

PRECARIOUS LIVING STUDY 2021



This Employment Ontario project is funded in part by the Government of Canada and the Government of Ontario.

Acknowledgements

The Four County Labour Market Planning Board (Planning Board) is a community-based, not-for-profit organization that specializes in providing labour market information for Bruce, Grey, Huron and Perth Counties (Stratford-Bruce Peninsula Economic Region). We would like to express our gratitude to the stakeholders who participated in the Precarious Living Study in various capacities:

- The Advisory Committee provided advice and support for the project. Members of the committee include Bruce County Income & Support Services, Community Foundation Grey Bruce, Conestoga Career Centre, Grey Bruce Public Health, Grey County Social Services, Huron Perth Children's Aid Society, Huron Perth Public Health, Partners in Employment, Perth County Housing and Social Services, United Way of Bruce Grey (Poverty Task Force, Children's Alliance), United Way Perth Huron (Social Research and Planning Council), VPI Working Solutions (Walkerton), and YMCA Owen Sound Grey Bruce Employment Services.
- Individuals with lived experience of working and living precariously generously shared their stories with the project coordinator in focus groups, interviews and a scenario study so that their voices could be included in this report to guide future stakeholder collaboration in addressing the issues they and many others in the local labour force are facing.
- Service providers from various organizations and agencies contributed their insights on their clients' experiences through participation in focus groups, interviews and an online survey. They include Bruce County Income & Support Services, CMHA Grey Bruce, Conestoga Career Centre, Contact North, Grey Bruce Settlement and Language Services, Grey County Social Services, Life Directions Employment Centre, M'WIKwedong Indigenous Friendship Centre, Partners in Employment, Perth County Ontario Works, Housing & Homelessness, Ontario Probation & Parole (Grey County), VPI Working Solutions (Walkerton), and YMCA Owen Sound Grey Bruce Employment Services.

*The views expressed in this document do not necessarily reflect those of the Government of Ontario.
This publication was prepared by Kee May Ip.*

Table of Contents

Background	6
Purpose	6
How to Read This Report	7
Precarious Employment in Stratford-Bruce Peninsula Economic Region	8
Precarious Workers in Stratford-Bruce Peninsula Economic Region	10
Working and Living Precariously: A Vicious Cycle	12
An Intersectional Approach to Improving Lives and Strengthening the Local Labour Force	15
Next Steps	16
Conclusion	20
Precarious Living Series	21

Background

In 2020, the Planning Board conducted a comprehensive research project to explore the employment characteristics of those living with precarious employment, as well as to establish a common understanding of the term precarious employment and the factors influencing this category of workers.¹ This research identified some variables that indicate the extent to which workers in the Stratford-Bruce Peninsula Economic Region may be precariously employed. These variables include part-time employment, temporary employment and the threat of permanent layoffs, self-employment, and low-income measures for both individuals and families. The research also found that certain individual characteristics correlate more highly with precarious work.

Purpose

This Precarious Living Study explores the intersectionality of precarious employment and other factors that contribute to precarious living in the Stratford-Bruce Peninsula Economic Region. Focus groups, interviews and an online survey were conducted with over 70 service providers from Bruce, Grey, Huron and Perth counties to gain their insights from working with clients who have experienced precarious employment and are living precariously. Fifteen individuals with lived experience from Bruce and Grey counties also participated in focus groups and interviews to share their stories. The stakeholder participation identifies:

1. The kinds of precarious work the local labour force are engaged in;
2. Who the precarious workers are;
3. How precarious employment and other factors act upon each other to result in life precarity;
4. Support available for individuals who are working and living precariously and service gaps;
5. New opportunities to address work and life precarity.

This report, supplemented by the Precarious Living Series², aims at promoting a better understanding of the experiences of people in our local workforce who are working and living precariously. This knowledge will enhance the capacity of all stakeholders – labour force, service providers, and employers – to address precarious work and its social impacts.

¹ <https://www.planningboard.ca/wp-content/uploads/2021/03/Precarious-Employment-Report-2021.pdf>

² A series of narratives/infographics/videos focusing on members of our communities who have precarious work and identify as having precarious living situations as a result.

How to Read This Report

With common understanding of terms

Statistics Canada defines precarious employment as “non-standard employment that includes part-time work, temporary employment, multiple jobholders and own-account employment (self-employment) without paid employees.” The Government of Canada describes that precarious employment has three dimensions – income, security and opportunity.³ According to the International Labour Organization, precarious employment is an inadequacy of rights and protection at work that lead to income insecurity and uncertainty, as well as the lack of accessibility to employment benefits.⁴ The term equates to “precarious work”. “Employed/working precariously” means being engaged in precarious employment. “Employment/work precarity” is a state of being precariously employed. Individuals in the local labour force who are working and living precariously are referred to as “precarious workers” in this report.

In 2019, Dr. Mona Motakef wrote that, “According to Castel (2002) and Bourdieu (1999), precarity describes a current condition shaped by insecurities generated by the rise of flexible and non-standard employment... (Kalleberg 2011; Vosko 2010).”⁵ As the “current condition” encompasses many aspects of life, the term used in this report is “life precarity” to differentiate it from “employment precarity”. “Precarious living” refers to situations where individuals and families live with insecurity and uncertainty, over which they have no control. When an individual or a family is “living precariously”, they cannot foresee how tomorrow will unfold: whether they will still have a shelter or a job, or can put food on the table...

Through the lens of intersectionality

While there is definitely a link between precarious employment and precarious living, the relationship between them is not a linear, causal one. There are other factors at play. Often, two or more of these factors interplay with each other to determine the extent of life precarity. For example, an individual with precarious employment may not be living precariously if their spouse has a stable, livable income. However, they may be so if they are in an abusive relationship. When an individual with low income cannot afford housing and ends up couch surfing, his physical and mental wellness may be affected. Consequently, he may under-perform at work, and face the risk of being fired. Life precarity and life stability are two ends of a spectrum. Where an individual or a family lies along the spectrum at a specific time depends on how the factors influence each other.

Through the JEDI lens

JEDI stands for Justice, Equity, Diversity and Inclusion. They are the core values for building a healthy, sustainable labour force. Reading this report through the JEDI lens, it will become apparent that addressing work and life precarity demands systems change that eliminates further marginalization of those in the labour force who are already vulnerable to precarious employment. This can only be done with all stakeholders – labour force, service providers and employers – working collaboratively.

³ <https://hillnotes.ca/2020/12/01/understanding-precarious-work-in-canada/>

⁴ <https://hillnotes.ca/2018/11/21/precarious-employment-in-canada-an-overview/>

⁵ Motakef, M., & Allan. (2019, May 9). Recognition and precarity of life arrangement: Towards an enlarged understanding of precarious working and living conditions. Taylor & Francis. Retrieved June 1, 2021, from <https://www.tandfonline.com/doi/full/10.1080/1600910X.2019.1610019>.

Precarious Employment in Stratford-Bruce Peninsula Economic Region

Job types and duration

The precarious employment in which some individuals in the local labour force are engaged could include permanent full-time or part-time work, seasonal jobs, contract work and self-employment, or casual and on-call jobs. The common thread is low or inconsistent income.

