



# 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 & Xiuying



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.

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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.

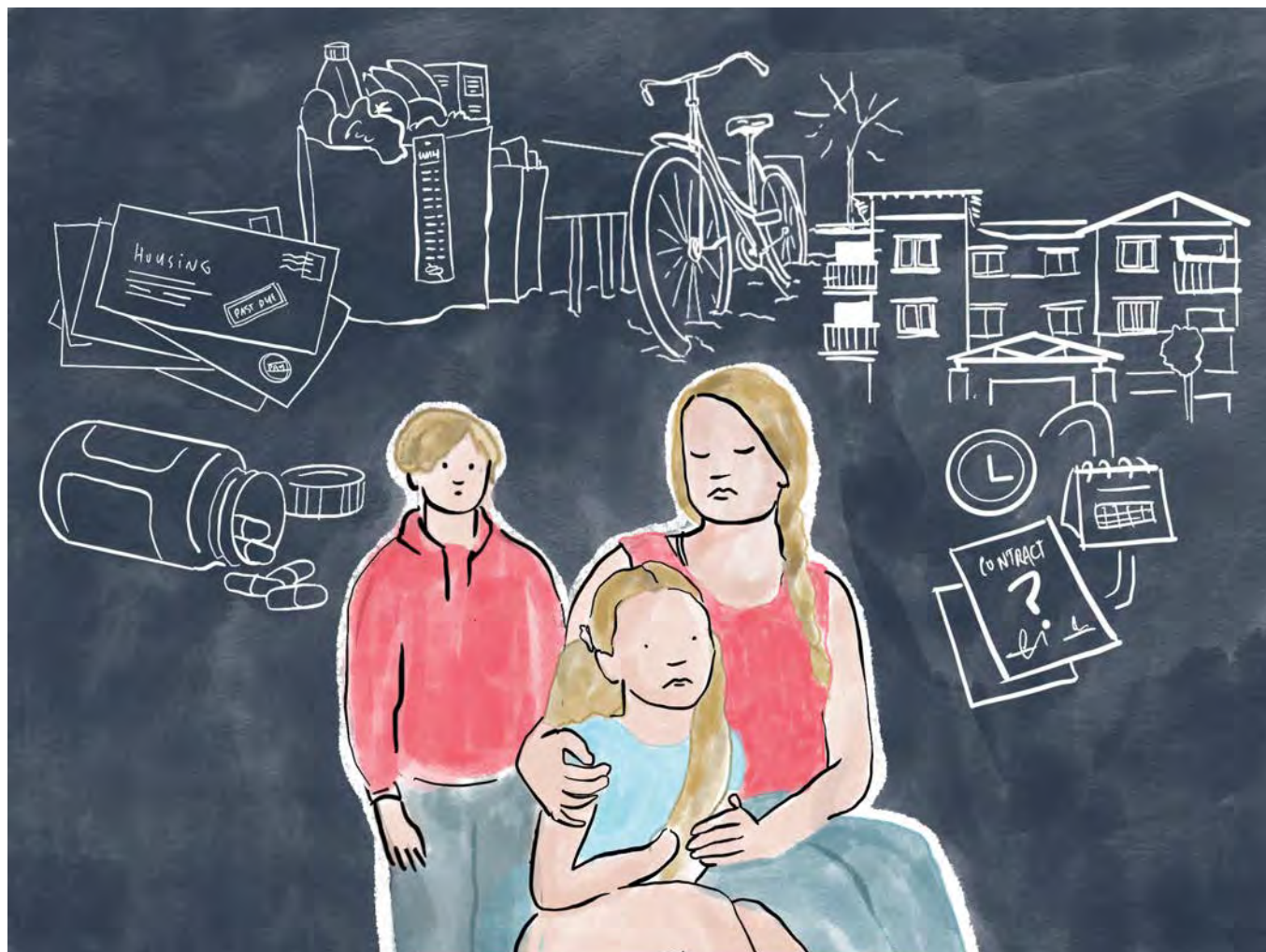


In his late forties, Tom started noticing that his body was so worn out that he could no longer keep up with the physical demands of work. He was working less and less, and eventually stopped altogether. With the income gradually reduced to nothing, Tom had to dig into his savings to pay bills and other 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



