb (formerly Taxi Magic)⁹. These platforms will likely continue to impact the logistics of the taxi trade for the foreseeable future.

Vehicles - In addition to supply and demand matching of the service itself, the taxi industry does

have some other supply chain connections related to the vehicles themselves. While ride sharing companies and many conventional firms shift the costs of vehicles onto the drivers themselves, some do own their fleets outright. Such companies have a consistent need for both replacement vehicles over time (particularly more fuel efficient models) as well as regular maintenance services.

- **Start-Up and Operational Costs**

Taxi companies in the start-up phase have some large initial expenses. The vehicles themselves, which could range from \$10,000 - \$30,000 each, are typically the biggest capital cost. However, insurance costs (at about \$5,000/year/vehicle), licensing (about \$3,000/year), office expenses (\$12,000/year) and electronic dispatch equipment all add to the total bill. Multiply these figures by the number of cabs desired at launch and one could see a typical start-up cost of \$300,000 - \$500,000 for a 10-vehicle company.

Moreover, in some large cities that use medallion systems like New York and Chicago, licensing costs can be much higher. Medallions are bought by individual drivers at high rates (e.g., \$250,000 in San Francisco or \$800,000 in New York), but allow them to lease their vehicle to other drivers or companies during their off hours. Such medallion sales are often financed through 30-year loans like home mortgages. Competition from ride share companies has recently put pressure on medallion owners by reducing the rates companies will pay to lease their vehicles and making it more difficult to find drivers. As a result the sale price of medallions is declining as well, though total medallion transfers are low in volume in most locations¹⁰.

Beyond licensing and insurance, the biggest remaining operational costs are wages and fuel. Taxi fuel costs are typically borne by the drivers themselves and obviously are sensitive to changes in the oil market. Wages are typically low – the average taxi driver earned \$12.35/hour or \$26,000 annually in 2014¹¹.

- **Workforce Skills and Training**

The taxi industry workforce primarily consists of vehicle drivers, but also includes dispatchers and office workers. Drivers are required to have a driver's licenses and are subject to criminal background checks in most jurisdictions. Training programs exist, but are typically very short (e.g., 10 days) and are geared toward passing required examinations. As most taxi drivers are independent contractors, worker cooperatives essentially offer drivers a way to come together to own a dispatch company or fleet. In the case of Union Cab of Madison, however, a direct employment relationship exists.

Taxi dispatchers require a different skill set, but largely do not need formal training or education prior to starting the job. Average pay for dispatchers is in line with drivers, but it is notable that some drivers move into dispatch jobs later in their careers, though its potential as a career ladder is lower because of the relatively small number of dispatch jobs available compared to driving positions.

- **Public Policy Factors**

Taxis and limousine services are heavily regulated at the local level. Moreover, different regulations may apply to different entities, as the market may include radio dispatch companies, garages, fleet owners and /or independent operators. Understanding the operational rules, licensure limits, medallion sales system (if any), price controls, etc. are essential to operating a successful company. Given that these rules change drastically from one location to the next, however, national generalizations are not useful. In addition to understanding how the local government has regulated taxis historically, each locality has had different response to the rise of ridesharing companies, from allowing unfettered and destructive competition with licensed cabs to outright bans of ridesharing services at all. Finding a jurisdiction that does not overwhelmingly favor ridesharing companies is a key factor in the long term survivability of taxi companies.



Cooperative Potential Snapshot

- Existing Cooperatives & Worker Owned Firms

The taxi industry has been an area where some of the larger and older worker cooperatives were found, though some of those are now out-of-business. However, from 2007 – 2015, five new worker cooperatives have started and a sixth is in the works. Altogether, 930 workers are employed at worker cooperative taxi companies as of May 2015, with another 700+ set to join them when Green Cab in Denver officially launches.

The formation of these newer taxi cooperatives has come on the heels of market changes induced by the success of Uber and other ride share options. In the face of increased competition and declining compensation, taxi drivers have turned to worker cooperatives, unions, political lobbying and other forms of collective activities to try to survive in the changing environment. In the case of three of the worker cooperatives (2 in Denver and 1 in Portland), drivers are both worker-owners and union members of the Communications Workers of America¹².