- Seasonal workers rely on Employment Insurance (EI) during the months when they are unemployed. However, the amount received is usually not enough to live on. To supplement their income during the off-season, these workers sometimes engage in casual work that pays cash, and does not provide WSIB insurance. Lacking WSIB and EI insurance by engaging in informal work arrangements can make employees vulnerable, particularly if they have workplace accidents and lack supports in the event of a workplace injury or disability. In other cases, EI does not last until the next season begins because of the low number of hours the jobs offer. Workers in this category frequently use Ontario Works social assistance when their EI run out.
- The length of work contract varies from three months to two years. While some employers contribute to EI, others do not. In certain industries, contractors and subcontractors are sometimes hired without EI, WSIB insurance and other insurance benefits. Ideally, the workers will save up money while working in case there are gaps between contracts. However, that seldom happens. At best, they can make enough to get by while working.
- Some precarious workers have part-time permanent jobs that offer close to full-time hours with unpredictable work schedules. However, they do not have the same benefits that full-time employees enjoy such as paid vacation and secondary health insurance. Additionally, they cannot plan ahead for appointments to receive needed support, or for the training and education that may help them get better jobs. Some part-time workers are consistently given three-hour shifts, for example. Their income can hardly pay for basic needs after covering the transportation costs associated with getting to and from work. Before the COVID-19 pandemic, some part-time workers worked two or more jobs to achieve the equivalent of a full-time income. Since March 2020, however, workers in some sectors have been restricted to only work in one workplace.
- Precarious workers who are engaged in casual and on-call jobs are not guaranteed the minimum number of hours, and can be called in on short-notice for only a couple hours of work. Like the part-time workers, these workers do not have the same benefits that full-time employees enjoy even if they end up working close to full-time hours. They also often struggle to plan for appointments (with health care professionals and service providers), or for the training and education that may help them find better jobs. Some casual jobs also pay under the table. In those cases, as above, workers are typically not covered by EI and WSIB insurance.
- Some of the precarious workers supported by Employment Ontario and social service workers in the Stratford-Bruce Peninsula Economic Region are self-employed. They have no income during down

time of their business, because they do not have EI.⁶ The loss of income may become long-term. For example, when workers in trades age and their bodies can no longer meet the physical demands of their jobs, they face challenges in learning new skills for non-physical occupations. Often, self-employed workers are not able to predict when business will pick up or slow down. Like part-time and casual workers, they cannot make and carry out plans to move away from precarious work.

- There has been an increase in the number of working poor⁷ in recent years. The rising demand of Food Banks and other local food security programs reflects that there are more and more workers who have full-time permanent jobs, yet cannot afford the basic necessities of life. Some of those workers even experience homelessness, and their earnings are so low that they are eligible for emergency housing. In other cases, workers who have been hired for full time positions are not given full time hours. Furthermore, some employers who receive incentives from employment service providers to hire their clients will reduce the number of hours when the incentive period is over.

Sectors and occupations

Precarious workers in the Stratford-Bruce Peninsula Economic Region are usually employed in accommodation and food services, construction, health care and social assistance, manufacturing, and retail trade. They work in front line positions such as food servers, retail salespersons, personal support workers (e.g. PSW), roofers, and construction and manufacturing labourers. Ironically, some of these jobs were considered essential during the first COVID-19 lockdown between March and June 2021. Some employers offered a \$2/hr temporary raise as an incentive to retain and recruit workers. That brought the wages of many precarious workers closer to a living wage. Some of the occupations of self-employed precarious workers include food delivery drivers (e.g. SkipTheDishes driver), home childcare providers, and doing odd jobs.

⁶ The Government of Canada does offer an EI program for self-employed people to participate by choice.

⁷ The Government of Canada defines working poor as individuals between 18 and 64 years who live independently, are not students, and earn at least \$3 000 a year with an after-tax family income below the low-income threshold. They are more likely to have less stable jobs, unpredictable work hours, and fewer benefits (e.g. drug and dental plans, disability insurance). In other words, some precarious workers fall into the working poor category. Source: <https://www.canada.ca/en/public-health/services/publications/science-research-data/inequalities-working-poor-canadians-infographic.html>

Precarious Workers in Stratford-Bruce Peninsula Economic Region

Conversations with service providers and individuals with lived experience reflect that precarious workers in the region often fall into one or more of the following categories:

Indigenous individuals

Being racialized, indigenous individuals confront more systemic and institutional barriers in the labour force. In addition, the deep-rooted racism against indigenous people and the generational trauma of colonialism have often resulted in lower levels of education, higher rates of drug use and addictions, and higher instances of mental health issues among this population. These conditions further limit employment opportunities.

Individuals with criminal records

Criminal records often limit occupation choices and career advancement opportunities. Individuals with criminal records may be prevented from working in certain sectors, such as those that require passing a vulnerable sector clearance as a condition of employment. According to the probation officers interviewed, many of these individuals end up in precarious employment in specific industries.

Individuals with drug and addiction issues

Individuals recovering from drug and addiction issues usually are required to receive treatment during work hours. For example, a person may need to visit a methadone clinic daily at a fixed time. Not wanting to reveal their situation to an employer, for fear that it may cause them to lose their job, individuals who are undergoing treatment often end up working part-time, or doing casual work or odd jobs. Drug and addiction affect active users' work performance. Many end up not being able to keep a job, and bouncing from one to another frequently.

Individuals with low education

Understandably, low education levels – high school diploma or below – limit individuals to entry-level jobs that are usually low paying and precarious in other ways such as no fixed schedule, no guaranteed hours or limited, if any, benefits. Employment precarity limits individuals from acquiring higher levels of skills and training for at least two reasons: First, due to unpredictable work hours, they are often unable to commit to fixed classroom or training schedules. Second, precarious employment, as described above, typically results in incomes below a living wage, leaving little or no additional funding available for training. As a result, individuals are not able to upskill themselves for better jobs.

Individuals with mental health concerns

Stigmatization of mental illness can limit individuals' employment opportunities. When they are hired, the lack of support in the workplace to accommodate their mental health needs often causes individuals to quit. Many individuals with mental health concerns choose odd jobs and casual work over being employed because of this barrier.

Individuals with physical or mental disabilities

Service providers reported that their clients with disabilities often face barriers at work because of the lack of support and limited accommodation by their employers. As a result, individuals would leave full-time employment for less physically or mentally demanding part-time or casual work, or odd jobs.

Newcomer and immigrants

This category of individuals face some unique barriers to employment. For those whose education and experience prior to immigration are not recognized in Canada, unless they have the time and resources for the process of validation their opportunities may be limited to precarious employment. Individuals with language barriers often end up with entry-level jobs in manufacturing, for example. Even newcomers and immigrants with recognized qualifications sometimes become precarious workers because of discrimination and racism.

Single parents with young children

Finding affordable and accessible childcare has been a growing problem across the region in recent years. Without childcare supports, many single parents engage in precarious work such as self-employment opportunities from home, in order to be able to look after their children.

Working and Living Precariously: A Vicious Cycle

Life precarity and life stability are two ends of a spectrum

Where a person is along the spectrum depends on the levels of income and housing security they experience, their state of physical and mental well-being, and their ability to access formal and informal resources. Those are the four pillars of life stability. As conditions of the pillars inevitably change over time, a person's life situation may shift between the two ends of the spectrum. The pillars are interdependent – weakening of one often reduces the strength of the others. Precarious employment disturbs a person's income security. The correlation between the four pillars may cause the person's situation to move further away from life stability. Without intervention to break the vicious cycle, precarious workers may eventually drop out of the labour force altogether because of the extreme level of life precarity, intensifying the already significant labour force shortage.

Correlation between precarious employment, housing security, and mental well-being

What does low income in Stratford-Bruce Peninsula Economic Region look like? Both service providers and individuals with lived experience expressed that minimum wage (\$14.35/hr as of October 1, 2021) does not provide an income necessary to cover basic expenses even when a person is working full-time. They considered a living wage⁸ to be the bare minimum a household needs in order to keep up with bills, and not to fall into debt. They also opined that, while earning a living wage, a household is still not able to save for raining days. In 2019, United Way of Bruce Grey calculated that residents of Bruce and Grey counties need a living wage of \$18.39/hr⁹, which translates to a gross monthly income of \$2,789.15. For people living in Huron and Perth counties, United Way Perth Huron suggested a living wage of \$17.55/hr¹⁰, which translates to a gross monthly income of \$2,661.75. Precarious workers make less than an income that is calculated based on living wage.

It is common financial advice that only up to one-third of the gross monthly income should be spent on housing costs; that includes items such as rent or mortgage, utilities, and property tax. Based on living wages, an acceptable monthly housing expense for a single-person household is, therefore, around \$920 in Bruce and Grey counties, and around \$870 in Huron and Perth counties. For a family with 2 working adults and 2 children (age 7 and 3)¹¹, it is around \$1,840 in Bruce and Grey counties, and around \$1,750 in Huron and Perth counties. With rent and housing prices skyrocketing in the past few years, there is an increasing scarcity of affordable housing for households earning less than a living wage. Service providers reported that some precarious workers, who are on Ontario Works and not living in social housing units, spend 80% of their income on housing. In Huron County, a household earning of \$56.8/hr (for 37.5 hours/week) is required to afford a home mortgage in 2020, while 81% of workers of the top 50 most common jobs made less than \$25/hr in 2019.¹² Based on the Realtors Association of Grey Bruce Owen Sound data,¹³ and using the TD Bank online mortgage calculator, United Way of Bruce Grey estimated that a household earning of \$44.74/hr (for 37.5 hours/week) is needed for a home mortgage in 2021.

