

# **THE GAME IS GETTING HARDER:**

A study of Hamilton millennials and work  
in a neoliberal economy

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## INTRODUCTION

This research paper is a study of millennial workers living in Hamilton, Ontario. It will compare their work experience with that of other generations including their parents, the baby boomers. The millennials, born between 1981 and 1997, are the first generation to have entered the workforce under neoliberalism, making this an important study. Much if not all of the research and literature on precarious work has used gender, race, age, Indigenous- and immigrant-status, but little if any research has studied the impact of precarious work from a generational point of view. This paper will identify how precarious work has affected their social, family and community lives, and their trajectory into adulthood. It will strive to answer the thesis question: *“What are the social and economic consequences of precarious employment and low-wage jobs among millennials, and how can we alleviate them?”*

This research topic is worth investigating for many reasons. First, the consequences of precarious employment have become more apparent today as the standard of living is declining for many workers. This has contributed to major life decisions having to be put off temporarily because of work status and earnings. Improving the social and economic standing of millennials will allow them to contribute to their community, to the economy and to society at large. There is an urgent need to reduce the burden of poor physical and mental health, and the uncertainty and insecurity associated with precarious work. The millennial generation, as this paper will show, is in many ways, worse off than previous generations, and face greater social and economic challenges.

Canada’s Baby Boomer generation, born between 1945 and 1964 (PEW Research 2015), came of age during the golden years of capitalism – the 1960s and 1970s. It was a time when entering adulthood, getting a job, making a career and establishing a family was not only the norm, but was accomplished without much difficulty for most white men. Women and racialized workers did not benefit to the same extent as white men. But it was the height of Fordism. Full time, permanent jobs with a wealth of benefits, vacation time, and training defined the standard employment relationship (SER). And while it was not a utopia – there were still a lot of low-wage jobs – things were relatively good for the baby boomers. Canada’s annual average unemployment rate hovered around an average of 4% from 1946 to 1969, before starting an upward trend in the 1970s and 1980s when it averaged 10.6%, and reached as high as 13% in

December 1982 (DaveManuel.com 2017). But for most university and college graduates, they could still expect to land a job almost immediately upon graduation. The manufacturing sector flourished and offered financial security for men who chose not to attend post-secondary schooling. Jobs seemed plentiful. Good jobs. Well-paying jobs.

Fast-forward to the first decades of the 21<sup>st</sup> Century and those great expectations of easing into adulthood are no longer in reach for many. In the late 1970s and 1980s, political and economic forces signaled a significant “change of command” on the economic horizon. It was the beginning of the rise of neoliberalism and the undoing of Fordism and the welfare state. The results were a fracture of labour markets, globalization and the rise and eventual dominance of the finance and service sectors at the expense of manufacturing. By the late 1990s and early 2000s, the impact and consequences of neoliberalism were being felt in the workplace and with life in general. Full time permanent jobs were still available, although fewer, and precarious work (e.g., part-time, contract and temporary) was rising steadily.

The children of early baby boomers, the birth cohort “Generation X,” born between 1965 and 1980 (PEW Research 2015), were the first to experience the initial creeping effects of globalization and a neoliberal economy as they came of age in the mid-1980s and 1990s. But it was the millennial generation – the children born between 1981 and 1997 – that grew up, was educated and entered the workforce in a fully transitioned neoliberal economy and society. The expectation of graduating university or college and securing a full time, permanent job with mobility that their fathers and some mothers had was no longer a given. Moreover, the traditional path to adulthood and establishing independence has been stalled if not broken. For many millennials, major life decisions such as moving out of their parents’ home and buying their own home, establishing relationships or marriage, or starting a family are being delayed or put off indefinitely due to their work status and/or financial situation. “The transition to adulthood [has become] less rigid and more ill-defined and has become a full-blown obstacle course.” (Draut 2005, 4). The millennials may possibly be the first generation to experience a lower standard of living than previous generations, including their parents, the baby boomers.

This report is broken down into five sections. The first two sections focus on relevant academic literature (primary), as well as information from commercial periodicals and news media. The first section provides a brief profile of the millennial generation, as well as context in

terms of the social, economic and political issues that influenced their lives and work landscape. The second section focuses on the impact of neoliberalism and the rise of precarious work, and the impact on the labour market, particularly in Canada and Ontario. The third section describes the methodology and methods used in the study. It also summarizes the process used to develop and execute the Hamilton Millennial Survey (HMS), as well as the social media strategy developed to help increase survey participation levels. The fourth section provides an analysis of the results of the 2017 HMS. Twenty of the 89 survey questions are used for a comparative analysis with the results of the Precarious Employment and Poverty of Southern Ontario (PEPSO) studies in the Greater Toronto and Hamilton Area (GTHA) from 2011 to 2017. The final section includes some conclusions and possible policy recommendations that can address some of the precarious work-related issues uncovered in the Hamilton Millennial Survey. This paper is the first analysis of the survey data and is focused on the millennials as a group. Future work will explore the important issues of gender, race/ethnicity and age differences within the millennial group.

## THE MILLENNIAL GENERATION

Generations are defined in many ways. Using a sociological lens, a generation can be defined when people belong to a common or shared period of history, or their lives are forged through common historical conditions, experience significant life events at critical stages of development, as well as shared socio-cultural location (Espinoza 2012, 17, Andres and Wyn, 2010, Milkman 2017; Linden 2007). They form a “generational consciousness.” A ‘social generation’ is not defined by age alone (i.e., birth cohorts) although this is one of the key defining elements, but rather it “embeds youth and young adulthood within historical and local conditions.” The concept also “gives significance to the meanings that young people themselves attribute to their lives.” (Andres and Wyn, 2010, 33-34). As a birth cohort, the millennial generation has been defined by many different years. This paper uses the PEW Research Centre’s definitions of generations; for millennials those born between 1981 and 1997, inclusively (PEW Research 2015).

The millennial generation is now the largest generation in Canada and the U.S.. It is also the largest generation in Hamilton, representing 25 to 28 per cent of the city’s population (depending on which birth cohort years are used), and outnumbered their parents’ generation, the

baby boomers. There is a higher proportion of millennials in Hamilton compared to Ontario. A large portion of millennials who grew up in Hamilton is choosing to stay in the city. Combined with a steady migration of millennials from across the Greater Toronto Area to Hamilton, it has contributed to this growth (Mayo 2016). Those who were born and grew up in Hamilton lived through a significant economic downturn resulting partially from globalization, during which the city's steel and manufacturing industries were closing and jobs were being moved back home to the U.S. or elsewhere. By the early 2000s, Hamilton millennials had grown up and were in their post-secondary studies or beginning to move into the workforce. A new demographic and work landscape began to take shape. Today, Hamilton has become one of the most diversified cities in Canada (Peesker 2013), offering a greater range of job and opportunities, and until recently, much more affordable housing than Toronto and other GTA municipalities (Mayo 2016). But with that growth and diversity have come fewer full time job opportunities and far more precarious employment.

In Canada and other developed nations, millennials not only entered their formative years in a world of polarizing politics and events, but also entered adulthood and started their working lives in an economy that had transitioned to full blown neoliberal capitalism. The economic reality for this generation is one of financial challenge, an extended reliance on family (Anderssen 2015), far higher tuition fees and greater student loan debt, increasing income inequality, an unstable labour market with precarious work and underemployment, a soaring housing market and with it, consequential high rates of housing debt, and the delaying of key life decisions such as buying a car or home, getting married, and having children. (Levenson 2010, 259; West and Friedline 2015).

### *Family reliance*

In a 2014 survey targeting millennials, Canadian research firm Yconic reported that 43% of respondents between 30 and 33 years still relied on family for financial help (Anderssen 2015). Not only are young Canadians remaining in their parents' home through their early adult years but also are returning to live at home with their parents after completing post-secondary school or out of necessity (Andres and Wyn 2010, 160). In 2016 in the U.S., 32% of adults aged 18 to 34 years were living in their parents' home, the largest share since the 1940s (Milkman 2017, 9; Andres and Wyn 2010, 160; Fry 2015, 7; EIC 2016).

### *Salaries income growth — Income inequality*

The millennial generation has also been deeply affected by rising class and income inequality in Canada, the U.S. and other developed rich nations. This trend has accelerated under neoliberalism as a result of the enormous political influence of corporations and wealthy individuals (Anderssen 2015). Statistics Canada has reported that the gap between “have and have-not” millennials has grown worse over the past 10 years because salaries “fell at a steeper rate for young people in the lowest income categories” (Anderssen 2015). Data from the Luxembourg Income Study: Cross National Data Center that investigated incomes in eight countries including Canada reflects similar outcomes for young adults in the “rich” world, including plummeting prosperity and loss of wages in real terms (Barr and Malik 2016). The data found that in Canada the average disposable income of young millennials was more than 20% below the national average. Young Canadians between 25 and 34 years earn \$4,200 less today at a full-time job than someone in the late 1970s (in equivalent dollars) (Anderssen 2015).

Canada’s Ministry of Finance misleadingly reported that the millennial generation is on average, wealthier than previous generations of young Canadians. The federal study reported that the average net worth for those born in the early 1980s was close to \$93,000 per adult, compared to \$60,000 per adult for previous generations, 35% less after being adjusted for inflation. (Beeby 2016). However, David Macdonald, economist with the Canadian Centre for Policy Alternatives (CCPA) exposed the Ministry of Finance’s sugar coating of the study’s results. Macdonald revealed that the accumulation of greater wealth was happening only among millennials who were already wealthy. In fact, wealth inequality has soared among middle class youth. “Of all the wealth held by those in their 20s, 70% is held by the top 10% and the bottom 70% hold 1% of that wealth (Beeby 2015). In the U.S., a 2016 EIC national poll found that the median net worth for millennials in 2011 was \$6,676 and the median debt for millennials was almost seven times greater, \$45,300.

### *Underemployment*

Millennials are also the generation that is most affected by underemployment. A 2014 Statistics Canada study reported that, “40% of millennials with university degrees are employed in jobs that require only a college or high school education,” (Rasky and Rasky 2016, 43). The study also reported that 13% of millennials are employed part-time – citing that “no other

generation in Canadian history has experienced such a high level of underemployment” (Rasky and Rasky 2016, 43). Underemployment poses serious consequences for millennials as “two-thirds of the wage growth that happens in the course of a person’s career occurs in the first 10 years.” Being stuck in “entry-level” jobs, precarious jobs or jobs that don’t require the acquired education and skills can have an impact on future earnings and wealth accumulation (Henig and Henig 2012, 60).

### *Cost of education and student debt*

Post-secondary education has been a defining character of the millennial generation as they were promised that a higher education would result in better job and career opportunities. By 2015, more than 2 million students were enrolled in Canadian post-secondary institutions — compared to 800,000 in 1980 when the later baby boomers were attending university and college (Purdon and Leonardo 2017). Canada ranked first among OECD countries for post-secondary education completion (Norgang 2017). Following the higher enrollment numbers, the cost of post-secondary education in Canada has soared over the past 20 years. Tuition fees are 160 per cent higher today than they were in 1990. The average four-year loan for post-secondary education increased from \$15,850 in 1976 to \$22,616 in 2011 (in constant dollars) (Anderssen 2015). As of September 2014, more than 200,000 students were unable to make payments on their government student loans (Anderssen 2015). In the U.S., college tuition fees have followed suit – skyrocketing to the point where two-thirds of young Americans with a four-year degree borrowed to finance their education. In 2011, American student loan debt averaged \$26,600 (U.S.), far higher than graduates of previous generations (Milkman 2017, 9).

### *Housing Costs*

The goal of buying that first house is another economic challenge for millennials today. In 1976, the average cost of a house in Canada in 2013 dollars was \$202,794. In 2013, the average cost of a house had risen to \$382,513 – a 90% increase. The soaring cost of housing has put home ownership further away for an increasing percentage of millennials (Anderssen 2015). Moreover, according to a 2016 Frontier Centre for Public Policy report, Canada’s house prices have grown nearly three times that of household income since 2000 (Babiakova 2017).