The viability of these newer worker cooperatives remains to be seen in most cases. Even after seven years in the industry and growing from just eight workers to 70, SF Green Cab was threatened with closure in November 2014 when changes in regulations made it difficult to secure an affordable insurance policy. Just two bad accidents over three years put the small company on the edge of dissolution¹³. Worker cooperatives with larger fleets may be able to mitigate for these types of problems, spreading risk across a larger pool.

The long term success of Union Cab in Madison, however, indicates the possibility of maintaining both a large and a profitable worker cooperative in this industry. With 260 workers and \$6.7 million in annual revenue, Union Cab is the largest worker cooperative taxi service in the US outside of Denver. It earned a 3% profit margin in 2013, a typical rate compared to the industry. Like many of the current taxi cooperative efforts, Union Cab was born out of labor struggle, including two strikes against a traditional taxi service¹⁴. After several years of expansion-related difficulties in 1970s and 1980s, Union Cab has emerged to become the city's market leader, exceeding two conventional competitors in terms of annual passengers and annual trips¹⁵.

Name	Location	Workforce	Founded	Notes
Union Cab	Madison, WI	260	1979	Operational
Alexandria Union Cab	Alexandria, VA	227	2009	Operational
SF Green Cab	San Francisco, CA	70	2007	Suspended operations in Nov. 2014
Alliance Taxi Co-op	Philadelphia, PA	50	2015	Just licensed in March 2015
Union Taxi Cooperative	Denver, CO	262	2009	At maximum # of licenses; unionized with CWA Local 7777
Green Taxi	Denver, CO	700	2015	In startup phase, affiliated with CWA Local 7777
North Bay Taxi Cooperative	Marin County, CA	10	2001	Member-owners also lease their vehicles to independent drivers
Union Cab	Portland, OR	50	2013	Unionized with CWA Local 7901

In addition to the above list, taxi drivers in Boston currently are exploring the possibility of forming their own worker cooperative with the help of the Boston Taxi Drivers Association (a USW affiliate) and the ICA Group.

- **Existing Worker Cooperative Developers**

Similar to the brewing industry, most of the worker cooperative taxi companies have formed without significant assistance from developers. The ICA Group is one exception though. They provided assistance to Alexandria Union Cab during its formation. Additionally, they are looking to build on that work, in partnership with Ownership Associates, with a newer set of drivers in Boston soon. In some cases, CWA has played a limited developer role, particularly in the latest Denver venture, Green Cab, where drivers joined the union first and then began the process of building the company. Overall though, there are a few developers that have worked in the industry before.

The East Bay Green Cab Cooperative, a very small startup launched in 2010 and since gone out of business, received technical assistance from the East Bay Community Law Center. Additionally, the Philadelphia Area Cooperative Alliance (PACA) has been involved with supporting the launch of Alliance Taxi Co-op. Both of these examples, though, were far from the full support and guidance seen in worker cooperative development in other industries such as home cleaning. However, the lack of developer involvement may be due as much to location of the existing cooperative as anything else. With the exception of SF Green Cab and North Bay Taxi, none of the companies are found in areas with a large, established worker cooperative developer present. And with the formation of independent contractor taxi unions in New York and San Francisco, there may be less opportunity for new worker cooperatives in those cities despite the availability of a more robust worker cooperative development infrastructure.

- **Potential Partners**

Given the presence of unions in at three taxi worker cooperatives so far, it is clear that labor unions, or at least the CWA, views worker cooperatives in this industry as a viable way to both lift worker standards and increase their membership. As independent contractors, taxi drivers cannot easily unionize in conventional companies. Given that scenario, unions have turned to alternative labor organizations just to gain a presence in the industry. This lack of a traditional employment structure and a simpler route to union membership may make ideas like worker cooperatives more appealing to labor leaders. In Denver, CWA Local 7777 has assisted taxi drivers with the political lobbying efforts and helped mobilize actions for increased regulations on ride sharing companies. Interestingly, the local's relationship with Union Cab does not include a formal collective bargaining agreement, although they plan to push for one with Green Cab. Between the two companies, CWA Local 7777 has added about 1,000 new members to its rolls, a massive 33% increase for a small local union. With that kind of result, labor's interest in taxi worker cooperatives could easily increase over time¹⁶.