8 https://www.ontariolivingwage.ca/what_is_the_living_wage

9 <https://unitedwayofbrucegrey.com/2019-living-wage/>

10 <https://perthhuron.unitedway.ca/research/living-wage/>

11 Living wage is calculated based on the basic expenses of a family of 2 adults, both working 35 hours weekly, and 2 children at ages 7 and 3.

12 From the presentation made by Huron County Director of Economic Development at United Way Perth Huron Social Research and Planning Council's Research and Data Advisory Consortium on Housing, Homelessness and NIMBYism

13 <https://www.bayshorebroadcasting.ca/2021/10/13/130663/>

Some individuals and families cut back on other expenses, often on food, in order to attain stable housing. When their income is so low that housing stability is unachievable even by adjusting the budget, precarious workers may end up experiencing homelessness. Couch surfing, and staying with families and friends, are common among individuals who have precarious employment. Low income families are not as mobile. Some manage to find accommodations with affordable rents. However, those places often come with hidden costs, such as high heating costs because of poor insulation, and they are often in more remote communities which necessitates reliable personal transportation. Some will let their rents fall behind until their landlords evict them. When precarious workers without reliable and affordable transportation are forced by housing insecurity to move to remote communities, they often end up losing their jobs.

Housing insecurity causes stress, and negatively affects the mental well-being of precarious workers and their families. Mental health concerns may lead to problems at work, such as injuries due to not being able to focus, and frequent absence because of anxiety. In the worst cases, an employer may believe they are not performing up to expectations and fire the worker. As the worker's mental well-being further deteriorates because of the loss of employment, the challenge in getting and keeping a job increases.

Transportation is a key factor

Service providers and individuals with lived experience have also identified the lack of transportation as a major factor that interplays with precarious employment. Within our rural region, more jobs are available in some communities than in others. Individuals who reside in remote communities and do not have any means of transportation compete over the few local jobs that are often precarious. With an income that is not enough to cover basic needs, they are unable to improve their mobility and access better jobs in other communities. The lives of those who are able to travel to other communities for work may remain precarious, because the transportation cost is an added financial burden.

Support is crucial

Both service providers and individuals with lived experience shared that precarious workers cannot break out of the vicious cycle without help. The effectiveness of support depends on the availability of support and timely intervention.

Individuals indicated that informal support from families and friends is often more accessible than formal support. A husband and wife in one of the case studies, who were both precariously employed, did not qualify for Grey County Housing's Homeownership program because their household income was just above the cut-off. Fortunately, a family member co-signed their mortgage so that they could have secure housing. An Employment Ontario service provider shared that one self-employed individual car pooled with their contract worker because they lacked transportation to get to and from work. Individuals expressed that when they do reach out for formal supports, there is often a long waiting list, so they turn back to their social network for solutions. An individual with lived experience in drug and addiction said that seeking support from peers sometime makes the situation worse: when couch surfing and staying with friends who are active users, an individual may end up going further down the drug and addiction path. Service providers also reported that although many support programs exist, resources are often limited. Currently, childcare service in Grey and Bruce Counties is only operating at 70 percent of its capacity because of staff shortages.

In 2021, Grey County launched a pilot transportation project, Grey Transit Route. While it was recognized to be useful to residents living in communities along the various lines, it does not help precarious workers living in remote communities to get to and from work.¹⁴

When formal supports such as mental health services and social assistance are required, there seems to be a discrepancy between the perceptions of service providers and individuals in terms of the point at which intervention is most needed. For various reasons, precarious workers may not reach out to service providers until they begin to lose control of their life. Service providers reported that by the time some precarious workers seek their help, the four pillars of life stability are in such bad shape that tackling one problem before others further worsens becomes a race against time.

¹⁴ <https://www.grey.ca/grey-transit-route>

An Intersectional Approach to Improving Lives and Strengthening the Local Labour Force

Recognizing the spiral relationship between precarious employment and other factors that contribute to precarious living, and its potential to cause workers to drop out of the local labour force, service providers always work with a list of partners when supporting precarious workers. New contacts are constantly added to the list. In addition, service provider organizations and other community stakeholders collaborate to address precarious employment and life precarity at the system level. For example, United Way of Perth Huron's Social Research and Planning Council¹⁵ and United Way of Bruce Grey's Poverty Task Force¹⁶ bring together stakeholders in their respective communities to advocate for system changes. Collaboration on food security programs is an illustration of how stakeholders work together to address the challenges faced by low-income individuals and families in our communities.

Despite great efforts of the service providers, however, many precarious workers remain in dire need. Both service providers and individuals with lived experience attribute the situation to the existence of service gaps:

- Even though service providers work diligently to ensure a “no wrong door” approach, some precarious workers still worry about being turned away if the service provider they reach out to cannot help them. The workers will try to deal with the problems themselves until they have exhausted all their resources. Service providers wonder what can be done to encourage them to reach out before precarious employment and the correlated problems have grown into a tangled web.
- Service providers found that the low income threshold of Ontario Works has left a lot of low-income individuals and families without support.
- Service providers noticed that some services that could help with income insecurity, such as the free tax clinics, are under-used. There is a need to educate low-income individuals and families on the benefits they could receive by filling taxes.
- The experience with mental health, drug and addiction support is that they exist but are not always responsive enough. There is often a long waiting list, and precarious workers may not be able to get the immediate support they need. When supports such as counselling and methadone clinics become available, they often do not fit the inflexible hours of those who work full-time.
- Housing insecurity is closely linked to precarious workers' low income but neither service providers nor precarious workers feel that they can do anything to address the shortage of affordable and accessible housing in our region.

¹⁵ <https://perthhuron.unitedway.ca/community-resources/social-research-planning-council/>

¹⁶ <https://povertytaskforce.com/>

Next Steps

This Precarious Living Study has thawed the ground for building a deeper understanding of the meaning of precarious employment and in how our community can work together to support precarious workers.

What is low income?

On the “Welfare in Canada” page of their website, Maytree published that the total annual income in 2019 of an Ontario Work service recipient considered employable is \$9,733; the amount includes social assistance, GST/HST credits, and provincial tax credits/benefits. That of a family of 2 adults and 2 children is \$31,485; the amount includes social assistance, federal and provincial child benefits, GST/HST credits, and provincial tax credits/benefits.¹⁷ According to Statistics Canada, the median after-tax incomes of Low Income Measure (LIM) non-family persons in the same year are \$16,010 in Bruce County, \$16,000 in Grey County, \$16,040 in Huron County, and \$15,960 in Perth County. Those of LIM couple-families with 2 children are \$33,340 in Bruce County, \$35,270 in Grey County, \$33,400 in Huron County, and \$35,650 in Perth County. When calculated based on living wage, a non-family person living in Bruce and Grey counties would have an after tax income of \$27,540 in 2019; for a couple family with 2 children, it would be \$50,605. In Huron and Perth counties, the after tax income of a non-family person and a couple family with 2 children would be \$26,403 and \$48,470 respectively.

Disposal Income Based on Different Calculations

Type of family	County	Income calculated for Ontario Works recipients (\$)	Median after tax income of LIM families/persons (\$)	After tax income calculated based on living wage (\$)
Non-family person	Bruce	9,733	16,010	27,540
	Grey		16,000	
	Huron		16,040	26,403
	Perth		15,960	
Couple family with 2 children	Bruce	31,485	33,340	50,605
	Grey		35,270	
	Huron		33,400	48,470
	Perth		35,650	

Source: Income calculated for Ontario Works recipients - Maytree; Median after tax income of LIM families/persons - Statistics Canada, Taxfiler Customer Tabulation; After tax income calculated based on living wage - United Way of Bruce Grey and United Way Huron Perth

¹⁷ <https://maytree.com/welfare-in-canada/ontario/>

There are noticeable discrepancies in the interpretation of the meaning of low income. Service providers are seeing precarious workers fall through the gaps created by those discrepancies. It is necessary to develop strategies and programs to catch those workers before they reach the life precarity end of the spectrum, and help them move their lives toward stability.