A new study from global bank HSBC that looked at 9,000 millennials in nine countries shows Canada’s adults aged 18 to 35 are less likely to own their own home than millennials

elsewhere, including the U.S. Of those who don't currently own a home, 82% indicated they want to buy a home in the next 5 years. Almost two-thirds (64%) of millennials who have yet to buy say they are holding out for a salary increase in order to do so (Tencer 2017). In Canada, 37% of millennials who own a home said they had help from their parents. A 2016 Bank of Montreal study found that 44% of Canadian millennials expected help from parents when buying their first home, either in the form of a loan or gift (O'Kane 2017). The issue for millennials is affordability. Canada has seen some of the lowest wage growth of the 10 countries surveyed in recent years, while experiencing some of the highest house-price inflation. The countries with the lowest millennial homeownership rates are also the ones with the highest house-price growth in recent years (Tencer 2017).

In a 2017 survey of Canadian millennials conducted by Angus Reid for CIBC, 81% of respondents (aged 18 to 34) who owned a home said they intend to sell it. While four in 10 of them plan to upgrade, almost two-thirds (63%) said it was due to the high cost of carrying a mortgage and other housing costs. The cost of housing is making them cash poor. Additionally, 57% said they worry rising interest rates will make their mortgage payments unaffordable; 36% said renting is "the better option." Among millennials who don't own a home, one in four (23%) say they will never own one, while almost one in three (29%) doubt they will be able to afford one, (Tencer 2017).

## THE RISE OF NON-SER AND PRECARIOUS EMPLOYMENT

The relocation (e.g., offshoring, outsourcing) of millions of full time, well-paying permanent jobs from Canada and other developed nations to cheap, unregulated labour in the developing world over the past 40 years has been devastating to workers. The introduction of flexible labour practices meant an increasing number of new jobs in developed world economies like Canada, are now defined by traits that collectively reflect precarious employment (Standing 2014). There has been a steady rise in new jobs that no longer fit the "standard employment relationship (SER)." Instead, we see more temporary, part-time, short-term contract, on-call, and self-employment. Fewer and fewer of these new non-standard employment relationships (NSERs) come with either employer or state benefits, pensions or training. Labour and employment legislation, which was founded on the SER, neglects to provide protection for millions of workers now employed in more precarious, globalized economy. The rise of

precarious work has resulted in more job and income insecurity and uncertainty among all workers across generations, but particularly the millennials.

### *The End of Fordism*

The 1970s and early 1980s was the last decade of the post-war, welfare state era. This “golden age,” which was characterized by Keynesian economics and Fordism, offered many workers full-time, stable, life-long “cradle-to-grave” jobs. Extended health and other benefits, and company pensions were the norm. The welfare state was structured to provide workers with some level of income security (Merolli 2012, 3; De Peuter 2011, 419). The SER, generally defined as “an employee with full-time, continuous employment with one employer,” had been the focus of labour and employment legislation that provided worker protections.

In the late 1970s, a restructuring of the labour market and the economy in general began under the guise of “globalization” – trade liberalization. The dismantling of Fordism and the rise of neoliberalism resulted in fractures in labour markets in the economies of developed nations. In a period of increasing “hyper-capitalism,” the market reigned, and public policy not only lagged on worker protections, but focused more on the economic competitiveness of markets. The emerging “winner-take-all” system did more for CEOs, shareholders and executives while workers experienced declining earnings, benefits and job security (Draut 2005, page 19). Globalization has provided corporations with new labour cost-cutting measures and opportunities to raise profits and returns for shareholders — leaving behind a growing army of workers whose lives are now dominated by insecurity and uncertainty in what are now flexible labour markets.

### *The Rise of Neoliberalism*

Neoliberalism set the table for a global transformation of work and capitalism (Standing 2014, 43). Disembedding the economy, financiers and neoliberals sought to create a global market economy that would bring in massive structural changes in national economies. And they did. The result and impact was monumental. It was an attack on workers and unions. The changes included deindustrialization of economies, de-standardization of employment, deregulation of industries, de-unionization of labour, a weakening and reduction of labour standards protection, disaggregation of production, economic recessions, and the decline and relocation of manufacturing from developed nations to developing economies. (De Peuter 2011, 419-421; Standing, 2014, 43; Warhurst, Carré, Findlay, Tilly 2012, 10).

Many full-time, permanent secure jobs were replaced by NSERs and precarious-natured work – short-term contracts, temp agency work, part-time jobs, freelancing, self-employment, and other forms of “flexible work.” The SER was no longer the preferred model for post-Fordist capital. Labour was increasingly viewed as contingent or “a resource to be turned on and off at will” (De Peuter 2011, 419). A study by the Institute for Competitiveness and Prosperity and the Martin Prosperity Institute reported that low-income precarious employment in Toronto has been growing twice as fast as non-precarious employment since 2001 (Kalleberg 2009, 15).

Precarious work is not a nation-specific issue, but rather a worldwide phenomenon, reflecting the reach and immense impact of four decades of neoliberalism (Kalleberg 2009, 15). Governments have been slow to respond and to regulate these new types of employment. Labour and employment laws are outdated and remain focused on the SER, which has allowed employers to “not only lower the quality of jobs, but also reduce the number of stable, full-time jobs and accelerate the creation of precarious employment (Norgang 2017; Merolli 2012, 6). For millennials, “labour market policies have positioned them as disposable and dispensable items in the economic management of workplaces” (Andres and Wyn 2010, 129). Global capitalism executed the “privatization of risk,” essentially shifting the burdens of potential illness, unemployment, among other issues onto individual employees (Copernicus, 2014). According to the Canadian Centre for Policy Alternatives (CCPA), 41% of work in Canada is part-time, contract, or own-account self-employed. Yet the labour laws that govern our workplaces (e.g., wages, working conditions and job security) and how we regulate the provision of employment benefits are still based mostly on the SER that was developed after World War II (Gellatly 2015).

### *Defining Precarious Work*

While much has been written about precarious work in both the academic and commercial literature, there are also many ways of defining it. Generally, it is associated with employment that is insecure, unstable and uncertain (Busby and Murthukumaran 2016, 462). The Law Commission of Ontario describes precarious work using four dimensions: (1) levels of earnings, (2) level of employer-provided benefits, (3) degree of regulatory protection and (4) the degree of control or influence within the labour process. (Busby and Murthukumaran 2016, 462; Law Commission of Ontario 2012, 10).

The European Parliament identifies precarious workers by looking at “the intersection of insecure employment, unsupportive entitlements (benefits) and vulnerable employees” (Busby and Murthukumaran 2016, 462). Researchers Noack and Vosco (2011) created a conceptual framework that included “not being in a union, not having a workplace pension, working for a small firm and earning a low wage” as criteria to define precarious work (Busby and Murthukumaran 2016, 462).

Between 2011 and 2015, a landmark study conducted by the Precarious Employment and Poverty of Southern Ontario (PEPSO) research group, McMaster University, and United Way Toronto and York Region explored precarious work across the Greater Toronto and Hamilton Area (GTHA). The “PEPSO” study defined precarious employment through the construction of an Employment Precarity Index comprised of 10 different characteristics or measures of an employment relationship. The index was used to categorize workers by their level of employment security (i.e., precarious, vulnerable, stable or secure) and enabled the researchers to better identify who is in secure employment and who is in precarious employment (Lewchuk 2015, 20, 170; Lewchuk 2017, 8). This research paper includes the first analysis of the Hamilton Millennial Survey results with selected results from the PEPSO studies (i.e., Hamilton Baby Boomer and Generation X responses extracted from PEPSO data for identical questions).

### *Precarious Work and the struggle for living wages*

The PEPSO research group was formed in 2010 to measure the prevalence of precarious employment in the Greater Toronto-Hamilton (GTHA) labour market, and to examine the effects of insecure employment on workers, families and communities. In 2013, PEPSO released its first report “*It’s More than Poverty: Employment Precarity and Household Well-being*” based on data collected in late 2011. In 2015, a second report was released “*The Precarity Penalty: The impact of employment precarity on individuals, households and communities*” – and what to do about it” based on data collected in 2014. Many of the survey questions asked in 2011 and in 2014 were identical so data could be merged for analysis purposes. While the two major reports reported that precarious employment was becoming the norm in many sectors and affecting marginalized workers, the results from the Hamilton Millennial Survey are further disturbing: suggesting that precarious employment is now becoming the norm for a significant portion of an entire generation of workers who are well-educated and trained.

### *The Growth of Precarious Work*

According to the PEPSO research, more than two million Canadians find themselves in precarious and temporary employment today, and the majority of new jobs being created in Canada are precarious in nature (Lewchuk 2015, 14). The numbers are staggering:

- 2 million workers are “own-account self-employed”
- 900,000 work part-time because they cannot find full-time work
- 390,000 work part-time to accommodate unpaid care work, and
- 1 million work two or three jobs (Press Progress, 2016).

In Ontario alone, insecure forms of employment currently represent one in five workers, an increase of nearly 60% since 1989. Approximately 60% of workers in the Greater Toronto-Hamilton Area (GTHA) have stable, secure jobs — about 80% of these jobs are full-time and 20% are part-time (Lewchuk 2015, 12). The remaining 40% are employed in some form of precarious work.

In Canada, job growth in part-time and temporary work has outstripped full-time work, with part-time jobs growing 25%, and temporary employment growing 40%, while full-time work has increased only 16% since 2000 (Gellatly 2015, 12). According to Statistics Canada, Canada has one of the highest percentages of low-paid workers among similarly industrialized populations (25%). Temporary work now accounts for 11% of all employees in Canada, an increase of 75% since 1989. Own-account self-employment now accounts for over 10% of all workers in Canada, an increase of 60% since 1976. Together these two forms of precarious employment account for more than one in five jobs in Canada (Lewchuk et al. 2015, 23).

Temporary employment in Canada, which has been concentrated in the services industries, rose 70% between 1997 and 2015, increasing in all major industry sectors, but soared in health and education by more than 100% (Busby and Muthukumaran 2016, 462). In Ontario, there are 735,000 temporary employees and more than 1,000 temporary work agencies (LCO 2012, 16). Temporary workers are also more likely to experience employment violations according to a recent study by the Workers Action Centre (Shakya 2013, 6).

In Ontario, the changes in job status over the past two decades have been profound. The proportion of low-wage workers in Ontario grew by 94% since 1997, outstripping total employment growth from 1997 to 2014 (30%) (Shakya 2013). The number of Ontario workers

who were working for the minimum wage has increased 396% from 2007 to 2014. And 12% of Ontario workers earned the minimum wage in 2014 compared to 2.4% in 1997. The number of Ontario workers only earning a minimum wage has exploded — in 1997, one in 40 Ontarians earned the minimum; today it is one in eight (Hennessey 2015).

Provincial governments have only recently begun to address a patch quilt of employment standards legislation, a fragmented labour market, and a host of work, health and social issues related to precarious work. The federal government, however, has shown a complete lack of understanding of the plight of precarious workers. At a 2016 Liberal Party of Ontario meeting, federal Minister of Finance Bill Morneau, commented on the reality of young people having to move from job to job to job. He stated that “workers are going to simply have to accept this new reality of a number of career changes, not just job changes, and get used to of ‘job churn,’ and that high employee turnover and short-term contract work will continue in young people’s lives.” Prime Minister Trudeau supported Morneau’s comments by responding that “‘job security’ is an archaic idea and recommended young workers learn to accept the new reality” (Press Progress, 2016; Canadian Press 2016).