Another natural ally in the taxi industry could be immigrant rights organizations, refugee advocates and local non-profits within specific ethnic communities. The great diversity of cab drivers in many major US cities could make such groups attracted to any type of effort that seeks to improve wages and benefits or provide stable employment for their constituents. Immigrant advocates have already been a key component in community organizing efforts that lead to taxi worker alliances and other alt-labor groups¹⁷.

Additionally, local municipal and county governments often have formal bodies that seek to improve conditions for immigrants, such as immigrants' rights commissions, that can and do support immigrant taxi workers in a general sense¹⁸. These bodies and other government and political connections can be invaluable in a heavily regulated industry where the rules are determined primarily at a municipal level.



Anchor institutions, particularly hospitals, could also be potential partners. Hospitals have significant and consistent needs for transporting patients and their families and often use taxi services. A regular affiliation with a taxi cooperative could help fulfill community benefit needs of an institution or meet environmental goals if the cooperative's vehicles were eco-friendly.

- **Compensation, Wealth-Building and Industry Standards Impact**

The evidence is fairly clear that worker cooperatives can do a lot to raise standards in the taxi industry and provide a basis for wealth building. The wage and benefits set by Union Cab in Madison, for example, exceed industry norms and still allow the company to make a profit. Veteran drivers' annual income can exceed \$40,000 (about 35% higher than the national average¹⁹) and they receive health insurance benefits, a rarity for taxi drivers. A 2006 study of Los Angeles taxi drivers, for example, found that zero companies in the city provided a health insurance benefit and only 24% of large companies nationwide provided workers' compensation coverage²⁰. Unlike the industry norm where drivers lease their vehicles from the company and pocket the daily difference from fares and tips, Union Cab owns all the cars and allows drivers to work on a commission system ranging from 36 – 60% of the total. While not a standard for drivers exactly, Union Cab also maintains a 2.5 to 1 pay ratio between its managers and the lowest paid employees, definitely setting an equal footing not found in conventional firms²¹.

At Union Cab in Denver where car lease arrangements are maintained, the worker cooperative managed to cut the local standard lease rate of \$125 - \$150/day by roughly two-thirds, ensuring that drivers would see a substantial pay increase compared to their counterparts in the city's conventional companies²². Such a drastic reduction in leasing fees has been a big factor in maintaining the high level of interest in both unionized worker cooperatives in the city among taxi drivers.

- **Workforce Demographics – Current and Potential**

Taxi drivers in the US are predominantly men of color, and often foreign-born (about 45%)²³. Roughly 87% of drivers nationally are male and 59% are non-white, with the largest plurality being black driver (about 29%)²⁴. In some metro locations these numbers skew even further. In New York City, for example, only 6.1% of yellow taxi drivers in 2014 were born in the US and only 1% were female²⁵.

The degree to which worker cooperative taxi companies could positively impact historically marginalized populations will vary widely depending on location. And the specific groups will change drastically too. For example, the largest country of origin for NYC drivers is Bangladesh, followed by Pakistan. But in Denver the immigrant groups that dominate taxi employment are largely African, most commonly Somali and Ethiopian.

However, worker cooperatives could have the most impact on the industry by actively recruiting female drivers and addressing issues that discourage them from seeking driving careers. Even those women who already are employed in the industry may not have as much access to full-employment as men. A recent survey of Uber drivers (whose overall demographics are similar to taxis) showed that the most female segment of their workforce was in the part-time category²⁶. With such low levels of female employment industry wide even a modest increase could alter the occupational culture and offer low-income women a somewhat better paying option than typical low-skill service jobs.