How to engage the players in the field?

Service providers and individuals with lived experience shared that in order to address precarious employment, it is essential to improve opportunities and reduce barriers. All parties who have important roles in supporting a healthy local labour force need to be engaged: This includes workers, service providers, and employers. The next step, therefore, is to identify the baseline of each party's capacity and readiness, and develop strategies towards improvement.

Does permanent full-time employment still provide security?

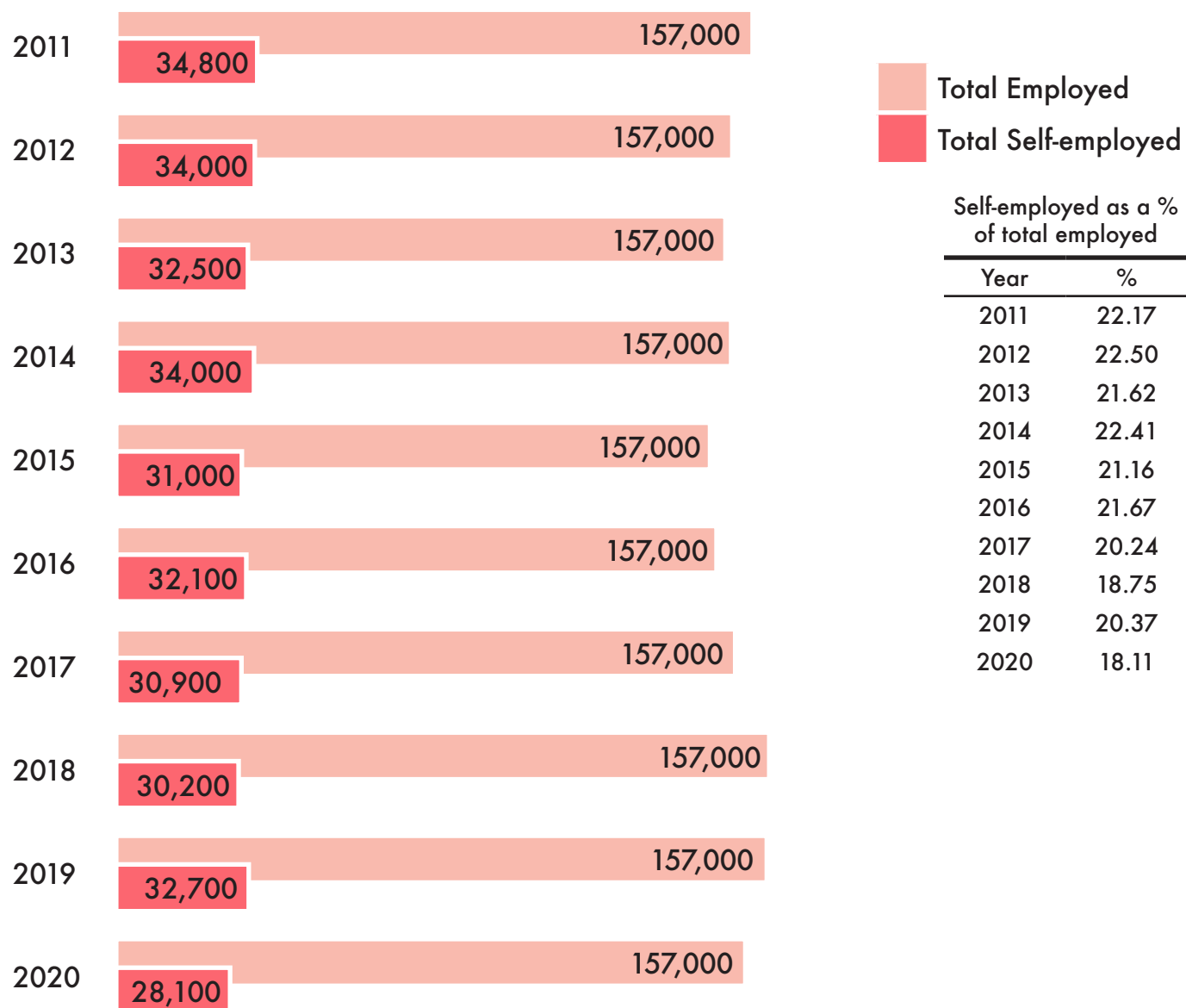
Through talking to service providers and individuals with lived experience, this Precarious Living Study verifies that precarious workers are engaged in work of different types and permanency. Data shows little fluctuation in the proportion of full-time and part-time workers, and the percentage of the local workforce that were self-employed between 2011 and 2020. It also indicates that a great majority of workers had permanent jobs in 2020. Yet, precarious employment is becoming an increasingly prominent issue, affecting the lives of more and more individuals and families in the region. It will be of interest to explore the magnitude of precarious employment among full-time workers who are permanently employed.

Proportion of people Employed Full-time and Part-time in Stratford-Bruce Peninsula Economic Region

Year	Total employed	Full time employed		Part time employed	
	Number	Number	Percentage	Number	Percentage
2011	157	120.5	76.75	36.5	23.25
2012	152	116.4	76.57	35.6	23.42
2013	150.3	117.3	78.04	33	21.96
2014	151.7	118	77.79	33.7	22.21
2015	146.5	115.5	78.84	31	21.16
2016	148.1	115.5	77.99	32.5	21.94
2017	152.7	122	79.90	30.8	20.17
2018	161.1	130	80.70	31	19.24
2019	160.5	125	77.88	35.5	22.12
2020	155.2	126.5	81.51	28.7	18.49

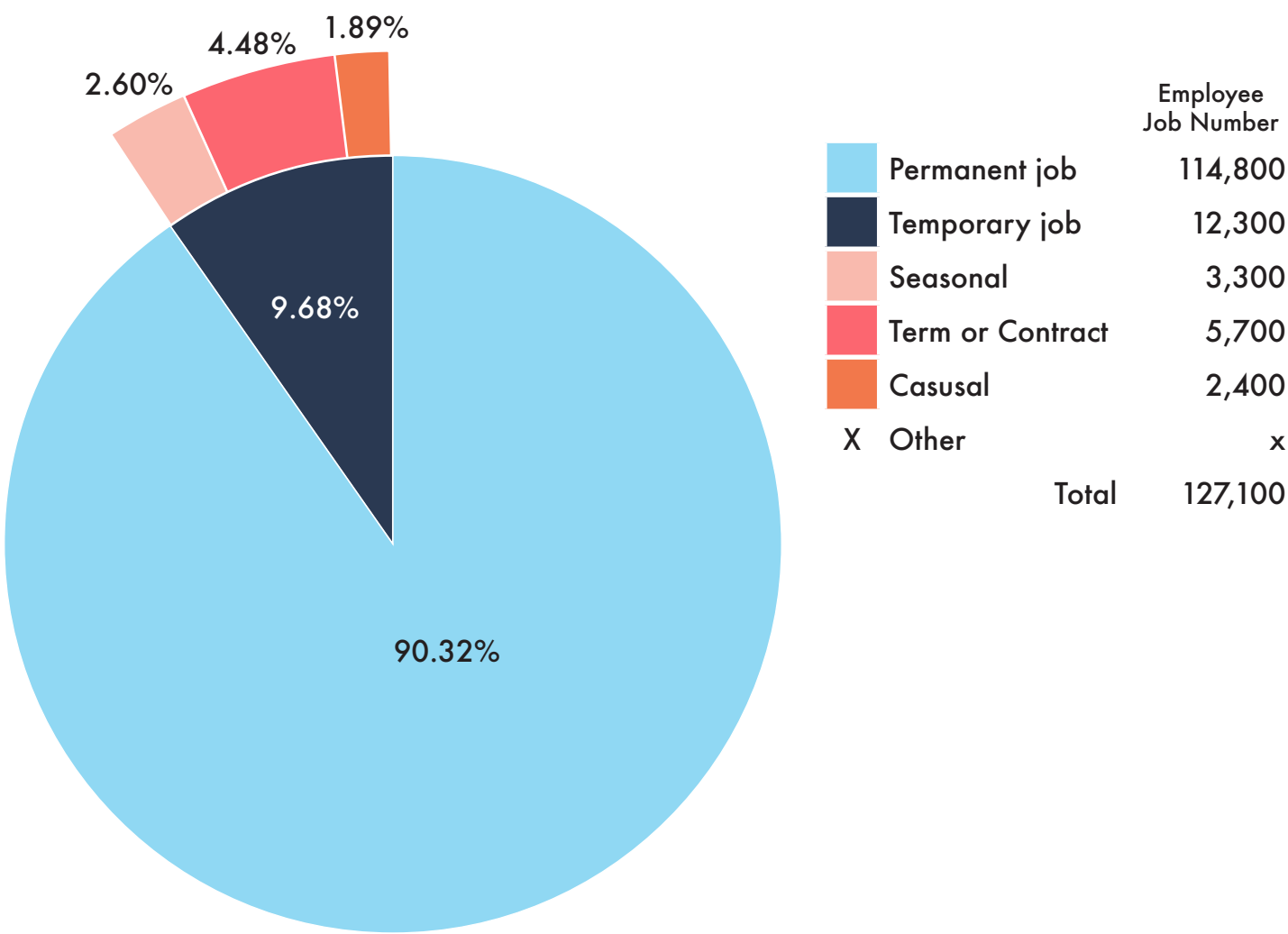
Source: Statistics Canada, Labour Force Survey