In response to the Morneau-Trudeau comments Canadian Labour Congress senior economist Angella MacEwan said “the problem isn’t that people are jumping from ‘job to job to job’ as Morneau and Trudeau suggest, but rather “the problem is employers are increasingly offering workers a series of flexible, short-term contracts at low-pay instead of stable, predictable, long-term employment (Press Progress, 2016). While Morneau and Trudeau completely missed the point, MacEwan’s comments articulated clearly the reality that millennials face in today’s labour market. Despite the views of the federal government on the future of work, a new report on millennial values by the Environics Institute includes a compelling statistic – 67% of young Canadians consider a full-time, steady job to be an essential rite of passage toward becoming an adult. “Not marriage, kids or buying a house. For millennials, obtaining and holding a steady job is the true sign of adulthood.”

## METHODOLOGY & METHODS

### *Research Phase 1 – Qualitative Study*

The initial research to support this paper was conducted in May-June 2016. A small qualitative study of 10 self-employed Hamilton millennials (i.e., born 1981-1997) investigated how self-

employment (no employees), a type of precarious work, affected their personal, work, social and community lives. The study incorporated key themes from the PEPSO-McMaster University-United Way Toronto and York Region study, *“The Precarity Penalty.”* One-on-one, 40-minute interviews were held with each of the 10 participants, who were recruited through Hamilton HIVE and Young Entrepreneurs and Professionals (YEP) Hamilton, two of largest associations for young professionals in Hamilton. Both organizations are associated with the Hamilton Chamber of Commerce. The interviews involved five female and five male participants. The final report is available on the PEPSO website ([www.pepso.ca](http://www.pepso.ca)).

### *Research Phase 2 – Hamilton Millennial Survey*

The online Hamilton Millennial Survey (HMS) was developed from January to March of 2017, launched on April 1 and open until May 7. The questionnaire was constructed on McMaster University’s Lime Survey tool. A custom and memorable URL (i.e., [www.HamiltonMillennialSurvey.ca](http://www.HamiltonMillennialSurvey.ca)) was purchased and linked to the survey. Select questions were borrowed from the PEPSO surveys to enable comparative analysis of precarity between generations in Hamilton – the baby boomers, Generation X and the millennials. The 10 questions that defined the study’s “Employment Precarity Index” were specifically included. Select questions developed for the 2016 qualitative interview study with self-employed Hamilton millennials also were included in the online survey. The final 89-question HMS featured eight distinct sections: 1) volunteering/community, 2) your health; 3) about yourself; 4) your household/family; 5) the job that paid you most in the last 3 months; 6) your overall employment experience; 7) income stress and 8) quality of life.

Hamilton HIVE and Hamilton Community Foundation were invited to assist in the survey pre-launch testing – both the survey questions as well as several online platforms (i.e., PC/Android and Apple products), and key browsers (i.e., Safari, Explorer, Chrome, Firefox), as well as on desktops, tablets and smartphones to ensure there were no glitches or problems with the survey. Millennials are the most digital savvy and tech-friendly, and are heavy users of social media: 73% of millennials access social networking daily, compared to Generation X (42%) and baby boomers (24%) (Norris 2013). For this reason alone, it was critical that the survey be accessible, responsive and work smoothly on smartphones.

Approval for the online Hamilton Millennial Survey was sought in early February 2017 from McMaster University Research Ethics Board. The “Application to involve human participants in research” was completed. Application requirements included study timelines, location of research, summary of proposed research, target audience or participants, recruitment methods, research methods, experience of researchers, possible risks of participants, among other issues.

### *Hamilton Millennial Survey Development*

A brief communications plan for this survey project was created with the single goal of raising awareness of the soon-to-be-launched Hamilton Millennial Survey. Meetings were held and presentations made to several Hamilton work-related organizations and agencies, employers, and professional organizations. The presentations focused on the purpose and goals of the study, and the need for their support to help us reach as many Hamilton millennials as possible. While expectations in terms of response levels varied, the final number of eligible respondents (1,817) far surpassed expectations (i.e., 500-750 respondents).

Initially, support for the survey was sought from some key Hamilton organizations: the Hamilton Chamber of Commerce, alumni departments of Hamilton’s three post-secondary institutions (McMaster University, Mohawk College and Redeemer University), and the boards of directors of two of the largest young professionals organization (Hamilton HIVE) and Hamilton Young Entrepreneurs and Professionals (YEP). Letters detailing the goals and purpose of the survey were emailed to all members of the Hamilton Chamber of Commerce human resources committee, 96 Hamilton employers, 20 temp agencies, and public sector institutions including the City of Hamilton and Hamilton Health Sciences. Employment support organizations included the Hamilton Workforce Planning Board, SPRC, Ontario Works Career Development Centre, Hamilton Community Foundation, Hamilton & District Labour Council, Industry Education Council and Hamilton’s Skills Development Flagship (a network of organizations focused on children and families, housing and skills development). Many of the organizations placed an announcement of the survey in their respective employee or member newsletters and/or on their social media platforms. An announcement of the survey was also sent to the Hamilton Mayor’s office and to all Hamilton City Councilors.

Three hundred printed handout-cards were created for clients of Ontario Works and the skills development organizations in Hamilton. An 8 ½ x 11 PDF promotional poster was also created and included key information about the survey: its target audience, the purpose of the study, the survey URL, tagline and a list of incentive prizes for the post-survey random draw. A full-page ad of the poster was placed in the Hamilton monthly culture and entertainment publication, *urbanicity magazine*, which includes millennials in its target readership. A meeting was held with the editor of The Hamilton Spectator to discuss the survey/study, and subsequently an article was published on April 7, 2017. <http://www.thespec.com/news-story/7231487-millennials-and-their-jobs/>

### *Social Media Strategy to Enhance Participation*

The study's communication plan also included a social media strategy, which proved critical to the survey's response level success. A "brand" was created for the survey to help pique interest and survey recognition online. A Facebook page (i.e., Hamilton Millennial Survey) was established and used to launch regular postings to promote the survey. The postings included messaging that directly targeted millennials — details of the survey, facts about millennials and work, findings from the PEPSO studies, a list of the incentive prizes that were part of the post-survey draw, as well as links to recent articles in the media about millennials.

A total of 54 original Facebook postings (including graphic posts) were completed during five weeks the survey was open – posting were placed at least three times each day. Re-postings by other people occurred throughout the duration of the survey and contributed to increased awareness. Twitter was also part of the social media strategy, although to a lesser degree. The hashtags #HamOnt and #millennials were used in all Twitter postings. The social media strategy also included targeting "millennial-friendly" organizations and individuals on Facebook that could help promote the survey through reposting. During the five weeks, three Facebook ads were also purchased to "boost" placement among specifically targeted Hamiltonians on Facebook born between 1982 and 1997. Because of the length of the survey (89 questions) and approximately 20 minutes to complete, a post-survey random draw with incentive prizes was held with 34 prizes to help motivate and encourage survey participation. Prizes were secured from several of Hamilton's major cultural and sports institutions: 17 pairs of tickets to various Hamilton music, theatre and sports events, four certificates to local restaurants and 13 iTunes gift cards. A total of 1,279 survey participants entered the random post-survey draw. The

Hamilton Millennial Survey was funded by the Social Sciences and Humanities Research Council and the LIUNA Chair in Global Labour Issues (McMaster University) and co-ordinated through PEPSO.

## HAMILTON MILLENNIAL SURVEY RESULTS & ANALYSIS

The Hamilton Millennial Survey (HMS) was conducted between April 1 and May 7. A total of 1,817 eligible respondents (i.e., born between 1982 and 1997 and who had worked in the last 3 months completed the online survey) completed all or most of the questions. Not all survey participants completed all 89 questions. This paper uses 30 questions from the Hamilton Millennial Survey for analysis. The themes are health, financial security, household well-being, quality of life, and precarious work using the PEPSO Employment Precarity Index.

### Demographics: Hamilton Millennial Survey Respondents

More participants identified as female 68.1% than male 31.2%. Less than 1% identified as trans or other. The actual ratio of female-male millennials in Hamilton is almost 50-50 (Statistic Canada 2016). By status, 81% of respondents identified as white, 12.2% as a visible minority, less than 1% as Indigenous, 3% none of the options. In the 2011 Census, visible minorities represented 14.3% of the Hamilton Census Metropolitan Area total population (Statistics Canada) and 22% of the Canadian millennial population (Norris 2015). 88.6% of survey respondents were born in Canada. A total of 13.4% of survey respondents were enrolled as full time students.

Survey results reinforce one of the key traits of the millennials discussed in the paper's first section — they are the most educated generation (Norris 2015).

- More than seven in 10 have a secondary school graduation diploma (73.3%)
- Almost seven in 10 have bachelor-level degrees (67.6%)
- One in four have graduate degrees – master or PhD levels (26.6%)
- Just less than one in seven have a second bachelor-level degree (7.3%)
- One in 10 have a university certificate/diploma below a bachelor's degree
- One in five have a professional designation (21.1%)
- One in four have a college diploma or certificate (25.6%), and
- Just one in 20 have apprenticeship or vocational training (5.5%).

The majority of survey respondents (55%) were single/never married. One-half of respondents lived with their spouse/partner (50.3%) and one in four lived with their parents, the latter reflecting a trend in Canada and the U.S. Just over one-third (36.7%) of survey respondents own their home and 45.5% rent.

**Table 1: Household demographics of survey respondents**

HOUSEHOLD STATUS *	ALONE	SPOUSE/PARTNER	OTHER ADULTS	PARENTS	SIBLINGS/CHILDREN
	15.1%	<b>50.3%</b>	10.6%	<b>26.0%</b>	25.0%
HOME STATUS	OWN	RENT	CO-RENT	ROOM/BOARD	OTHER
	<b>36.7%</b>	30.1%	10.0%	5.4%	17.8%
RELATIONSHIP STATUS	SINGLE/MARRIED	MARRIED	SEP/DIVORCED		
	<b>54.9%</b>	43.4%	1.7%		

NOTE: \* Multiple answers allowed in survey.

A 2016 Mintel report on Canadian millennials reported similar living arrangements as the HMS: 21% live alone; 39% live with their spouse/children; 23% share living expenses with someone else/others, and one quarter (25%) of millennials live with their parents (Harris 2016). In the U.S., young Americans are experiencing similar challenges. Pew Research and EIG's 2016 U.S. National Public Opinion Survey reported that 30% of American millennials are living with their parents, while fewer American millennials own a home (26%) and just as many in the U.S. as in Canada rent (43%) (Economic Innovation Group 2016, 26).

## Health & Work

When asked about the status of their health in general, the overwhelming majority of survey respondents (90%) reported their health was good to excellent. However, survey results show that mental health is a more pressing issue for a significant portion of millennials. While the majority of respondents indicated their mental health was good to excellent, one in four reported fair to poor, more twice that of their general health. Most significant was that the high level of respondents who reported being depressed, anxious or angry as a result of their work or work status. Seven in 10 respondents reported they were depressed or anxious 'sometimes or often' as a result of their work or work status in the last 12 months compared to 28.4% who were 'rarely or never' depressed or anxious. Six in 10 reported they were angry 'sometimes or often' as a result of their work or work status, compared to 40% who reported 'rarely or never.' In the

last six months, one in four respondents reported that anxiety about their employment situation interfered with their personal or family life ‘often or always.’ These results suggest, as does a growing body of research, that work is having a significant negative impact on mental health among a large portion of Hamilton millennials (and millennials in general). The Canadian Survey of Labour and Income Dynamics 1999-2004 reported that key aspects of precarious work, including temporary work, part-time, non-standard work hours and low pay, each have a significant impact on health outcomes (Merolli 2012, 15) – reinforcing the HMS findings.