- **Workplace Culture & Potential for Democratic Management**

As most employees in a taxi company are drivers that spend the majority of their workdays with clients, there is less need for democratic management based around team or location-based structures. Union Cab of Madison's system has functioned well for over 30 years, allowing the member-elected Board of Directors to hire management for daily operations. Worker-owners participate at annual meetings (which include Board elections), but also have the ability to call for

special meetings when 20% or more worker-owners petition for one. Outside of these meetings, management can make decisions on independently. Recently though (in 2011), Union Cab added another layer of accountability regarding discipline and complaints. This Peer Review System consists of 6 separate councils, including a Workers' Council that reviews disciplinary cases and appeals. Of particular importance to the industry is their Accident Review Council that attempts to ensure fair treatment and proper allocation of responsibility in all cases of driver collisions. Due to the nature of the work and issues around liability and insurance, adding peer oversight on this issue seems like a valuable addition to the democratic structure of the company²⁷. Between the Board positions, management positions and council seats, roughly 1/3 of all worker owners play a governance role beyond voting at membership meetings²⁸.

While it does not appear that any collective bargaining agreements exist yet²⁹ in worker cooperative taxi companies, CWA announced intentions to seek a contract at the now-forming Green Cab would mean that another form of oversight could be added to the democratic management structure at taxi cooperatives in the future.

- **Financing**

Financing for worker cooperative taxi companies has come from a variety of sources. When Union Cab of Madison was first forming it secured a traditional loan from a local Milwaukee bank and a smaller loan from the Madison Development Corporation, a quasi-governmental economic development organization that had been responsible for helping with startup finances at other Madison cooperatives. Smaller amounts were secured from a public-private partnership called Wisconsin Horizons and the sale of preferred stock to community members that supported cooperative ideals³⁰.

The Local Enterprise Assistance Fund (LEAF) has provided extensive financing for SF Green Cab, totaling almost \$250,000 in eight separate loans over time. These loans allowed the company to expand their fleet to 19 vehicles and hire over 50 new workers³¹. These loans highlight the need for continued access to capital beyond the initial startup. Expansion or replacement of the number of vehicles, whether owned or leased by the companies, is a common event for businesses in the industry.

While other sources of capital are not clear, workers at Green Cab in Denver are each contributing \$500 to build the company before its official launch³². Given the potential size of the workforce there (perhaps 1,000), this is a meaningful amount. Early contributions from members could be a useful source of capital for other companies that have the ability to organize large numbers of workers in early phase of development. Lastly, while not US-based, it should be noted that the Working World has had experience working with taxi drivers in Nicaragua to finance a cooperative there³³.

- **Tools and Technical Assistance Needs**

Worker cooperatives in the taxi industry may benefit from access to technical assistance from cooperative developers and others, especially during the formation phase. Beyond the common needs that many new cooperatives have (advice on governance structures, cooperative education, accounting, legal, etc.), the taxi industry poses a few unique questions. Whether the drivers continue to operate as independent contractors or become actual W-2 employees of the enterprise (e.g., like Union Cab of Madison) is perhaps one of the more crucial places where outside expertise could be useful. Additionally, with the challenges of TNC competition suggest that assistance with mobile technology would be extremely helpful in order to reduce the advantage inherent in universal ridesharing applications. Lastly, the highly regulated nature of the marketplace necessitates that an expertise in public policy and political engagement be developed. If that capacity is not fully available internally, worker cooperatives should consider partnerships with other organizations already familiar with navigating in that terrain (e.g., unions, social justice-oriented non-profits, etc.).



Key Considerations for Worker Cooperative Development

- **Startups**

Unlike startups in many other industries, new taxi companies have the potential advantage of tapping into existing resources and workers. Thus they possibly can reduce the typical economic costs and risks associated with a new enterprise. All of the worker cooperatives in the industry so far have formed when experienced drivers in the field join together to solve their common concerns, whether they stem from competition with rideshare companies, poor conditions at conventional firms or unfavorable public policy or regulations. Since such workers may already own their own vehicles (and perhaps their own medallions) the new cooperative may not have to invest as heavily in capital or licensure at the time of launch. Alternately, if the medallions owned by coop drivers decline in value over time, this potential advantage could turn into a liability quickly.

The key to worker cooperative taxi companies that start in this fashion is strong community and political organizing. New drivers not only solve crucial staffing needs, but can also bring vehicles, licenses and/or medallions with them into the new company. Without a strong movement to bring such workers into the new company early and as a group, one might lose the advantages outlined above. Partnerships with cooperative developers, non-profits, cultural organizations, unions or other groups that have a specific skill set in broad-based movement building have been valuable to the worker cooperatives in the industry at present and will likely continue to be in the future.