Proportion of self-employment in Stratford-Bruce Peninsula Economic Region



Source: Statistics Canada, Labour Force Survey

Employee Job Permanency in Stratford-Bruce Peninsula Economic Region



Source: Statistics Canada, Labour Force Survey

Conclusion

This Precarious Living Study has provided snapshots of the types of work and occupations of some of the precarious workers in the Stratford-Bruce Peninsula Economic Region. It has revealed how precarious employment affect life stability of those individuals and their families. The stories shared by service providers and individuals with lived experience has confirmed the correlation between precarious employment and other factors suggested in the Planning Board's 2021 report, Understanding the Prevalence of Precarious Employment in the Four County Area.¹⁸ The focus groups, interviews and online survey have identified available support for individuals and families who are living precariously because of precarious employment. At the same time, service gaps were also identified.

Service providers noticed that some employers have increased wages, started providing benefits, and are offering solutions for transportation in order to attract workers. Those improvements certainly help alleviate life precarity to some extent. The employers who are working with the Planning Board on various connect2SKILLS¹⁹ training programs are dedicated to addressing employment barriers and providing opportunities for individuals who face challenges. It is hopeful that with some already taking the lead, more employers will become engaged in making things better for workers.

The lack of affordable and accessible housing is recognized by both service providers and individuals with lived experience as the major life-destabilizing factor for workers earning low wages. Housing and homelessness is such a complex issue that no one stakeholder will be able to tackle it alone. It required strategic, collaborative intervention in both front line and system levels.

One of United Nations 17 Sustainable Development Goals is "Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all".²⁰ A healthy and sustainable labour force plays a crucial role in achieving this goal. As a leader in the development of innovative labour market strategies, the Planning Board will continue to work collaboratively with businesses, workers, service providers, and other community stakeholders to plan and initiate capacity building projects and programs to address precarious employment, and consequently help maintain a healthy labour force and reduce labour shortages across the Stratford-Bruce Peninsula Economic region.

¹⁸ <https://www.planningboard.ca/reports/understanding-the-prevalance-of-precarious-employment-in-the-four-county-area/>

¹⁹ <https://www.connect2skills.ca/>

²⁰ <https://sdgs.un.org/goals>



PRECARIOUS LIVING SERIES

A series of stories based on experiences described by those who live within Bruce, Grey, Huron and Perth counties.*



*Names have been changed



Alina is a newcomer from an Eastern European country. Sponsored by her husband, she and the couple's two school-aged children immigrated to Canada, and settled in the four county region 21 months ago. Her husband has stable employment, and his income is sufficient to provide for the family. Nevertheless, Alina wanted to work so that she could meet people and make friends. In her early thirties, Alina is a high school graduate from her country of origin but does not have the Ontario Secondary School Diploma (OSSD). She speaks fairly good English but does not write well. Her occupational choices are

limited. Three months after her arrival, Alina got a job as a grocery store clerk. She chose to work part-time so that she could be home for her children when they were not in school. She has been sending most of her income to her parents and siblings, putting aside a small amount every month for pocket money.

Just when Alina was starting to feel settled in her ninth month of living in Canada, she discovered her husband's extramarital affair that started when she and the children were still in their home country. Alina was very upset at her husband's infidelity and refusal to end the affair, yet she felt that there was nothing she could do. Still under her husband's sponsorship, Alina would not be eligible for social assistance or other government support programs if she left her husband. She and her children stayed but the couple argued often.

Four months ago, an argument resulted in Alina's husband throwing her belongings out onto the street, and her calling the police. Her husband was ordered to move Alina's things back into the house, and was warned not to do it again. Although there had not been any physical abuse up to that point, Alina began to doubt if it was safe for her and her children to continue to live in that house. The frequent arguments over her husband's affair have been putting emotional and psychological stress on her and the children.

Alina and her children did not leave. Even though the sponsorship is over, and she is eligible for financial and other supports from the government, she still feels that she does not have the option to do so. With the lack of childcare and affordable housing, she does not think that she could support herself and the children even if she worked full-time. Alina feels like her life is at the mercy of her husband, and she has no control over it.

Clinton

Clinton began to use drugs in junior high school as a way to rebel against his strict parents. Very quickly, the drug use affected his attendance and ability to focus in class. He dropped out without graduating. Disappointed in and angry with Clinton, his parents shunned him. At age 16, Clinton started staying with friends and working as a kitchen helper to support himself. Because of the drug use, he often failed to get to work. When he made it to work, he performed poorly. He was frequently fired and bounced from job to job. At 19, Clinton was still couch surfing, and doing part-time kitchen jobs. To supplement his income, he sold drugs on the side. During this time, Clinton also took up drinking.



In his mid-twenties, Clinton was caught driving under influence. It was a wake-up call. He started to question the way he had been living since he left home. He stopped working as a kitchen helper and became a server. Even though both occupations paid minimum wage, he could top up his income with tips while working as a server. He worked long hours in evenings and on weekends. Clinton also stopped couch surfing. He moved into a shared apartment, and had his own room. In the next decade or so, he had several relationships but they were all short-lived. He fathered two children from different mothers. Clinton seldom saw his children because of his living and working situations.

Now a middle-aged man, Clinton does not use drugs anymore. He wants to have his own place so that his children can visit him. He has been on the waitlist for social housing for over two years. He is also contemplating a change in occupation – to a weekday 9-to-5 job – so that it is possible for him to spend time with his children, and focus on maintaining a healthier lifestyle. Clinton still describes himself as an alcoholic. He would like to drink less but feels that the work conditions and workplace culture are posing barriers. Because of the work hours, Clinton does not get to socialize with anyone except the people he works with. After the restaurant closes, his employer provides free alcohol for the staff. Hanging out after work and drinking with his coworkers is Clinton's only social life. He is aware that his choices of work are limited because of low education and a criminal record. He is nervous and anxious about going for job interviews as he hasn't done that for almost two decades.

Looking back, Clinton realizes that because everyone in his peer group was a drug user, he did not know that there were other ways to live. In the past two decades, he has reached out to service providers a few times but help never arrived quickly. He would be put on a waiting list. Lacking immediate support and desirable peer and social influences, he was back in addiction by the time services became available. Clinton hopes that he can get into social housing soon. That would be the first step towards significantly changing his life.