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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

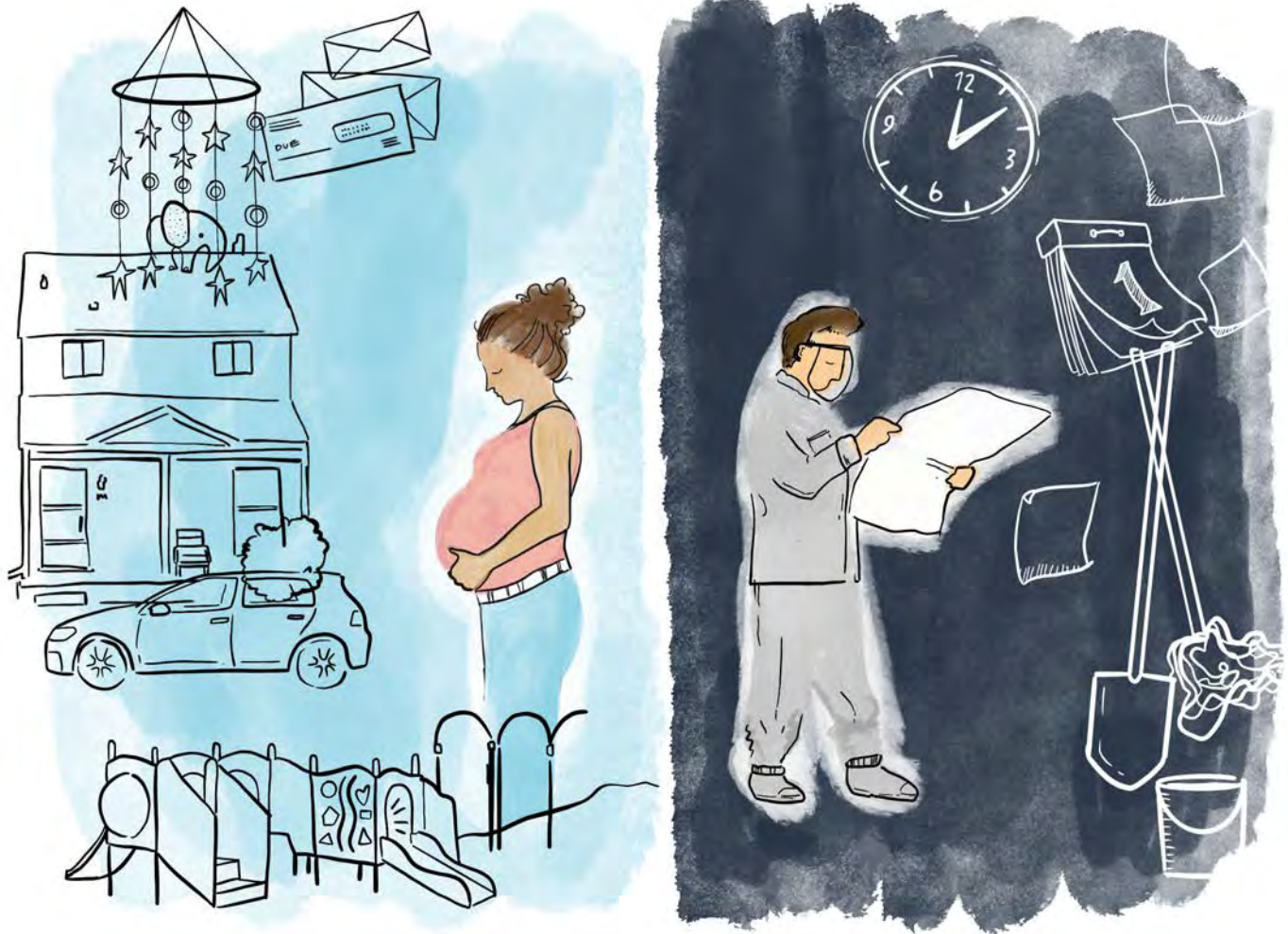


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will have zero income when the season is over. He will do odd jobs when he runs out of money. Because of his unstable income, Robert is not able to commit to a lease. He lives in motels when he is working. During the months when he does not have any 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.

## Simon & Jane



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.



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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**

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