- **Conversions**

No worker cooperatives in the taxi industry have directly converted so far, though there are several cases where workers from an existing company join together and set off on their own to form a new company (e.g., Union Cab of Madison). However, the structure of many existing companies could lend itself to democratic change more readily than other types of businesses. As drivers legally are treated like independent contractors already, it would not be a stretch to propose a new structure that acted somewhat like a marketing cooperative but with a clear form of worker governance and accountability, perhaps similar to the some cooperatives in the cleaning industry.

- **Competition with Ridesharing Companies**

By far, the competitive threat from Uber and other ridesharing companies is the biggest challenge facing new cooperatives in the industry. The exponential growth of platform-based transportation allows companies like Uber to lure away customers as well as drivers. Moreover, their substantial financial resources directed at dismantling many of the protections taxi companies currently enjoy in certain local jurisdictions is formidable.

New cooperatives will need to find ways to build and sustain customer loyalty (perhaps through greater development of their own application-based just-in-time matching services), driver loyalty and local political clout. Fortunately, it is hardly clear that Uber drivers can make more money than traditional taxi drivers³⁴, and cooperatives can mitigate expenses for the group through lower car leasing fees, if that is part of their structure.

Political strength is possible as well through a sustained focus on lobbying efforts and the maintenance of strong ties to allied organizations with a history of political activism. But a worker cooperative in the taxi industry that does not take these issues seriously will not fare any better than conventional firms whose market share continues to erode in the rise of the “sharing” economy. Since this erosion appears to have started eating into the value of medallions in many cities, any co-op that wishes to succeed will have to both compete with TNCs and remain politically active enough to reform taxi regulations to match the market threat.

- **Regulation and Politics**

Taxi industry regulations are a vast array of local rules that can vary drastically by place. However, in the broadest sense, most policy arrangements have the effect of protecting the industry from competition and setting minimum standards. Worker cooperatives need to engage in the arena more so than in many other industries. In addition to attempts to defend against ridesharing companies' attempts to deregulate the whole business, cooperatives can use the tradition of taxis being viewed as public utilities to promote and support new policies that may favor the worker cooperative form. Both politicians and administrators are used to engaging this industry deeply and such new policies may be less foreign in that environment than they would in parts of the economy less directly affected by public policy.

In the process of engaging in public policy, it is also important to understand the various segments of the industry, as all can be regulated quite differently (or not all, such as the TNCs in many locales). Whether a worker cooperative is operating as a traditional taxi company or a livery company (limos/town cars) or providing services for the disabled and/or senior populations will impact how they need to interface with public officials. Licensure, medallions, fare structures (flat fees, per mile, etc.), fare limits, fleet size and number of companies allowed in a jurisdiction are just a few of the key issues to understand in any given locality.