Zhongkang, in his early forties, and Xiuying, in her late thirties, immigrated to Canada with their 3-year-old child from an Asian country four years ago under the Federal Skilled Worker Program. They chose to settle in the four county region because of the slower pace and nicer environment compared to the urban centres. Without adequate English proficiency, Zhongkang decided not to go through the process of validating his skills and qualifications. However, he encouraged his wife to do so.

Both husband and wife had good jobs, and were able to save up some money before immigrating to Canada. The couple decided that Xiuying would stay home to look after their child and focus on the validation process while Zhongkang worked. Zhongkang found a job working as a labourer in a factory. He had difficulty fitting in because of language and cultural differences. He also recalled experiencing discrimination, such as being criticized for his accent and hearing rude comments about his cultural and ethnic background. Zhongkang has had a few jobs in similar positions with different employers, and the experiences were more or less the same. He didn't mind the long hours and the strenuous nature of the work, but his frustration grew when he could not see any opportunity to advance to a higher position where he could put his skills and experience to use.

Xiuying completed the validation process two years ago. She soon found herself pregnant with the couple's second child. It became apparent that she would not be able to work for awhile. Zhongkang's income has not been enough to cover the family's expenses, and the couple has been digging into their savings. They worried that they might use up their savings before Xiuying can return to work. In the meantime, Zhongkang was becoming more and more unhappy at work, and it was starting to affect his mental health. Xiuying researched job openings in the region and discovered that there were very few opportunities for her. She worried that even if she got a job, she might face the same challenges that her husband experienced, and their combined income would still not be enough to support the family.

Eventually, the couple decided to move back to an urban center where there is a significant population of immigrants who share their cultural and ethnic background. From communicating with people living there, they found out that some employers are immigrants themselves. Zhongkang and Xiuying believe that they will have a better chance getting jobs that are not entry-level, and therefore recognize their skills and pay better. They also expect that they will experience much less discrimination in the workplace.



Nick has learning disabilities. Since graduating from high school, he has had many low paying jobs. Because his disabilities are invisible, his employers would expect the same level of performance from him as they do from other employees. When Nick could not live up to their expectations, he would either be fired or become frustrated and quit. None of his jobs lasted longer than eight months. Nick did not have a driver's license. Living in a remote, rural community where job opportunities were few and far in between, he was often unemployed for a considerable stretch of time. Without a stable income, Nick could not afford to have his own place.

In his mid-twenties, Nick was still living with his parents. This led to stress, tension in their relationships, and had a negative impact on everyone's mental health. By then, Nick was convinced that he would never be able to have a stable job because of his disabilities. He felt stuck. A service provider that support persons with employment barriers found an employer who understood learning disabilities and was willing to accommodate Nick's needs and challenges. The service provider continued to help Nick build his capacity to work directly with his employer in order to find solutions for challenges at work.

Nick is still working for the same employer eighteen months later. He lives in an assisted housing apartment in the community where he works, and he has made friends. His relationship with his parents improved, and they regularly bring him home to visit. Nick feels that life is not as stressful as it was before.

Tom

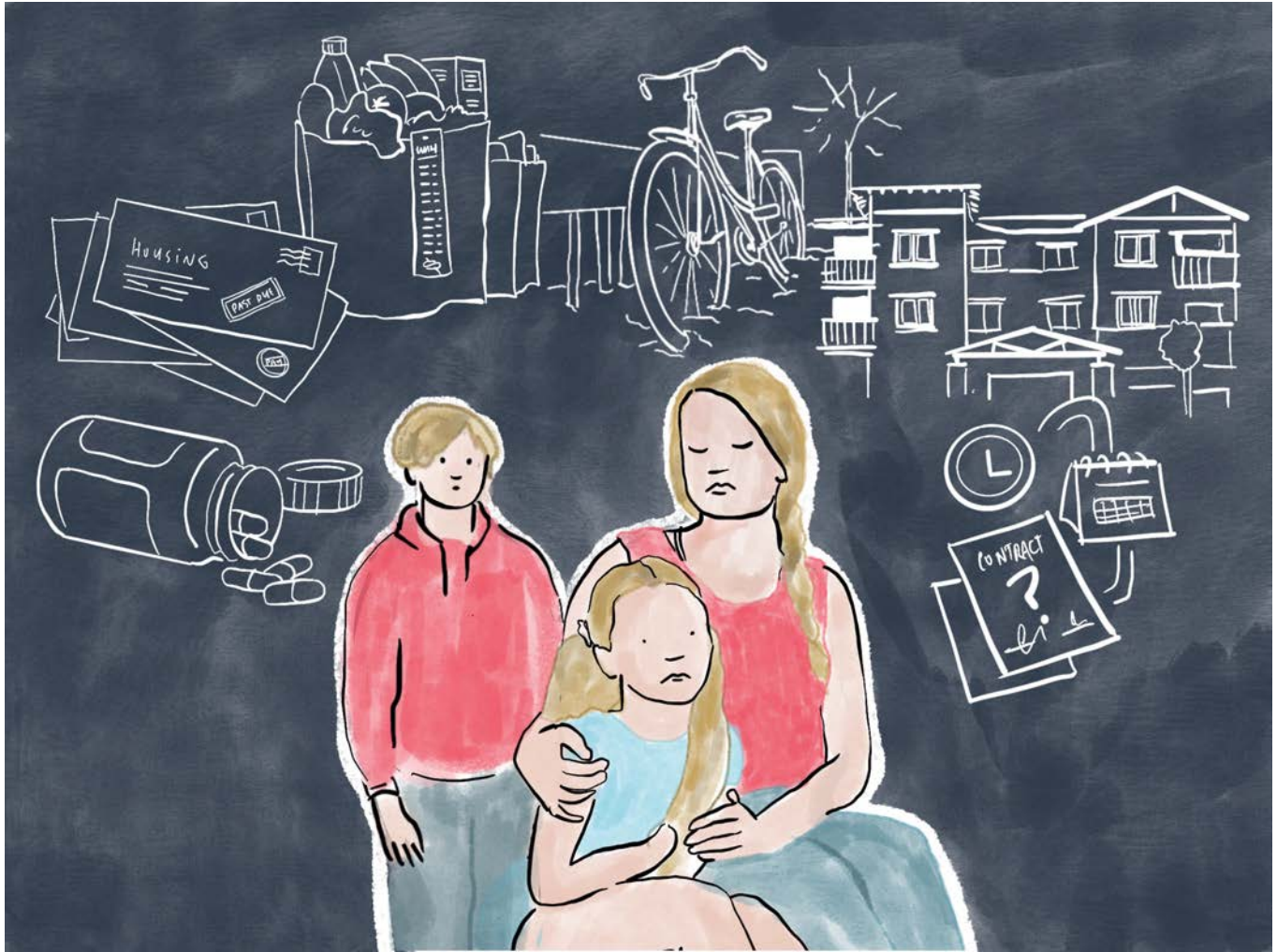
Tom lives in a remote, rural community. His career in skilled trades began when he graduated from high school and enrolled with the brick and stonemason apprenticeship program. He stayed with the same employer for a few years after completing the program. In his mid-twenties, Tom became a self-employed contractor. In the following two decades, he ran a successful business. He was living comfortably, and managed to save some money. However, as he grew older, the years of long hours of strenuous physical work started to take a toll on his body.



In his late forties, Tom started noticing that his body was so worn out that he could no longer keep up with the physical demands of work. He was working less and less, and eventually stopped altogether. With the income gradually reduced to nothing, Tom had to dig into his savings to pay bills and other expenses. He had not contributed to the EI program, and therefore was not eligible for it when he stopped working. Tom lived on his savings until the money ran out. After several years of trying very hard to deal with the financial, employment, and health situations on his own, he finally reached out to Ontario Works for help.

Once a successful self-employed contractor, Tom is now in his mid-fifties and is a social assistant recipient. Being embarrassed to be on Ontario Works, he has withdrawn from his family and friends. Since the monthly cheque he receives is not enough to live on, he sells his belongings to pay for utilities and other bills. He gets extra food from the food bank in order to have enough to eat. However, the extra food is mostly donuts and sweet things that causes him to gain a lot of weight, and negatively impact his health. Tom's family doctor has put him on a very strong painkiller that prohibits him from driving. He has an e-bike, but it is broken and he does not have money to buy the replacement part. The social and physical isolation is putting considerable stress on Tom's mental health.