Future work will include an analysis of survey results by job status, which should provide greater insight as to which types of jobs (i.e., part-time, temp, etc.) are having the most impact on the health of millennial workers. Moreover, the analysis will also look at gender, ethnicity and age to help pinpoint how precarious work affects different demographic groups within the millennial generation

**Table 2: Mental health and work/work status**

MENTAL HEALTH STATE	EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
	12.1%	29.3%	32.3%	<b>20.5%</b>	<b>5.6%</b>
DEPRESSED/ANXIOUS	NEVER	RARELY	SOMETIMES	OFTEN	–
	8.2%	20.3%	<b>43.6%</b>	<b>27.8%</b>	–
ANGRY	NEVER	RARELY	SOMETIMES	OFTEN	–
	11.8%	28.3%	<b>40.0%</b>	<b>19.8%</b>	–

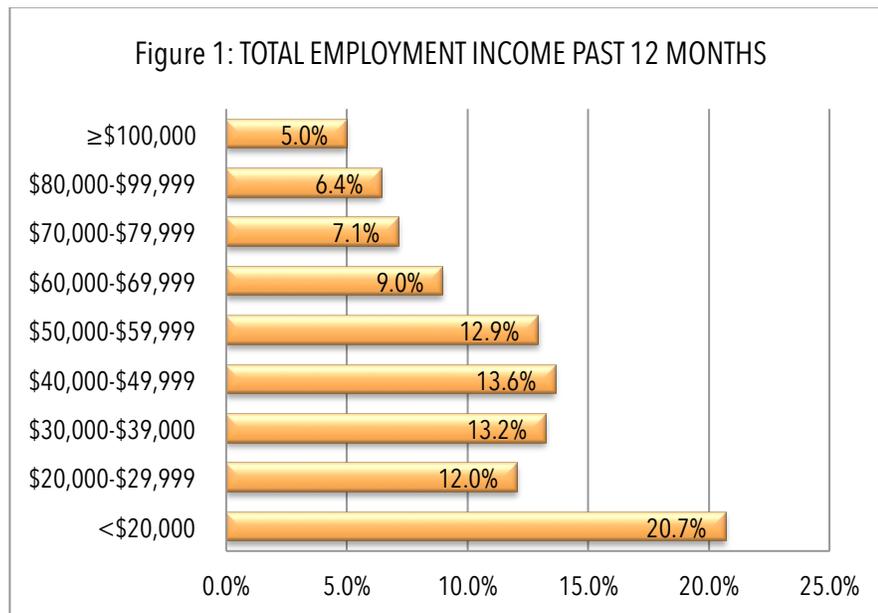
## Financial Security/Insecurity

### A – The Millennials

In this section, responses to some of the 17 survey questions that focused on issues relating to financial security and stability (e.g., income, savings, student debt, unexpected expenses) show the day-to-day difficulties that Hamilton millennials are coping with, and the impact on career development and “getting on with their lives.” The survey results suggest that millennials face more challenges than previous generations in terms of financial security and achieving financial stability. Fewer full time and well-paying jobs and the growing “default” option of precarious-natured employment, combined with high levels of student debt are among the factors holding them back (Neuman 2017, 17). Research also shows that young Canadians are now more likely to live in poverty than older Canadians, with 15% of Canadians aged 20 to

34 – the millennials – currently living in poverty (Norgang 2017). Using Ontario’s official poverty line – the Low Income Measure After Taxes (LIM-AT) for a single person of \$20,811 – (Monsebraaten 2016), survey results indicate that as many as one-third of survey respondents, perhaps more, may be living in poverty and are earning less than the living wage income (\$30,091/year) calculated for the city of Hamilton (Paddon 2016). One in five (21%) survey respondents showed “before-tax” incomes of less than \$20,000 and another 12% between \$20,000 and \$29,000.

**Figure 1: Total employment income past 12 months**



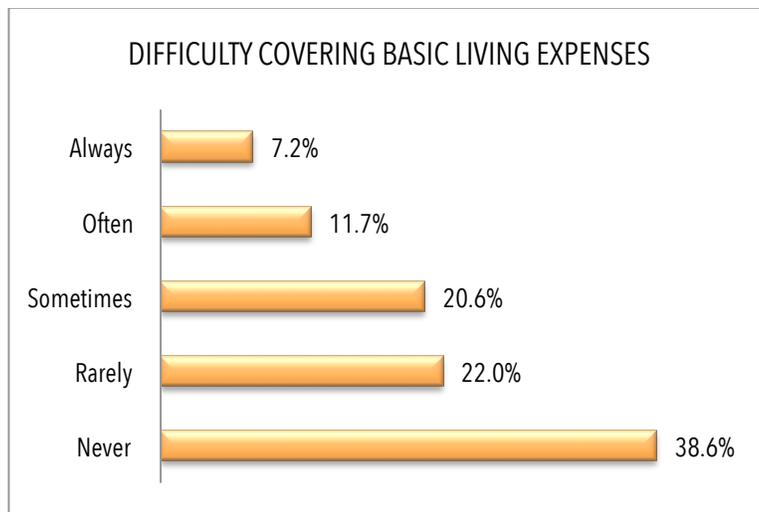
A 2015 report by the UK’s Guardian newspaper reported that Canadian youth are poorer than previous generations. Using data from the Luxembourg Income Database, the report found millennials in seven advanced countries, including Canada, are earning relatively less than previous generations were at their age, in what may be a modern-history first. “It is likely to be the first time in industrialized history, save for periods of war or natural disaster, that the incomes of young adults have fallen so far when compared with the rest of society” (Barr & Malik 2016). These reports concur with the CCPA’s analysis of the Canadian Ministry of Finance report on the wealth of the millennial generation – that the majority of millennials are experiencing greater income inequality and have little opportunity to accumulate wealth.

UK millennials are no better off. According to the Resolution Foundation, “Millennials in the UK earn 8,000 pounds per year less than the previous generation, highlighting the intergenerational divide” (Elliot 2016; Naraghi 2016).

*Managing basic living expenses (HMS Q31)*

Almost four in 10 respondents reported they had some degree of difficulty in covering their basic living expenses in the last six months, while another four in 10 reported never and two in 10, rarely.

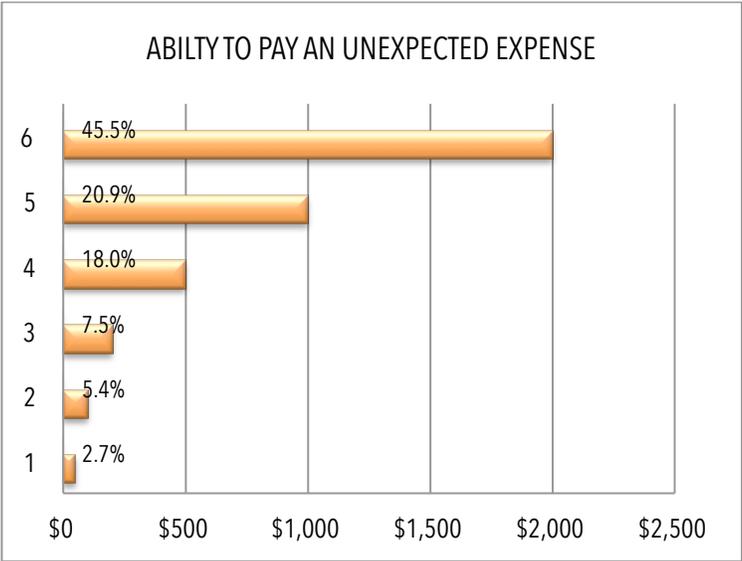
**Figure 2: Difficulty covering basic living expenses**



*32. Unexpected expenses (HMS Q32)*

If an “unexpected” expense came up, 15.6% of survey respondents reported anything more than \$200 would be a challenge; four in 10 (38.7%) would have a challenge with an expense between \$500 and \$1,000; and almost half (45.3%) would be challenged by a \$2,000 expense. In the U.S., millennials are also challenged with unexpected expenses and seem to be worse off. The 2016 PEW-EIG National Public Opinion Survey reported that nearly two-thirds of American millennials (63% a lot/some trouble) would have difficulty covering an unexpected \$500 expense. (Economic Innovation Group 2016, 33).

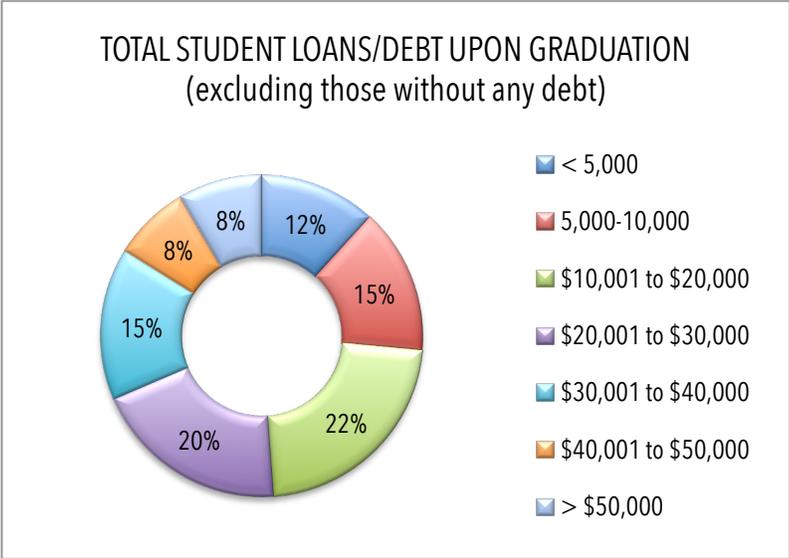
**Figure 3: Inability to pay an unexpected expense**



*Student loans and debt (HMS Q33, Q34)*

In the last three months, one-third (35%) of survey respondents were still paying off student loans/debt. One-third (33%) of the total respondents reported having no loans/student debt. Of the respondents who reported having student loans/debt after finishing school, 27% reported \$10,000 of debt or less; 42% reported \$10,000 to \$30,000 debt; and 31% reported \$30,000 or more debt (8% has more than \$50,000 debt). The approximate median debt of survey respondents is between \$20,000 and \$30,000.

**Figure 4: Total amount of student debt when finished school (excluding those without any debt)**



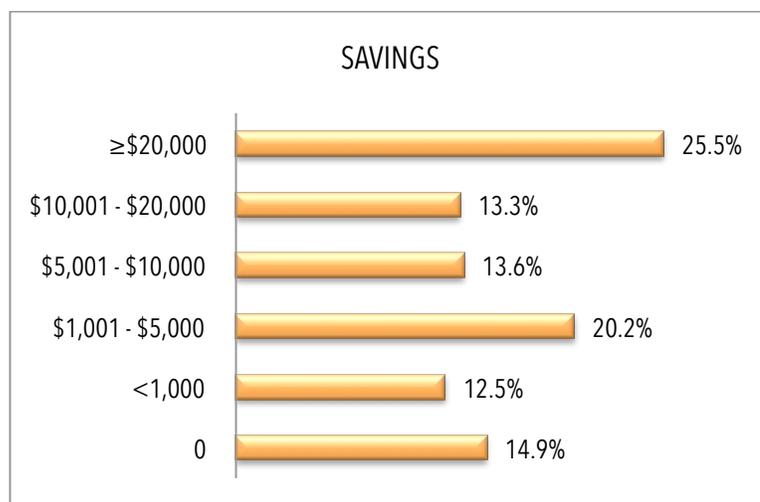
The amount of debt carried by Canadians under 30 is now double what it was in 1999. Young Canadians are now more likely to live in poverty than older Canadians: 15% of Canadians aged 20-34 living in poverty, which is “drastically and exponentially expanding the working poor” (Norgang 2017, 2). The Canadian University Survey Consortium surveyed more than 18,000 graduating university students from 36 Canadian universities for its 2015 annual report. The average debt owed was \$26,819 (Prairie Research Associates 2015, 36). Research suggests that such a large amount of debt can have an impact on a student or graduate's mental health.

