Stanford SOCIAL INNOVATION Review

What's Next

Housecleaning with Benefits

By Corey Binns

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WHAT'S NEXT

NEW APPROACHES TO SOCIAL CHANGE

Lourdes Dobarganes cleans the apartment of one of her clients in San Francisco. She is the kind of domestic worker Alia is trying to serve by allowing individual clients to chip in on benefits.

ECONOMIC DEVELOPMENT

Housecleaning with Benefits

BY COREY BINNS

Mercedes Martinez scrubs other people's kitchen sinks and mops their floors every day of the week. At night she comes home to care for one of her sons. The money she makes covers their bills, but not benefits. When she catches the flu, she doesn't get paid. But one of her clients recently introduced her to Alia, a website that helps her collect paid time off from the people whose homes she cleans in Manhattan. This Thanksgiving marked the first that 55-year-old Martinez celebrated with her family. Soon after the holiday, she received a $120 Visa cash card in the mail from Alia to cover the day off. "It makes me feel at peace," she says. "If I can't work, it is a relief to know that Alia is there to help me."

Alia is the first online benefits tool with which cleaners can accrue contributions from their clients to purchase benefits, including disability insurance, critical-illness insurance, accident insurance, life insurance, and even paid time off. The site officially launched in December 2018 as the first product released by Fair Care Labs, the National Domestic Workers Alliance's (NDWA) innovation arm. Domestic workers are paid about $11 per hour, according to the Economic Policy Institute (EPI), and only 5 percent of maids and 6 percent of nannies receive employer-provided health insurance. Nearly one-quarter of people who work in private homes live below the poverty line.

Fair Care Labs' Founding Director Palak Shah and her team focused on housekeepers first because the group struggles to earn benefits from an ever-changing collection of employers. Housekeepers typically have about five clients, but with Alia a cleaner can start to earn some benefits even if not every client pays in. Over time, Shah and her team will adjust the product to suit the experiences of the 2.5 million nannies, housekeepers, and caregivers for the elderly in the United States, a workforce made up of 90 percent women and predominantly immigrants, according to EPI.

"There are a lot of solutions out there that solve a part of a benefits problem for some workers," says Shah. "We want to build a comprehensive solution that's solving all kinds of barriers, not just some of them, not just for a slice of people."

Because few housekeepers the Alia team spoke with have bank accounts, paid time off payments come in the form of Visa cash cards—no questions asked. Alia doesn't require any information on immigration status, either.

"It's designed with such deep empathy for the population that it endeavors to serve," says Libby Reder, a senior fellow for the Aspen Institute's Future of Work Initiative. "If Alia is able to succeed, and we have reason to believe that it will, I think it shows a model for how you could provide benefits to any kind of worker."

Customer service agents help set up client transactions and help workers figure out which types of insurance products are best for them. Employers contribute $5 per cleaning, a fee that "feels reasonable yet meaningful," says Sam Witherbee, cofounder of Alia and NDWA Labs' director of product strategy.

Still, there's no way around the power imbalance in this employment setup, says Emmaia Gelman, who introduced her housekeeper to Alia. "Whatever we can do to create some autonomy for the person who is the employee is important."

Alia's beta system has primarily grown through client introductions. Employers like Gelman can send a text to their housekeeper with an introduction to the platform in English or Spanish, which then triggers Alia's support team to follow up and guide the cleaner through the sign-up process. Some housekeepers have shown initial hesitation and skepticism, Witherbee admits. But after reading the website, receiving automated messages, and speaking with the bilingual support team, cleaners feel excited, he says. Martinez's cleaning schedule has kept her from visiting her son and meeting her two-year-old granddaughter. "But now with Alia, I am already planning to go visit them."