Currently, an Ontario Works worker and an employment service provider are supporting Tom. The OW worker has been trying to get him on the Ontario Disability Support Program (ODSP) but his family doctor refuses to provide a note, insisting that there has to be some work that Tom could do. As his body is in such poor shape, he can no longer do physically demanding jobs. The employment service provider and Tom have explored the possibility of re-training to help him shift away from physically demanding work. However, with a career background in skilled trades, without basic computer knowledge, and being in his mid-fifties, Tom is not sure if he will be able to acquire new skills for non-physical work. Neither is the worker. Tom continues to struggle, but he is now connected with service providers and does not have to do it alone.



Pam is a single mother with college training in healthcare. She has been struggling with undiagnosed mental health issues since she was a teenager. As a result, she was unable to keep a job throughout her early adulthood. Ten years ago, Pam left an abusive relationship. Trying to raise two young children by herself worsened her mental health so much that she eventually became unable to work. On the verge of becoming homeless and losing her children, Pam decided that she needed to make some changes in her life. She reached out to family members and service providers for help in order to “get back on her feet.” Her parents offered to let her stay with them temporarily while she “sorted things out.” The county’s social service worker very quickly got Pam on Ontario Works and put her on the waitlist for social housing. They also referred her to a mental health service provider. Pam was finally diagnosed with a couple of mental disorders. Her mental health improved with medications, and she gradually felt able to work again.

Since re-entering the workforce, Pam has had a string of short-term jobs before landing on longer-term contracts. She had a driver’s licence but did not have a vehicle. The travelling time on a bike limited the number of visits she could make in a day as a home-helper. When winter came and she could no longer commute by bike, Pam had to quit the job altogether. She then got a full-time job at a privately run healthcare institution. However, Pam was paid less than someone with the same position in a county-operated institution. In addition, the ongoing staffing shortage made the working conditions stressful and

unsafe. Pam moved on to a retail sales job, and was let go one day before her three-month probation was up. She feels that it was because the employer did not want to make her a permanent employee and start providing paid sick days and benefits.

Five years ago, Pam landed a two-year administrative assistant contract with a social service organization. For the first time in a long time, she was able to pay off most of her debts, including arrears in utilities, and she was able to buy a used vehicle. She finally moved into a social housing apartment and had a home with her two children. When the contract ended, Pam was hired by another social service organization as a program facilitator. It was a full time contract position that was reviewed and renewed annually, depending on funding. The employer provided paid sick days and benefits.

Three years later, Pam is still working for the same employer. Looking back, Pam was proud of herself for being determined to better her life ten years ago. She was grateful for the family members and service providers who supported her to get to where she is: Having a safe home for her and her children, and a relatively stable job. However, there is still the worry of losing the job at the end of every financial year. "Without the job, I would start falling behind in bills, and not able to afford healthy food for my teenagers. At least one thing is certain: Rent is adjusted according to my income, and it is capped at under \$700. I won't have to worry about losing shelter if my contract is not renewed anymore." Pam works hard at ignoring the stress caused by the employment uncertainty that re-occurs annually.



Seventeen-year-old Melissa has been under the supervision of a youth probation officer since she was caught shoplifting six months ago. She lives with her parents who have not been working for as long as she can remember. The family is on social assistance, which is not enough to cover necessary expenses. As a result, Melissa has been working part-time since she turned fourteen. She does not understand what constitutes a strong work ethic, and has had numerous jobs in retail and food services. None of them lasted longer than three months. It has always been difficult for Melissa to find work. She attributes that to her father and brother's known involvement

with the justice system. Melissa's parents have low education, and do not consider education important. Without their encouragement and support, Melissa never did well in school, and she dropped out at the age of sixteen.

Melissa wants to turn her life around. While waiting for the court date, which is scheduled for next year, the youth probation officer has been working with Melissa to explore what support she needs in order to be able to make more positive choices in her life. Melissa feels that living with her parents hinders any positive changes. To be able to live on her own, she will need support from Ontario Works. Since she is a minor, her parents have to sign an agreement verifying that they will not let her live at home. She is unsure if they will sign it. Ontario Works requires that Melissa be in school. She is fine with that since she has now realised that a high school diploma will open doors to more job opportunities than she has as a school dropout. However, she will need a lot of support in order to pass all the classes and get enough credits to graduate.

When living on her own, Melissa will still need to work part-time, as social assistance is not enough for her to live on. The youth probation officer has connected her with the employment service provider that offers a youth employment program. Melissa will get paid for participating in pre-employment training and a job placement. The program will help her develop a good work ethic as well as numerous soft skills that employers are looking for.

For now, Melissa sees a glimmer of hope that her life path may change for the better. However, there is still a cloud hanging over her: Because her court date is after she has turned eighteen, if found guilty, she will have a criminal record. That will limit her career choices, and prevent her from getting a post-secondary education in specific fields of study. She could apply for pardon five years after completing her sentence, but the process may not be affordable for her.

Tanya

Tanya started working part-time in food services during junior high school, and she was already working as a branch manager by the time she graduated. In her twenties, Tanya and her husband, who worked in customer service, were living quite comfortably on their combined income. After her maternity leave with the couple's first child, Tanya did not return to her old job. Her husband worked a night shift. As a fast food chain branch manager, she often worked until midnight. It would be difficult to arrange childcare. Tanya became a stay-at-home mother.

Not long after the couple's second child was born, Tanya's husband was laid off. The sudden loss of employment took a toll on his mental health, and he became unable to work. The family started receiving ODSP, and they moved into a social housing apartment. As the spouse of an ODSP recipient, Tanya is supposed to work. She thought about returning to her old job. However, the long hours and unpredictable schedule will not work for her when she is the sole caregiver of both her children and her husband. "All through my twenties, there were many days when I went to bed at 7:30pm and got up the next morning at 3:30am to go to work," Tanya recalled. The ODSP payment is far below minimum wage, and it is hard to make it stretch until the next cheque. To fill the gap, Tanya and her family rely on the Food Bank and payday loans. The latter put the family further in debt.

For five years, Tanya has been volunteering in the community as an advocate for others who, like her, live in poverty. This experience has helped her develop skills in organizing community events, and building social capital. Some volunteering obligations provide her with a small honorarium. However, an additional \$200 still does not bring the family's monthly income close to minimum wage. In the past year, Tanya has been actively looking for work in which she can apply her newly acquired skills and experience. She found that her education level limits her choices of occupation. Transportation is another barrier. Tanya does not have a driver's license but all the jobs that she is qualified for are too far to walk to. With Ontario Works' financial assistance for driving lessons, she hopes to obtain the G2 license in a year's time, and be able to apply for employment opportunities further away.