A 2015 journal paper analyzed data from a U.S. Bureau of Labour Statistics survey of more than 8,000 youth in the United States — where tuition fees are significantly higher than in Canada — to determine if debt load and psychological well-being were connected. According to Katrina M. Walsemann, an associate professor at the University of South Carolina and one of the paper's authors, “students who took out more student loans were more likely to report poor mental health in early adulthood” (Sagan 2016). In the U.S., while more students borrow to cover the cost of education, the average size of outstanding student loans is also increasing.

#### *Savings (HMS Q37)*

The amount of savings reported by millennials may be a result of the financial challenges of precarious-natured work, low wages, and what seems to be a prolonged transition into adulthood. Almost one-half of respondents has less than \$5,000 in savings, including 15% with no savings at all; one-quarter has between \$5,000 and \$20,000 in savings; and another quarter has \$20,000 or more in savings.

**Figure 5: Total savings**



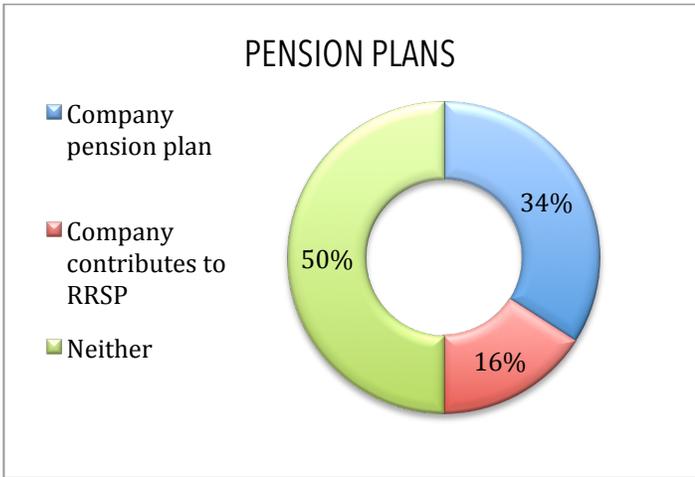
A 2016 Mintel report on Canadian millennials reported that nearly half (48%) of survey respondents “felt constantly stressed about their money, well above the average consumer of 36%. It also reported that 56% say “saving even a little bit of money each month is difficult” (Harris 2016). In the U.S., one-third of American millennials have no emergency savings (West and Friedline 2016, 306). The “Bank of America/USA Today study of American millennials suggests a similar pattern of lack of savings as 37% of U.S. millennials have less than \$5,000 in savings; 22% have yet to start saving at all. More than one-third (35%) still receive regular financial support from their parents or relatives” (Bank of America 2014, 2).

### *Pension Plans (HMS Q38)*

While one-third of respondents have a company pension plan and 16% have employers that contribute to their RRSP, one-half of all respondents have no pension plan nor do their employers contribute to their RRSPs. Compared to Ontario and national figures, the survey results are not far off of the experience of most Canadian workers. Statistics Canada data for 2014 show only 38% of Canadian workers were covered by some type of workplace pension – a drop from 42% in the late 1990s (StatsCan 2014). In Ontario, almost 50% of workers lack an employee-sponsored pension plan (Law Commission of Ontario 2012, 15). This reflects the rising employment precarity in the province. However, Policy Options recently reported that only 9% of Canadian workers aged 20-29 years have workplace pensions which is partially the result of more self-employment, precarious work and companies misclassifying employees as “independent contractors” to avoid basic employment taxes and employment standards (Norgang 2017, 2). The high percentage of survey respondents from the public sector, professionals and unions has likely skewed the HMS results higher than the rate of the population as a whole.

The 2015 study by the Wellesley Institute, a Toronto-based health policy think-tank, reported that, “the vast majority of those in precarious or low-wage jobs do not have employer-provided health plans.” The study also reported that about 35% of workers in Ontario do not have medical and dental coverage through their employer. For low-income earners, about 85% of those earning less than \$10,000 receive no workplace health benefits, and about 70% of those earning between \$10,000 and \$20,000 are not covered (Mojtehdzadeh 2015).

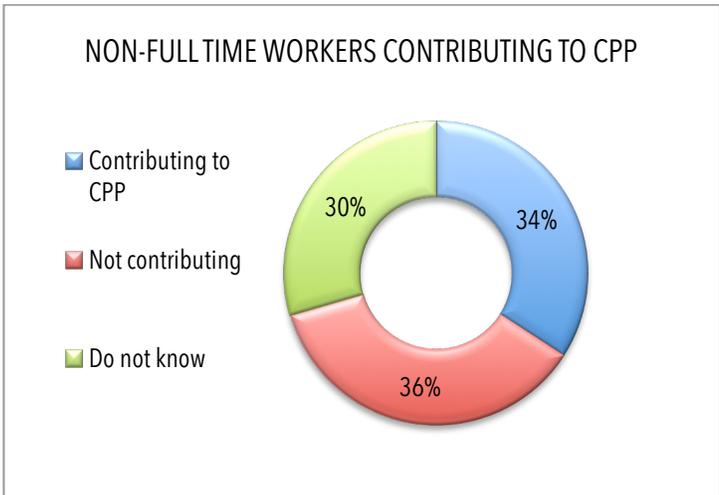
**Figure 6: Pensions plans**



*Contributing to Canada Pension Plan (HMS Q39)*

Of the respondents that do not have a “full time” job, 34% are contributing to the Canada Pension Plan, 36% are not, and 30% do not know, the latter suggesting a lack of personal financial literacy and/or support. For many, being young often means pensions and retirement planning may simply not be on their radar or a priority. Millennials could jeopardize their future retirement because of several “layers” of financial challenges they’re experiencing in their early adult lives, including high student debt, an inability to cover basic living expenses or an unexpected expense, low savings, a lack of pension plans and low earnings. This area certainly begs further study.

**Figure 7: Non-full time workers contributing to CPP**

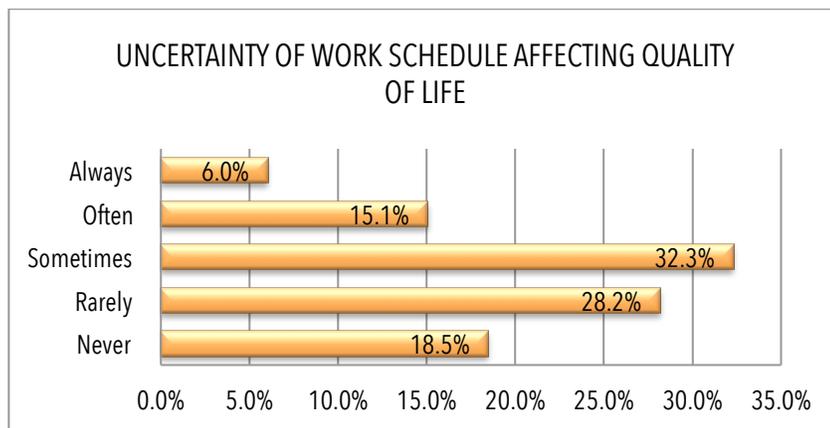


## Quality of Life

### *Uncertainty about work schedule affecting quality of life (HMS Q28)*

Just under half of respondents indicated that ‘rarely or never’ does uncertainty about their work schedule negatively affect their quality of life, compared to one third who responded sometimes, and one in five who reported often or always.

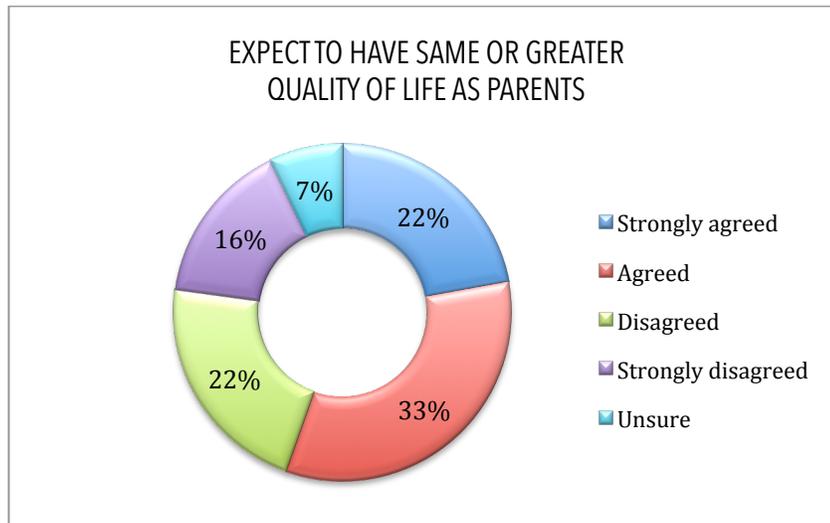
**Figure 8: Uncertainty of work schedule affecting quality of life**



### *Quality of life the same or greater than parents (HMS Q87)*

When asked whether they expect to have a quality of life the same or greater than their parents’ generation, slightly more than half (55.3%) agreed/strongly agreed compared to 37.4% who disagreed/strongly disagreed, and 7.1% were unsure. The survey results reflect similar findings in U.S. studies of millennials. The 2016 Pew Research-EIG study reported that 53% of American millennials believe their standard of living will be the same or better than their parents — 21% worse, 33% the same, and 38% said better (Economic Innovation Group 2016, 25).

In a 2017 Environics Institute study, Canadian millennials were asked how they were doing financially compared to how they think their parents were doing at the same age. One-third (33%) felt that they are personally better off than their parents were at the same age, compared with 37% who said they are worse off, and 22% who said it is about the same (Neuman 2017).

**Figure 9: Expect to have same or greater quality of life as parents**

*Is the game getting easier or harder? (HMS Q88)*

The game of “Snakes and Ladders,” where opportunities come along that move you ahead in the game, but then you can face barriers that cause you to fall back, was used as a metaphor for the Hamilton Millennial Survey and 2016 interview study. When asked whether they think “The Game” is getting easier or harder for their generation of workers, 85% said somewhat harder or much harder, compared to 3.8% of respondents said much easier or somewhat easier; 9.3% said about the same, and 3% were unsure. Other studies have reported similar findings. A 2014 Abacus Data Study revealed that overall, 53% of millennials agree/strongly agree that that “older Canadians do not understand how difficult things are for my generation” (Abacus Data 2014). And Canadian millennials are not alone. In a comprehensive study by the UK’s Guardian newspaper, millennials interviewed by the newspaper said they felt their generation was facing far greater hurdles to establish themselves as independent adults than previous generations did (Caelainn and Malik 2016).

Despite the economic and financial hardships facing millennials, and their perception that “the game is getting harder for them than it was for their parents,” most have an unexpected optimistic outlook on their future. A small majority of HMA respondents expect to have the same or better life than their parents. Other studies such as the 2016 Environics Institute study of Canadian millennials reported similar optimism, although it was most evident among those born outside Canada, and those with Asian or other non-white ethnic backgrounds. Why so

optimistic? Whether it is naïve optimism or simply pure ambition and determination that partially define the millennial generation, this dichotomy begs further investigation.