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1. For a good overview of taxi industry conditions for drivers, see <http://www.bostonglobe.com/metro/specials/taxi>
 2. For example, in San Francisco, the average trip per car dropped from around 1,400 to 600 between 2012 and 2014. See <http://dailysignal.com/2014/10/04/uber-effect-cab-companies-hate-ridesharing/>
 3. <http://www.statista.com/statistics/294894/revenue-of-taxi-and-limousine-services-in-the-us/>.
 4. <http://www.tlpa.org/about/taxicab.cfm>.
 5. This is a very rough estimate based on tidbits of company performance information leaked to the public in recent years. See <http://fivethirtyeight.com/features/uber-isnt-worth-17-billion/>.
 6. <http://www.forbes.com/sites/chrismyers/2015/05/13/decoding-ubers-50-billion-valuation-and-what-it-means-for-you/>.
 7. A government report on San Francisco taxi companies in 2006 showed 3% margins for example, while a similar report on Las Vegas in 2011 pegged margins at 9.5%. See <http://www.taxi-library.org/sf-report-2006.pdf> and <http://vegasinc.com/business/2011/sep/27/taxicab-authoritys-deadlocked-vote-means-no-change/>.
 8. <http://justcapital.com/newsblog/2015/5/18/billionaire-hedge-fund-manager-says-uber-told-him-it-might-cut-driver-pay-because-we-can>.
 9. For example, see <http://www.geekwire.com/2015/taxi-companies-adopt-new-apps-to-keep-up-with-uber-lyft-in-seattle/>.
 10. <http://www.sfgate.com/business/article/In-the-days-of-Uber-Lyft-some-still-buy-S-F-6038188.php>.
 11. <http://www.bls.gov/oes/current/oes533041.htm>.
 12. <http://www.labornotes.org/blogs/2014/10/denvers-immigrant-taxi-drivers-build-unionized-workers-co-op>.
 13. <http://missionlocal.org/2014/11/sf-green-cab-on-the-edge-of-collapse/>.
 14. http://cultivate.coop/wiki/Union_Cab_of_Madison.
 15. http://host.madison.com/news/local/at-union-cab-co-op-members-earn-a-living-wage/article_5914cacf-a003-5255-843d-8525230860c7.html.
 16. <http://www.shareable.net/blog/cabby-owned-taxi-cooperatives-on-the-rise>.
 17. See for example, this detailed study of the organizing of a taxi workers alliance in Philadelphia - <http://repository.upenn.edu/cgi/viewcontent.cgi?article=1923&context=edissertations>.
 18. For example, the Immigrant Rights Commission of San Francisco intervened on behalf of taxi drivers with the local taxi authority to try to prevent the loss of taxi medallions in 2009. See <http://www.sfgov2.org/ftp/uploadedfiles/immigrant/Resolutions/Resolution09-00001.pdf>.



19. <http://www.bls.gov/oes/current/oes533041.htm>.
20. <http://www.taxi-library.org/driving-poor.pdf>, pp. 29-30.
21. http://host.madison.com/news/local/at-union-cab-co-op-members-earn-a-living-wage/article_5914cacf-a003-5255-843d-8525230860c7.html.
22. <http://www.shareable.net/blog/cabby-owned-taxi-cooperatives-on-the-rise>; <http://www.labornotes.org/blogs/2014/10/denvers-immigrant-taxi-drivers-build-unionized-workers-co-op>.
23. <http://cis.org/illegallmmigration-employment-data-from-2005-2007>.
24. <http://www.bls.gov/cps/cpsaat11.pdf>.
25. http://www.nyc.gov/html/tlc/downloads/pdf/2014_taxicab_fact_book.pdf.
26. 21% of part-timers were women, whereas the more lucrative UberBlack and Uber Crossover drivers were almost all men. See https://blog.uber.com/wp-content/uploads/2015/01/BSG_Uber_Report.pdf.
27. See http://cultivate.coop/wiki/Union_Cab_of_Madison and <http://www.unioncab.com/node/41>.
28. <https://www.ssc.wisc.edu/~wright/929-utopias-2013/Real%20Utopia%20Readings/Young-Hyman%20-%20Union%20Cab%20chapter.pdf>, pg. 3.
29. Portland's Union Cab is unionized with CWA but it is unclear if a contract is in place. Union Cab in Denver does not have one.
30. <https://www.ssc.wisc.edu/~wright/929-utopias-2013/Real%20Utopia%20Readings/Young-Hyman%20-%20Union%20Cab%20chapter.pdf>, pg. 4.
31. <http://leaffund.org/san-francisco-green-cab/>.
32. http://www.cwa-union.org/news/entry/cwa_local_7777_builds_green_taxi_coop_in_denver#.VVR3EtNViko.
33. <http://www.theworkingworld.org/us/from-drivers-to-owners/>.
34. <http://www.washingtonpost.com/news/get-there/wp/2015/02/20/the-hidden-costs-of-being-an-uber-driver/>.



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The Democracy at Work Institute advances the worker cooperative field in order to create a fairer economy and better jobs, build local wealth, and create meaningful change for underserved populations. Created by the US Federation of Worker Cooperatives, the Institute is the only national organization dedicated to building the field of worker cooperative development., and brings both a birds-eye view of the national stage and an experiential on-the-ground understanding of cooperative business. Through research, education and relationship-building, we are working to bring the worker cooperative movement to scale to effect transformative change for individuals and communities throughout the country.