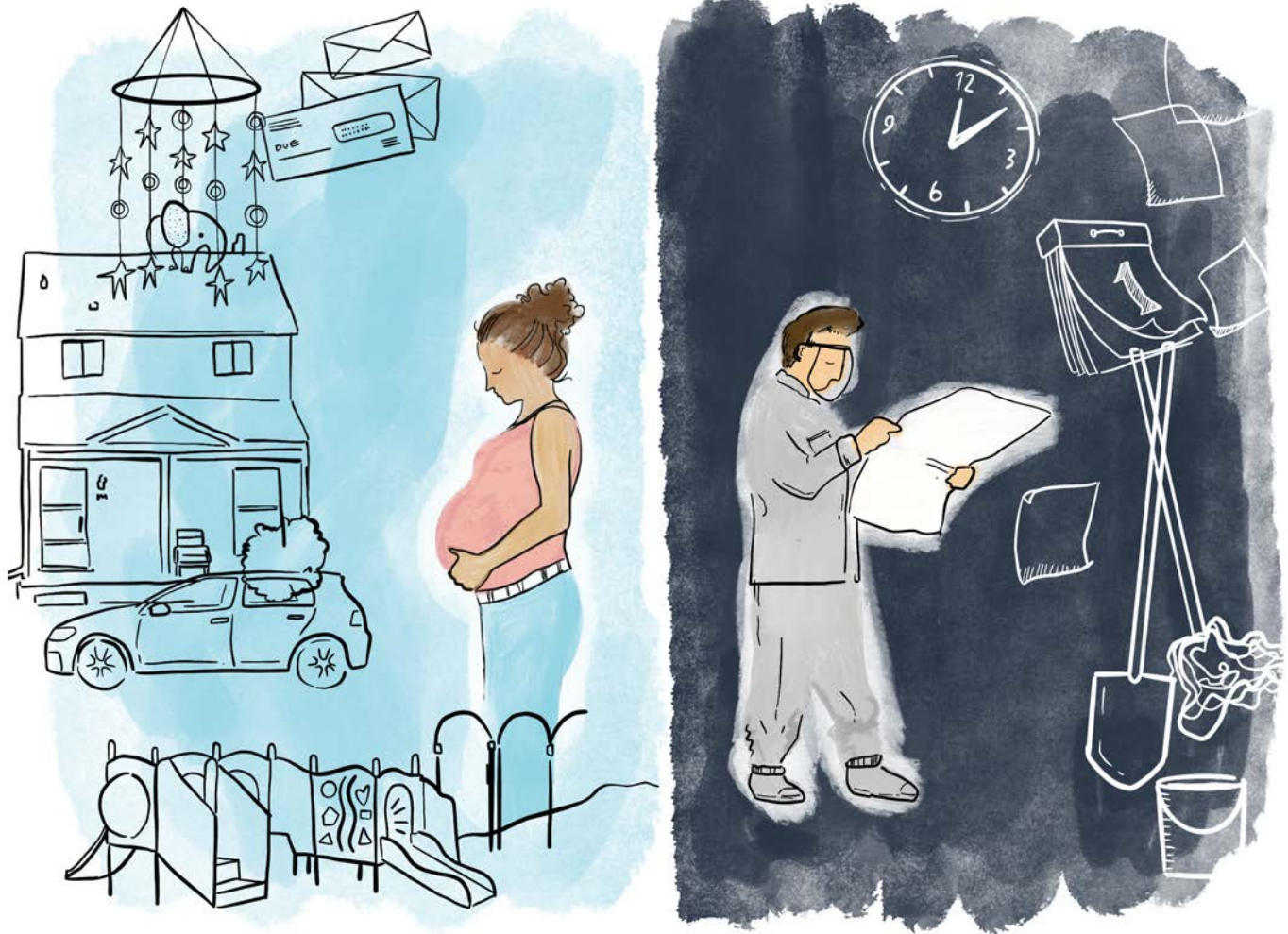
Robert is from an Indigenous community in another part of Ontario. Both his grandparents and parents are residential school survivors. Because of the alcohol abuse and domestic violence at home, he was removed from his family, and put into foster care at a young age. Between the ages of eight and eighteen, Robert lived in several foster homes.

School life was difficult. Robert had poor academic performance because of poor memory and difficulty staying focused. The adults in his life at that time brushed it off as rebellious and uncooperative behaviour. Often being the only Indigenous child in his class, he felt that he was discriminated against by other students and teachers. Robert struggled to finish high school but did not earn enough credits to graduate.

At the age of eighteen, Robert moved out of his final foster home. He stayed with friends while trying to look for work. His choices were limited without a high school diploma. In addition, he had frequently experienced an employer choosing a non-Indigenous person with the same educational background instead of him for an available job. Eventually, Robert found work as a seasonal manual labour, and has been returning to it every year since. When an employer contributes to EI, he has some income during the off-season. However, it often does not last until work becomes available the following year. Some employers pay cash, and Robert

will have zero income when the season is over. He will do odd jobs when he runs out of money. Because of his unstable income, Robert is not able to commit to a lease. He lives in motels when he is working. During the months when he does not have any income, he couch surfs or “sleeps outside” (on the street, in a parkette, etc.)

An Indigenous service provider organization is currently supporting Robert, who is now in his mid-twenties. Finding stable housing is a top priority. However, both Robert and his worker found that many landlords are unwilling to rent to Indigenous individuals because of the unfounded presumption that they are all drunks and addicts. Robert is now connected with local food security programs and Ontario Works, so that he will not go hungry during the months without income. Considering the generational alcohol abuse and the learning challenges in school, Robert’s worker has convinced him to test for fetal alcohol syndrome. Had it not been for the Indigenous service provider organization, Robert would still be struggling alone. Like many other Indigenous persons, he has little trust in the government and non-indigenous service providers because of the systemic discrimination against Indigenous people since the beginning of colonization, and his personal experiences being racialized as an Indigenous individual.



After working in a string of odd jobs, Simon obtained college training and entered a frontline occupation in the healthcare and social assistance sector in 2020. The casual position had an unpredictable schedule, no guaranteed hours, and no benefits. His wife, Jane, felt that she was “a single parent with a drop-in partner.” In early 2021, he applied for and got another job with the same employer as a permanent full-time nightshift worker. Although the current job provides him with a stable income and benefits, the conditions at work are stressful. Because of staff shortages, he often ends up covering the job of an absent colleague. “People call in sick at the last minute. Sometimes, nobody applies for the shift. I never know what to expect when arriving at work.” Simon feels that the stress at work is greatly affecting the mental health issues that he has been struggling with for most of his adult life.

Jane also has a frontline occupation in the healthcare and social assistance sector. Between 2017 and 2019, she has had several short-term, full-time contracts with the same employer. The hours were regular but the job did not offer benefits. The end of the last contract coincided with the arrival of the couple’s first child. Jane was glad that she was eligible for maternity leave benefits but worried about not having a job to return to afterward. She secured a short-term, full-time contract with another employer when her maternity leave benefits ran out in mid-2020. After extending the contract once, the employer changed it to a permanent position that offered benefits.

When Simon was doing odd jobs, the couple could not find any rental housing that was affordable. They looked into the county's homeownership program but their combined income was slightly over the eligibility threshold. Jane's parents suggested that the couple could stay with them temporarily until they found a place of their own. Because of the skyrocketing rental and housing prices, the couple ended up living with them for almost four years. Being under the same roof with her parents put additional strain on the relationship between the couple and Jane's parents, and between Simon and Jane. However, the couple were able to save up enough for the down payment for a house, as they only had to pay Jane's parents a small amount to cover utilities and other basic expenses when they were living in their home.

It was a challenge finding a property owner who did not sell to the highest bidder. When the couple's offer on a house was finally accepted, the bank would not approve a mortgage because the mortgage application only considered Jane's full-time income even though Simon was consistently working full-time hours in his casual position. "We are so thankful that a family member put trust in us and co-signed a mortgage. Without them, and my parents who let us stay with them when we were homeless, we would never be able to have a home," Jane said.

The couple waited for almost two years for a space in a daycare centre for their first child. Fortunately, the job Jane secured after maternity leave allows her to work from home during the pandemic, and she was able to find a teenager in the neighbourhood to babysit the infant while she is working. With a second child arriving in six months, the couple have already registered with a daycare centre and are on a one-and-a-half year waitlist. Jane worries that when she is required to go to the office and travel for her job post-pandemic, childcare will become a concern again.

Simon is contemplating the idea of switching to a daytime position with same employer for a better work-life balance. Currently, he gets two consecutive days off every two weeks. He spends most of the first day sleeping as he is getting off a night shift, and he needs time to rest on the second day before returning to work. There is very little time to devote to his family. However, in order to change shifts, Simon will have to apply for the position as if it is a new job. That means he will lose his existing benefits and will not be eligible for benefits with the new job until after the three-month probation. If Simon does make the change to working a dayshift, the couple will face some challenges with transportation since they only have one vehicle, and Jane will need to return to the office and travel for work next year. "A second vehicle means a higher cost of living without a higher income. That is something we cannot afford, especially with our second baby on the way," Jane commented.

The couple recognize that their life is better compared to how it was four years ago: "At least for now, we have a home." Jane now has a permanent full-time job that pays a living wage and offers benefits. Simon, on the other hand, worries that he is not able to keep up with the stress and physical demands of his current job.

Four County Labour Market Planning Board

111 Jackson Street South, Suite 1,
Walkerton, ON, N0G 1L0

www.planningboard.ca • 519-881-2725