**Figure 10: Is “the game” getting easier or harder for millennials?**



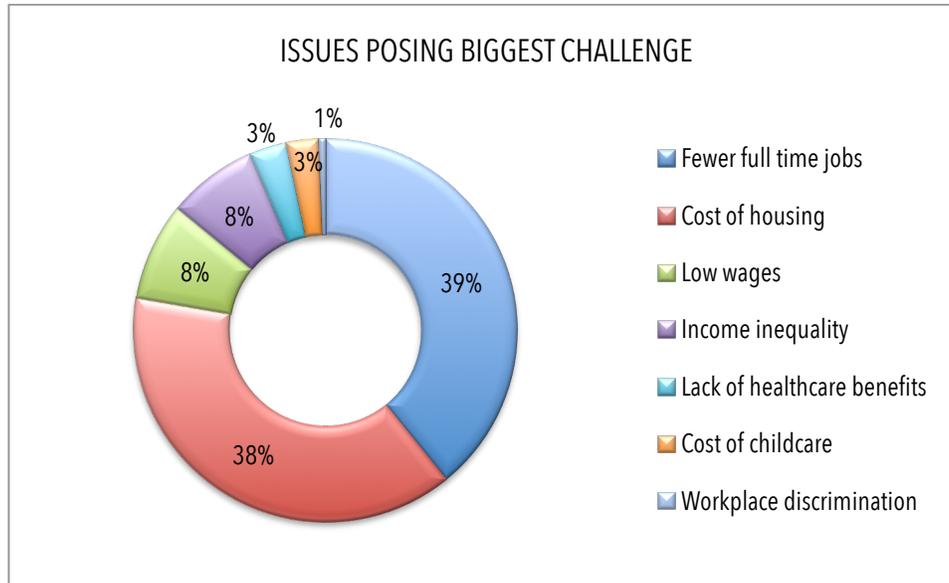
*Main issues to be challenges for the millennial generation (HMS Q89)*

When asked to select one of seven issues that they believe may be the biggest challenge regarding “work and society” for their generation, two issues were overwhelming selected by 83% of respondents – fewer full time jobs (39%) and the cost of housing (38%). Low wages was a distant third (8.2%), followed by income inequality (7.6%), lack of extended health benefits (3.2%), and cost of childcare (2.7%). Less than one per cent selected workplace discrimination.

Jobs and housing were also top priority issues for millennials in the 2015 Abacus Data study of young Canadians (aged 18 to 25). Of the 12 issues, their number one priority for the current federal government was “creating better job opportunities for young Canadians.” “Making housing more affordable was the fifth top priority for the current government”. The majority of the Abacus study participants worry about finding a good paying and secure job (Coletto 2015, 21). Study after study shows that millennials are significantly challenged by the state of work and the labour market. American researcher Ruth Milkman sums up the outcomes of the 2008 financial crisis for millennials as follows: It created “a generation of twenty-

some things whose projected life-arc has switched, quite suddenly, from an upward curve to a downward one” may have more credence than initially thought (Milkman 2017, 10).

**Figure 11: Issues posing the biggest challenges to millennials**



## COMPARING GENERATIONS: MILLENNIALS, GENERATION X AND BABY BOOMERS

The Hamilton Millennial Survey incorporated a number of the same questions used in the PEPSO study surveys. The following section compares results for those questions. All data for the baby boomers and Generation X were extracted from the PEPSO database based on the birth cohort years 1945-1964 for baby boomers, and 1965 to 1980 for Generation X. It must be noted that the responses for both the HMS and PEPSO studies occurred at different stages of participants’ careers. Data for each generation at the start of their careers would be ideal, however, the data used reflects baby boomers in their late-career phase, Generation X in their mid-career phase, and millennials in their start-up phase.

### *Health in general (HMS Q12)*

All three generations were similar in how they reported their health in general; however, fewer millennials reported their health as excellent (18.7%) compared to baby boomers (28%) and Generation X (28.7%) (Lewchuk 2013). The fact that fewer millennials reported their health as ‘very good or excellent’ is puzzling, as it would be expected that young people would be in better health.

**Table 3: Comparison of health in general**

GENERATION	POOR	FAIR	GOOD	VERY GOOD	EXCELLENT	TOTAL
Baby Boomers	1.64%	7.16%	25.45%	37.73%	28.01%	100%
Generation X	1.13%	4.71%	27.31%	38.14%	28.70%	100%
Millennials	2.00%	8.10%	29.60%	41.70%	<b>18.66%</b>	100%

*Mental health (HMS Q13)*

The survey results show that there are significant differences in the general state of mental health between generations, with the millennials overwhelmingly experiencing greater mental health issues. This may be one of the most significant findings of the Hamilton Millennial Survey study. Among baby boomers, 5.14% reported fair to poor mental health; 5.03% of Generation X, however, five times more millennials (26.2%) reported fair to poor mental health. Only 12.1% of millennials reported their mental health as excellent compared to 38.6% for baby boomers and 37.4% for Generation X survey participants.

**Table 4: Comparison of state of mental health**

GENERATION	POOR	FAIR	GOOD	VERY GOOD	EXCELLENT	TOTAL
Baby Boomers	0.69%	4.45%	21.81%	34.49%	38.57%	100%
Generation X	0.64%	4.39%	23.80%	34.71%	37.40%	100%
Millennials	<b>5.60%</b>	<b>20.60%</b>	<b>32.30%</b>	29.40%	<b>12.10%</b>	100%

*Depressed as a result of work (HMS Q14)*

Millennials also showed a significant higher rate of being depressed or anxious as a result of their work or work status compared to the other two generations in the PEPSO studies. Millennials reported being depressed or anxious often more than four times (27.8%) the baby boomers (6.75%) or Generation X (6.71%) and “sometimes” more than twice the other two cohorts. Only 8.2% of millennials reported “never” being depressed or anxious compared to 43.2% for Generation X and 49.7% for baby boomers.

**Table 5: Depressed as a result of work**

GENERATION	NEVER	RARELY	SOMETIMES	OFTEN	TOTAL
Baby Boomers	49.70%	23.07%	20.47%	6.75%	100%
Generation X	43.24%	26.90%	23.15%	6.71%	100%
Millennials	<b>8.20%</b>	20.30%	<b>43.60%</b>	<b>27.80%</b>	100%

*Angry as a result of work (HMS Q15)*

Being angry because of work or work status was also reported as much higher for millennials. Of the baby boomers, 7.4% reported being angry; 10.8% of Generation X, but 19.8% or one in five millennials were often angry because of work or work status. Only 11.8% of millennials reported never being angry compared to 24.5% for Generation X and 27.6% for baby boomers. In 2016, a Centennial College student initiative, “Up All Night,” which included a millennial survey that was hosted on the Angus Reid Forum, reported that “compared to those aged 35 and over, millennials were more likely to describe experiencing a “great deal” of stress, especially regarding their future plans (43% versus 19%). Stress about future plans was most likely to cause millennials to lose sleep (48%), followed closely by school-related stress (44%).” (Lindell 2016).

The Centennial College/Angus Reid study reinforces the HMS results that suggest mental health is a serious issue among millennials. The study further reported that those “who are currently entering or adjusting to the workforce are stressed — *really* stressed.” Three out of four millennials (aged 18 to 34) report losing sleep due to stress, and one in three of them rank their overall stress level as eight out of 10 or higher. This number is almost 2.5 times higher than what was reported by their parents' demographic, aged 55 years or more (Lindell 2016).

**Table 6: Angry as a result of work**

GENERATION	NEVER	RARELY	SOMETIMES	OFTEN	TOTAL
Baby Boomers	27.63%	32.37%	32.59%	7.41%	100%
Generation X	24.51%	32.26%	32.47%	10.77%	100%
Millennials	<b>11.80%</b>	28.30%	<b>40.00%</b>	<b>19.80%</b>	100%

## Household Well-being

### *Delayed relationship due to employment uncertainty (HMS Q24)*

Less than 10% of baby boomers and Generation X survey participants indicated they are delaying forming a relationship with someone as a result of uncertainty regarding their employment situation or status, compared to one-quarter (24.2%) of millennials. It must be noted that the Boomers and Generation X who participated in the PEPSO survey were at a different stage of life at the time, compared to the millennials in the HMS. None-the-less, the results are still interesting and relevant. In a study of young Australians and non-standard patterns of work, University of Melbourne’s Dan Woodman found that the “rise of casual and otherwise insecure work are likely to not only reshape work and education, but to also impact other spheres of their life, including relationships with significant others” (Woodman 2013, 417).

**Table 7: Delayed forming a relationship due to employment uncertainty**

GENERATION	YES	NO	TOTAL
Baby Boomers	7.07%	92.93%	100%
Generation X	9.59%	90.41%	100%
Millennials	<b>24.20%</b>	75.80%	100%

A 2015 Abacus survey of Canadian millennials found that nearly six in 10 respondents agreed that: “I will have to delay major life events like marriage and buying a home, and having children because of financial pressures.” Statistics Canada reported that an astounding 73.1% of young adults aged 25 to 29 had never been married as of 2011, compared with just 26% in 1981 — when baby boomers were of the same age (Misty Harris 2013). With fiscal instability, an unfavorable market for first-time homebuyers and high levels of debt, many millennials are unable to own their own home (Levenson 2010, 259). According to the Canadian Mortgage and Housing Corporation, the average age of a first-time homebuyer in Toronto is 37 years old (i.e., Generation X cohort) (Mitchell 2016, 5). While Statistics Canada doesn’t have figures,

### *Delayed children due to employment uncertainty (HMS Q27)*

Almost half of all survey respondents (47.5%) delayed having children as a result of uncertainty regarding their employment situation or status. This compares with 5.4% of baby boomers and 14.4% of Generation X respondents. Only 14.6% of HMS respondents indicated

they live with children. Statistics Canada reported that 21% of millennials are living with children, compared to 65% of Generation X and 30% of baby boomers (Norris 2015).

Looking at fertility rates, which have remained low in Canada since the 1970s, Susan McDaniel, a Canada research chair in global population and life course at the University of Lethbridge, believes “skyrocketing housing costs combined with slow wage growth and a decline in job security, i.e., precarious employment” have contributed to women having fewer children (Russell 2017). MoneySense magazine estimates the yearly cost of raising a child to be substantial – \$13,366 (the four biggest related costs are childcare, housing, transportation and food). With lower incomes, precarious and/or non-standard employment relationships, low saving, high rates of debt, it seems obvious why millennials are prolonging having children.

In the PEPSO study, the Precarity Penalty, researchers reported that that young people had delayed starting a family because of employment uncertainty. “Workers under 35 years who were in precarious employment were almost 2.5 times more likely to delay having children than workers under 35 in secure work” (Lewchuk 201, 103). This additional downward pressure on the country’s birth rate could likely have a significant impact on future labour force issues, as well as planning for neighbourhoods, schools and government services.

**Table 8: Delayed having children due to employment uncertainty**

GENERATION	YES	NO	TOTAL
Baby Boomers	5.41%	94.59%	100%
Generation X	14.36%	85.64%	100%
Millennials	<b>47.50%</b>	52.50%	100%

*Anxiety about employment interferes with personal and family life (HMS Q30)*

One in four millennials (24.3%) indicated that anxiety about their employment situation always or often interfered with their personal or family life in the last six months. This compares with 10.6% of baby boomers and 11.7% of Generation X. Overall, far fewer millennials (43.6%) indicated “rarely or never” does anxiety interfere compared to seven in 10 baby boomers (68.4%) and six in 10 Generation X (62.1%). These results mirror other studies that have reported millennials being twice as likely to report that employment-related anxiety interferes with personal and family life (NDP 2016).

**Table 9: Anxiety about employment interferes with personal and family life**

GENERATION	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER	TOTAL
Baby Boomers	0.00%	10.63%	20.94%	18.51%	49.92%	100%
Generation X	0.00%	11.69%	26.18%	21.57%	40.56%	100%
Millennials	<b>3.80%</b>	<b>20.50%</b>	32.20%	<b>24.50%</b>	<b>19.10%</b>	100%

## Financial Security

The survey results summarized in this section are significant and support the notion that millennials are having more challenges coping with financial insecurity and uncertainty. While the results could be a symptom of early adulthood and the challenges associated with establishing their careers, it is more likely to be the result of lower earnings and/or precarious work.

### *Meeting financial commitments (HMS Q82)*

Millennial workers are having more difficulty keeping up with their bills and meeting other financial commitments compared to Generation X and baby boomers. One-half of the Hamilton Millennial Survey respondents indicated they were having no problems compared to 61.2% of Generation X and 68.3% of baby boomers.