With research and development funding from Open Society Foundations and Google.org, NDWA and Alia are developing other ways to introduce this concept to those who are hiring cleaners so that the pressure doesn't fall solely on workers' shoulders. The organization is partnering with

PHOTOGRAPH BY CARLOS AVILA GONZALEZ, SAN FRANCISCO CHRONICLE / POLARIS

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Thumbtack, a platform that connects customers to local service professionals, to introduce them to Alia's portable benefits system.

Alia is more than just a tool to deliver benefits, Shah says. "It's also a tool to change culture, to change norms, to expand our imagination as a country [that] regardless of how you work, who you work for, and where you work, you deserve the kind of economic benefits and opportunity that many others have had for a long time." ■

SUSTAINABILITY

A New Plastic Alternative

BY CAMILA CORNEJO SCHILLING

Most plastic bags, bottles, and straws are used only once, but take centuries to degrade. Due to mismanaged consumer and industrial waste disposal, much of this material ends up in our oceans, contaminating wildlife habitats and affecting hundreds of marine species.

As recognition of a global plastic waste crisis grows, two Chileans have developed what they see as a promising solution: plastic bags that dissolve in water.

"We want to emulate one-time-use plastic products, transforming them into environment-friendly products that any person can eliminate at the end of their useful lifespan," says Roberto Astete, cofounder and co-CEO of the Chilean company Solubag.

The answer came by accident. Astete and his co-founder Cristián Olivares, both industrial engineers, were trying to develop a biodegradable detergent when they realized they could use their product's raw material to tackle plastic waste.

Solubags are made with polyvinyl alcohol (or PVA), a water-soluble substance that doesn't contaminate the environment or its fauna. PVA is used as a coating in the pharmaceutical and food industries and can be made from several sources. "Since we wanted to create a product that doesn't pollute the environment, we developed the bags using calcium carbonate and natural gas," Astete says. While traditional plastic bags contain petroleum derivatives, which take up to 500 years to degrade, Solubags take only five minutes to dissolve when submerged in water. The water remains potable even after the bag dissolves.

"With Solubags you decide when you destroy the bag," says Olivares. The company's engineers made sure the products can withstand rain, setting the temperature of dissolution at 40 to 50 degrees Celsius.

There are two kinds of Solubags: those that dissolve in cold water and resemble the traditional plastic supermarket bag, and others that dissolve in hot water and resemble reusable shopping bags, many of which are also made of plastics, says Olivares. Both are intended for use by the general public.

"Solubag is changing the [Chilean] plastic industry," where "there is no other packaging material with its biodegradable quality," says Bárbara Silva, director of SingularityU Chile. Solubag won the SingularityU Chile Summit prize in 2018 for its potential to transform the country's plastics market. This recognition earned the founders a spot in Singularity University's incubator program for social ventures.

Solubags are not yet for sale (the company is testing the bags in the Chinese, Indian, and Chilean markets) but the founders expect them to be sold in major retailers later this year in Chile, Europe, and the United States. Solubag is currently focusing on perfecting the raw material to produce not only bioplastic bags but other objects, such as bottles and straws.

Solubags are not the first water-soluble bags but they will be the first intended for the general public. Their low cost also differentiates them in the market, Astete says.

Some environmentalists have doubts about the products. While such innovations should be celebrated, they don't address the underlying problem, says Macarena Guajardo, executive director of Fundación Basura, a nonprofit working to promote a culture of zero-waste in Santiago, Chile. "Plastic is not the enemy until we use it to design single-use disposable objects," she says. "Every time we throw products in the trash, we discard the value stored in their raw materials, production processes, and workforce."

Efforts to reduce single-use plastics are on the rise. In 2018, Chile became the first country in Latin America to ban the use of plastic bags in retail businesses. Canada is using its G7 presidency to push for a "zero plastics waste charter" hoping that other G7 countries and beyond adopt more ambitious waste reduction goals. And in the United States, California

Solubag co-founders Roberto Astete (left) and Cristián Olivares demonstrate the solubility of their biodegradable plastic bags.

PHOTOGRAPH COURTESY OF SOLUBAG