**Table 10: Difficulty meeting financial commitments**

GENERATION	NO PROBLEM	SOMETIMES	FALLING BEHIND	TOTAL
Baby Boomers	68.32%	27.65%	4.02%	100%
Generation X	61.15%	33.21%	5.64%	100%
Millennials	<b>49.80%</b>	42.80%	<b>7.30%</b>	100%

### *Concerned about meeting financial obligations in the next 12 months (HMS Q83)*

Millennials are three times more likely to be concerned about meeting their financial/debt obligations (i.e., mortgage, credit cards, loans) in the next 12 months because of their employment situation. Only 18.7% of baby boomers and 21.7% of Generation X workers indicated they had concerns compared to 61.5% of millennials.

**Table 11: Concerned about meeting financial obligations in the next 12 months**

GENERATION	YES	NO	TOTAL
Baby Boomers	18.66%	81.34%	100%
Generation X	20.75%	79.25%	100%
Millennials	<b>61.50%</b>	38.50%	100%

*Concerned that you are unable to maintain standard of living in the next 12 months due to employment (HMS Q84)*

Millennials are also two to three times more likely to be concerned that they will not be able to maintain their current standard of living due to their employment situation. More than half (53.2%) of millennials indicated concern compared to 21.2% of Generation X and 17.7% of baby boomers.

**Table 12: Concerned about being unable to maintain standard of living in the next 12 months due to employment**

GENERATION	YES	NO	TOTAL
Baby Boomers	17.70%	82.30%	100%
Generation X	21.23%	78.77%	100%
Millennials	<b>53.20%</b>	46.80%	100%

### Precarious Work: The Employment Precarity Index (EPI)

The PEPSO research group developed the Employment Precarity Index, which is being used to define precarious employment in this paper. It combines 10 direct and indirect measures of employment insecurity using data from the PEPSO surveys conducted in the Greater Toronto and Hamilton Area (GTHA) (Lewchuk et al. 2014, 54).

“The form of the employment relationship, including whether a worker is employed through a temporary employment agency or is in a permanent position, is an indirect measure of employment insecurity. A more accurate way of measuring the level of insecurity of an employment relationship is to use direct measures including measures of income insecurity, lack of control over work schedules and insecurity associated with raising employment or health and safety rights at work.” By

combining direct and indirect measures, the Index provides a comprehensive measure of overall employment precarity (Lewchuk et al. 2014, 54).

*EPI 1 – Receive benefits from currently employer (HMS Q40)*

Both the PEPSO studies and the Hamilton Millennial Survey indicate that six out of 10 employees receive employer benefits, and there is little difference between the three generations of workers. These results may indicate the impact of neoliberalism and the rise of precarious work across the entire labour market. In addition, the quality of benefits as well as the extent of coverage (e.g., the same, fewer, more) between generations is unknown.

**Table 13: Receive benefits from current employer**

GENERATION	YES	NO	TOTAL
Baby Boomers	59.04%	40.96%	100%
Generation X	62.61%	37.39%	100%
Millennials	58.50%	41.50%	100%

*EPI 2 – Employment Type/Status: SER vs. NSER (HMS Q45)*

Of the Hamilton Millennial Survey respondents that described their job/contract that paid them the most in the last 12 months, one-half were full time compared to approximately 70% of Generation X workers and 64% of baby boomers in the PEPSO studies. A significant drop in full-time employment reflects the structural changes that have occurred in the labour market and local economies in the Greater Toronto and Hamilton Area as a result of neoliberalism (i.e., loss of full time NSERs and the rise of precarious-natured jobs).

Temporary agency work is over six times more prevalent among millennial respondents than either Generation X or baby boomers. Fixed contract work (one year or more) is also almost five times more prevalent among millennials. These results suggest there are fewer self-employed (no employees) and freelance workers among millennials compared to the other two generations. Temp agency was reported as the largest type of non-SER work (14%), followed by part-time (12%) and fixed contract work (11%). It suggests that between one generation, 50% more workers identify with some form of precarious-type employment. These results support Statistics Canada's reporting of part-time jobs growing 25% and temporary employment growing 40%, while full-time work has increased only 16% since 2000.

**Table 14: Employment type/status (SER vs. NSER)**

GENERATION	TEMP. AGENCY	CASUAL	TEMP/SHR	FIXED	SELF-OWN	SELF-OTHER	PART-TIME	FULL-VARIED	FULL TIME	TOTAL
Baby Boomers	1.98%	2.05%	2.49%	2.25%	11.07%	4.24%	8.75%	3.33%	63.84%	100%
Generation X	2.01%	1.62%	2.55%	2.45%	8.26%	3.47%	7.14%	2.89%	69.62%	100%
Millennials	<b>13.90%</b>	3.00%		<b>10.90%</b>	5.80%	1.00%	<b>11.60%</b>	4.30%	<b>49.60%</b>	100%

*EPI 3 – Work On-Call (Q54)*

Less than 10% of survey participants in both the PEPSO and Hamilton Millennial Survey work on an “on call” basis (i.e., they have no set schedule and their employer call them in only when there is work).

**Table 15: Work on call**

GENERATION	ALL	MOST	HALF	SOME	NONE	TOTAL
Baby Boomers	8.40%	3.51%	1.31%	13.32%	73.45%	100%
Generation X	7.37%	3.65%	2.29%	15.34%	71.35%	100%
Millennials	2.70%	3.50%	3.60%	16.50%	73.50%	100%

*EPI 4 – Standard employment relationship (HMS Q60)*

Participants were asked whether their current employment relationship is reflected in the following statement: “I have one employer who provides at least 30 hours of work per week, who pays benefits, and who I expect to be working for a year from now.” Millennials responded with 39.9%– the lowest – compared to 53.2% for Generation X and 47.4% for baby boomers.

**Table 16: In a standard employment relationship (SER)**

GENERATION	YES	NO	TOTAL
Baby Boomers	47.4%	52.6%	100%
Generation X	53.2%	46.8%	100%
Millennials	39.9%	<b>60.1%</b>	100%

*EPI 5 – Paid if missed work (HMS Q62)*

Fewer millennials are paid if they miss work (44.2%) compared with 36.2% of Generation X and 37.7% of baby boomer respondents. This result may reflect that more millennials are employed in NSERs than baby boomers or Generation Xrs.

**Table 17: Paid if missed work**

GENERATION	YES	NO	TOTAL
Baby Boomers	62.26%	37.74%	100%
Generation X	63.76%	36.24%	100%
Millennials	55.90%	<b>44.10%</b>	100%

*EPI 6 – Portion of income received in cash (HMS Q63)*

Workers across all three generations were very unlikely to be paid a portion of their income in cash. Nine out of 10 respondents across all three generations reported they receive none of their income in cash.

**Table 18: Portion of income received in cash**

GENERATION	MOST	HALF	<HALF	NONE	TOTAL
Baby Boomers	4.47%	0.69%	2.27%	92.57%	100%
Generation X	4.20%	1.67%	3.30%	90.83%	100%
Millennials	2.90%	1.20%	5.65%	90.30%	100%

*EPI 7 – How much has income varied in the last 12 months? (HMS Q68)*

Almost six in 10 millennial workers (56.4%) indicated their income varied to some degree in the last 12 months compared to Generation X workers (42%) or baby boomers (41%). Once again, this may be a result of more millennials in NSERs.

**Table 19: How much has income varied in the last 12 months?**

GENERATION	GREAT DEAL	A LOT	SOME	A LITTLE	NOT AT ALL	TOTAL
Baby Boomers	9.30%	4.06%	11.02%	16.36%	59.25%	100%
Generation X	7.01%	3.92%	12.31%	18.83%	57.93%	100%
Millennials	<b>4.80%</b>	<b>7.75%</b>	15.25%	<b>28.60%</b>	<b>43.60%</b>	100%

*EPI 8 – Raising a health and safety or employment rights issue negatively affecting employment (HMS Q71)*

Almost one-third of millennial respondents (29.4%) indicated their current employment might be affected if they raised a health and safety concern, or raised an employment rights concern with their employer, compared to 20.5% of Generation X workers and 17% of baby boomers.

**Table 20: Raising a health and safety issue or employment rights negatively affect employment**

GENERATION	NOT LIKELY AT ALL	NOT LIKELY	SOMEWHAT LIKELY	LIKELY	VERY LIKELY	TOTAL
Baby Boomers	51.90%	31.18%	7.03%	4.35%	5.54%	100%
Generation X	47.63%	31.65%	8.83%	5.95%	5.74%	100%
Millennials	27.70%	42.90%	<b>14.84%</b>	<b>8.40%</b>	<b>6.20%</b>	100%

*EPI 9 – Likelihood paid employment hours will be reduced in the next 6 months (HMS Q73)*

The likelihood that their paid employment hours will be reduced in the next six months varied but not greatly across the three generations, but was more likely to occur among millennials (28.8%) compared to Generation X (17.8) and baby boomers (18.3%).

**Table 21: Likelihood paid employment hours will be reduced in the next 6 months**

GENERATION	NOT LIKELY AT ALL	NOT LIKELY	SOMEWHAT LIKELY	LIKELY	VERY LIKELY	TOTAL
Baby Boomers	49.46%	32.25%	7.68%	4.66%	5.94%	100%
Generation X	51.26%	31.32%	8.15%	4.50%	5.15%	100%
Millennials	44.57%	30.60%	<b>11.10%</b>	<b>4.90%</b>	<b>8.85%</b>	100%

*EPI 10 – Know schedule one week in advance (HMS Q76)*

The majority of respondents in both the PEPSO studies and Hamilton Millennial Survey always knew their work schedule one week in advance. Baby boomers (9%) and Generation X (7.4%) respondents were more likely than millennials (4.5%) to never know their schedule one week in advance – however, this affected less than one in 10 across all three generations.

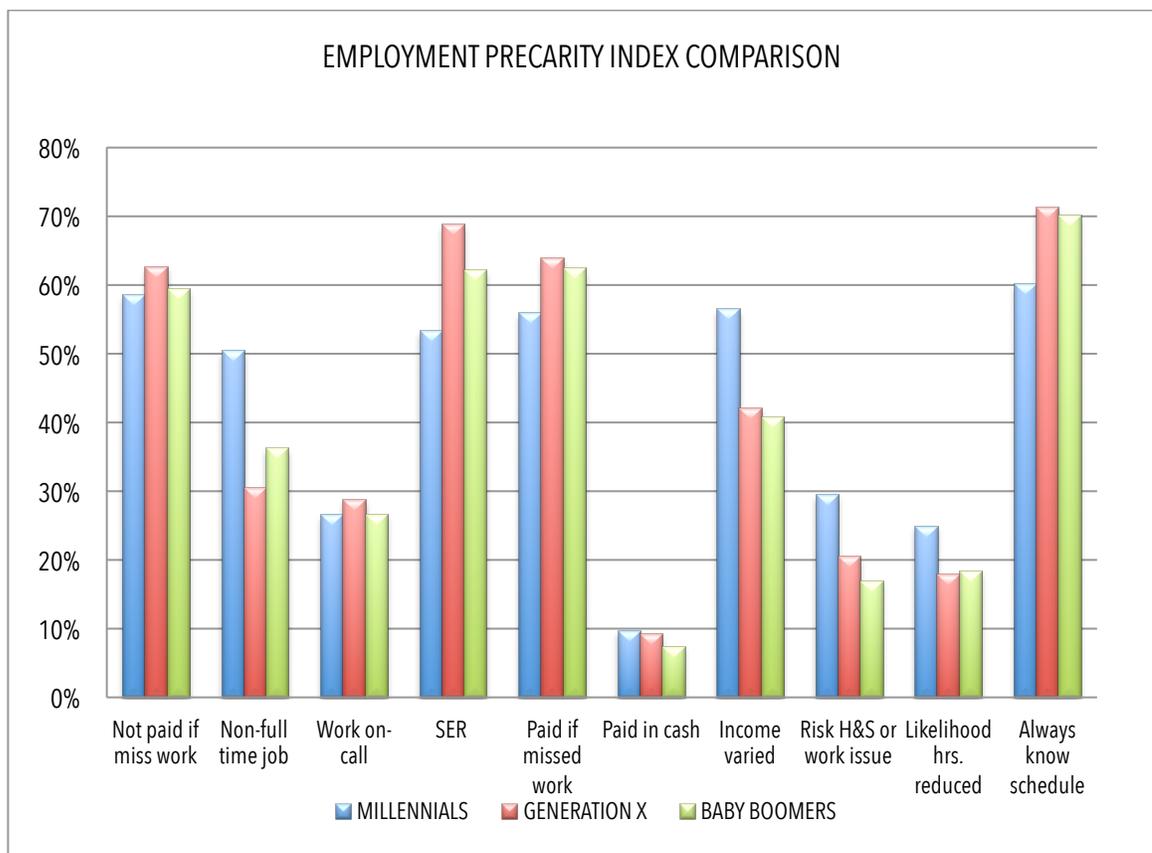
**Table 22: Know work schedule one week in advance**

GENERATION	ALWAYS	MOST	HALF	SOME	NEVER	TOTAL
Baby Boomers	69.75%	13.98%	2.00%	5.15%	9.12%	100%
Generation X	71.16%	14.00%	2.52%	4.94%	7.38%	100%
Millennials	60.14%	25.11%	3.64%	6.65%	<b>4.45%</b>	100%

*Summary – Employment Precarity Index*

In Figure 13, the HMS results show that seven of the 10 direct and indirect measures of the PEPSO Employment Precarity Index are having a greater impact on millennials over Generation Xrs and baby boomers, and in several cases, significantly. These results suggest that millennial workers are far more likely to be employed in precarious-type work.

**Figure 12: Comparison of results of 10 measures of Employment Precarity Index**



Results from the Employment Precarity Index survey questions provide strong evidence that neoliberalism has had a substantial impact on the labour market, the economy and

employment prospects for the millennial generation. It must be noted, however, that the study does not have data for the baby boomers or Generation X at the same stage of their careers as with the millennials. Still, millennials are feeling the impact of neoliberalism on their social and family lives, as well as their overall health and well-being – mental health in particular – and to a lesser degree, their overall quality of life. The high levels of debt/loans from post-secondary education, low levels of savings and lower earnings for the bottom 30% to 40% of survey respondents further exacerbate the financial insecurity and challenges experienced by the millennial generation.

Adulthood for many millennials has been stalled (i.e., putting off relationships, having children, buying a home, moving out of parents' home). This could have a lasting and more devastating impact for the next generation behind the millennials, "Generation Z" the children of the Generation X cohort, who are now just beginning to enter post-secondary education. The Hamilton Millennial Survey and the PEPSO studies provide further evidence that precarious employment and lower-wage, benefit-less jobs have had and will continue to have significant social and economic consequences for the millennial generation. Further analysis of the Hamilton Millennial Survey results by job type, family status and other key demographics will provide a much more detailed view as to which millennials are feeling the impact of a neoliberal economy and precarious work and to what degree.

## CONCLUSIONS

### *Summary*

The Hamilton Millennial Survey findings suggest that while all is not doom and gloom for the millennial generation, there are some serious, and in some cases, disturbing issues affecting them as a result of their work and/or work situation. Through the academic literature and media review, data from the PEPSO studies and the Hamilton Millennial Survey, it is difficult not to conclude that the rise of precarious work has had a much greater impact on millennials than baby boomers or Generation X.

This study treated millennial participants as a generation but it is not homogenous, although there seems to be fewer generational differences than within other generations. For example, today women have better jobs, higher income and higher education than women did in the 1960s and 1970s. Racial issues will be looked at in more detail in the future. The study is

comparing data from people at different stages of their careers and different time periods. Despite this, there are some significant findings regarding mental health and quality of life, the high level of precarious work and debt and the financial insecurity of millennials.

Many other studies, polls and reports exploring neoliberalism, precarious work and the millennial generation have similar findings as the HMS. Millennials need help, here at home in Canada and around the world. Globalization has not only created an interconnected global economy that favours capital and the wealthy, but also it has “globalized” work forces which are now experiencing the same social and economic challenges regardless of country: income inequality, lower earnings than previous generations, underemployment and higher unemployment, overheated housing markets, fewer if any extended health benefits and pensions, and workplace protections via employment, labour and health and safety legislation. A large percentage of millennials reported difficulty with basic living expenses or having to come up with cash for an unexpected expense. Many have little savings, pensions and are still paying off student debt.

The five themes explored in this paper – health, financial security, quality of life, household well-being and the level of job/work precariousness using the PEPSO Employment Precarity Index – reveal how the transition into adulthood has been stalled and/or stunted for a large proportion of millennials. The consequences of delaying or putting off establishing a relationship or getting married, starting a family or being able to buy a house, are significant for the millennials themselves personally, socially. These “outcomes” of low-wage and precarious work could also have significant social and economic consequences on future community planning, i.e., neighbourhoods, schools, labour force – by altering the size and impact of Generation “Alpha,” the kids of the millennials. An “unintentionally” reduced cohort could have consequences on the ability of future governments to raise taxes and provide social services to an aging population at large. The millennials and Generation Z, who are right behind them, will be responsible for paying for the pensions and healthcare of the generations ahead of them, i.e., Generation X and the baby boomers. Young people cannot continue to face low-wage work, precarious employment and lower earnings as “the more long-term the damage to young people’s careers, the less they will earn over their lifetimes and the less tax they will pay” (O’Connor 2016).

The level of work-related mental health issues (i.e., depression, anxiety, anger) for millennials should sound alarms for the medical profession, employers and elected officials. The high debt loads from post-secondary tuition fees are higher than anything experienced by previous generations. Research has shown that there is a relationship between high levels of debt and mental health, and the Hamilton Millennial Survey results suggests that it is having a serious impact on Hamilton millennials. Mental health is the most serious issue identified in the Hamilton Millennial Survey. The millennial generation has come of age during the mental health ‘stigma-busting’ campaigns such as Bell’s “Let’s Talk,” or CAMH’s “Transforming Lives,” as well as being encouraged by their teachers, doctors and parents to get help if and when they need it (Anderssen 2016), which may explain their openness to speak out on mental health.

Some provincial governments have begun to enact some changes to their respective employment and labour legislation, although in most cases, a minimal effort at best. The province of Quebec has made a concerted effort, creating a publicly funded therapy program for Quebec at a cost of \$450 million. Quebec also made drug insurance mandatory in 1997 and subsidized the premiums for individuals who could not afford them (Busby and Muthukumaran 2016, 16). In 2002, British Columbia introduced a more universal and cost-neutral drug plan called FairPharmacare. The plan covers all citizens who don’t have employer-based insurance and charges an income-tested deductible. The province of Alberta too has made supplementary health insurance available to non-seniors who do not have group coverage or have income above the social assistance cut-offs (Busby and Muthukumaran 2016, 16).

In the private sector, most companies who offer mental health-related benefits, offer very limited and minimal coverage, many not more than \$400 per year, which is barely enough for a couple sessions. Starbucks is making a serious effort to at least provide employees who work more than 20 hours per week (three-quarters of their 19,000 Canadian employees) with access to mental therapy. The policy does not restrict the kind of therapy that will be covered, requires employees to see a licensed social worker or psychologist, does not require a doctor’s referral, and is large enough to make a difference – \$5,000 of coverage per employee (Anderssen 2016).

Ontario’s employment standards and labour laws are outdated and long overdue for a major overhaul. Among the 173 recommendations in the Changing Workplaces Review, at least 21 would directly address some of the issues that millennials (and other workers) face everyday. The recommended changes to basic standards that would benefit millennial workers include new

rules to limit differential pay for part-time, casual and temporary and seasonal employees with full time workers doing the same job and/or comparable work (Mitchell and Murray 2017, 17). The report, however, doesn't recommend extending the principle of fairness and equality of treatment to benefits and pensions, although it does suggest there should be a minimum standard of insured health benefits across workplaces. Extending and expanding health benefits (i.e., vision, dental, mental) to all workers and their families regardless of work type or status should be a top priority of provincial and federal governments.

Another Changing Workplaces Review recommendation recognizes the need for predictable schedules for employees (and related issues such as an employee's 'right to request' schedule changes) and recommends the development of a policy framework and the use of sectoral committees (Mitchell and Murray 2017, 17). Temporary employment agencies and the triangular nature of the relationship between agency, client and the assignment employee have been addressed in the recommendations, although it does not go far enough as it recommends a six-month time period during which a temp worker can be paid less than a worker hired directly by the employer and doing the equivalent work. While far better than the current "indefinite" period that temp workers can be paid less, it stops short of fairness and equality (Mitchell and Murray 2017, 18).

One major social policy innovation whose day has come is a guaranteed basic or universal income – a new social safety threshold that can mitigate the social and economic consequences of precarious and low-wage work, and provide for the "necessities of a productive dignified existence and independent of the performance of work" (de Peuter 2011, 422). The growth of precarious work, the issue of technology and the elimination of jobs as we move forward, and the challenge of low wage and earnings is more than enough reason to implement a basic income program.

Eliminating tuition fees for post-secondary education has come up time and time again in Canada yet nothing has ever been seriously considered. The experience of students in European, Asian and South American countries shows that it is do-able in Canada, is a successful model for post-secondary education, is a good economic investment, and would result in lessening the debt and loan burden of young Canadians, and indirectly, improve the mental health conditions of young Canadians, and subsequently, reducing the barriers to adulthood.

The PEPSO studies revealed that neoliberalism, i.e., the rise of insecurity and uncertainty in the labour force, had a greater impact on immigrants, New Canadians, women, racialized workers, and Indigenous peoples. The HMS results suggest that precarious work and other elements of neoliberalism have had a significant impact on the millennial generation as a whole and perhaps a greater impact compared to baby boomers and Generations X. While most millennials seem optimistic about their future quality of life, four in 10 are skeptical that they will have the same or better quality of life as their parents. Almost all of the survey respondents believe their generation has it much harder than their parents or previous generations in terms of work and life in general.

Workers and society should demand that employment of any kind offers a living wage, decent and safe working conditions, fair and equitable employment standards and a fair work-life balance. “The goal must be to provide the broadest spectrum of workers possible with workplace standards and access to collective bargaining,” (Norgang 2017). In summary, employment standards must address hours of work and overtime pay, have protections to ensure fair and more predictable schedules, repeal exemptions for public holidays, increase entitlement to vacation and other types of leave, introduce paid sick leave, and level the playing-field for part-time, temporary and casual employees (Norgang 2017).

Millennials entered a job market that was fundamentally different from that of their generational predecessors. Neoliberalism had replaced Fordism, the welfare state was in steep decline, precarious work was growing at a faster rate than traditional full time jobs, and the labour market and world of work had changed significantly from what their parents, the baby boomers, had experienced. While neoliberalism has affected all workers from all generations, the millennials are the first generation to have started their adolescent and adult years in a full-blown neoliberal capitalist globalized society. The social, health and economic issues associated with low-wage and precarious work are both serious and bothersome. Precarious work is contributing to income inequality, the growth of poverty and the working poor, and poses a major health risk to workers and their families, and makes work-life balance a challenge if not impossible. The impact is enormous and we are only beginning to see its consequences on workers, their families, communities and society at large. Fast forward another 10 years and without some significant structural changes to the social safety net, and employment and labour laws, it is easy to conclude that workplace matters will only worsen and the outcome could very well end in greater workplace and societal conflict.

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## Appendix: Hamilton Millennial Survey (Questionnaire)