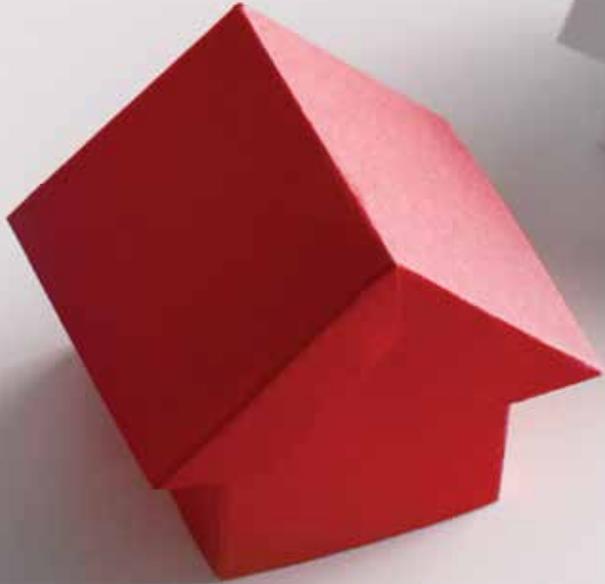




**POVERTY AND  
EMPLOYMENT PRECARITY  
IN NIAGARA**



# **UNCERTAIN JOBS, CERTAIN IMPACTS:**

*Employment Precarity  
in Niagara*



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April 2018

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# Executive Summary

Not too many years ago, the Niagara region was one of the key manufacturing hubs in Ontario. General Motors employed thousands in St. Catharines and steel production and paper mills lined the Welland Canal. These were good jobs. Jobs with good pay, job security, and benefits.

Much has changed in the Niagara region as we sat down in the spring of 2016 to figure out how to examine the job market in our region. We had a sense that we would find many of the same things as Dr. Wayne Lewchuk and his colleagues in the Poverty and Employment Precarity in Southern Ontario (PEPSO) research group in their two major reports about Hamilton and the Greater Toronto Area. We certainly had the impression that some of the good jobs that used to exist had been replaced by service sector work in the call centres, malls, hotels, and casinos.

We were very impressed by Dr. Lewchuk's work. He conceptualized precarious work as not just part-time or low-paying, but as a constellation of factors that in total created a deeply insecure worker. These factors include uncertainty about working hours, variability in earnings, lack of benefits including sick pay, and fear about voicing concerns about workplace issues. Apart from the inherent challenges related to working under these sorts of conditions, Dr. Lewchuk found that precarious workers were more likely to have poor mental and physical health as well as decreased connections to their communities when compared to people in secure jobs.

In June 2017, using a survey very similar to Dr. Lewchuk's, we conducted phone interviews on a random sample of 713 Niagara region residents. They were either employed or self-employed. We used this sample and Dr. Lewchuk's methodology to calculate measures of employment precarity, community engagement, worker health, demography, family and household structure, employment experience at the job that paid the most for the first 3 months of 2017, and overall employment experience over the twelve months of 1 April 2016 to 31 March 2017.

## Characteristics of the Niagara region's precariously employed

- Men are slightly more likely to be in precarious work compared to women.
- Those without a university degree are more likely to be in precarious employment.
- The average (i.e., mean) earnings of people in precarious work is roughly \$35,000 less than those in secure work (\$80,000 vs. \$45,000).
- Most precarious workers experience at least "some" variability in their income from week to week. Secure workers rarely have any variation at all.
- Benefits are a regular feature of secure work but very rare among precarious workers.
- Being in a union increases the likelihood of being in secure work. Having said that, over 10% of workers in the precarious cluster were unionized.

- Generally speaking, precarious workers are less able to depend on stable and predictable working arrangements. They are more likely to have their schedule changed or work on an on-call basis.
- This unpredictability, as we will see later in the report, creates barriers for meeting their responsibilities and achieving their goals in other aspects of their lives.

## **The impact of precarious work on household and family well-being**

- Persons in the secure cluster are more likely to be married (including common law) or widowed than those in the precarious cluster.
- Persons in the secure cluster are more likely to be in households with children than those in the precarious cluster.
- Over 40% of persons in the low-income and insecure grouping say that anxiety about employment "often" interferes with their family and personal life.
- Over 40% of persons in the low-income and insecure grouping say that uncertainty over work schedule prevents doing things with friends and family.
- Over half of persons in the low-income and insecure grouping say that concern over their employment situation negatively affected large spending decisions.

## **Precarity and the well-being of children**

- High-income and middle-income households can afford children's school supplies, school trips, and activities outside of school more readily than low-income households.
- Low-income households struggle more to afford children's activities outside of school if they are insecure.
- Income and job security do not influence whether childcare needs make finding work more difficult.
- Income level does not appear to affect workers' ability to attend or volunteer at activities. Insecure workers at all income levels are less likely to attend or volunteer at children's activities than their secure counterparts.
- Most workers have not delayed a personal relationship due to uncertainty, but insecure and lower income workers are more likely to do so.

## **Precarity and community connection**

- Workers volunteer around the same amount of time per month regardless of their income and security levels.
- Few workers volunteer more than 20 hours per month regardless of their income and security levels.
- Having children and/or having an uncertain schedule does not affect how often workers volunteer.
- Insecure workers are more likely to volunteer for both networking and to benefit their families/selves than secure workers.
- High-income workers are more likely to have close friends to talk to.

As seen in this summary, precarious employment can have a large impact on the worker's personal well-being, family life, and the health of the community. For that reason, we end the report with a number of policy recommendations that seek to deal with the problems of precarious work in a holistic manner.

In addition to reiterating those made by earlier studies, we make six new recommendations:

### **Recommendation 1**

Encourage further research and publication of case studies (such as those provided by Richard Ivey School of Business to post-secondary business studies programs across Canada) that show successful alternatives to precarious employment-based human resources management and business models in industrial sectors characterized by a strong incidence of precarious employment.

### **Recommendation 2**

Encourage further research into identifiable racialized and demographic groups that seem more prone to employment precarity.

### **Recommendation 3**

Enjoin the member organizations of the Ontario Network of Entrepreneurs (including Small Business Enterprise Centres, Regional Innovation Centres, and Business Advisory Services) to proactively and systematically market and provide training workshops and software/process tools to help business founders and operators reduce their reliance on precarious employment.

### **Recommendation 4**

Encourage further research into subcategories of precarious employment and industries with higher incidences of precarious employment, in order to identify precisely how Recommendation #3 may be best marketed and how it may be made more effective in practice.

### **Recommendation 5**

Enjoin post-secondary educators in business studies to incorporate business models and human resources management models that do not impose employment precarity, and to encourage recognition of where and when it may occur.

### **Recommendation 6**

Enjoin business consulting firms (including Deloitte, PwC, Ernst & Young, MNP, etc.) to systematically exclude from their work (or at least note the existence and deleterious effects of) any recommendations to businesses or nonprofits that rely on employment precarity in their business models or their human resources management.

# Background

During the past 30 years, and especially since the financial crisis 10 years ago, there have been significant changes in the labour market conditions of Canada. Today's labour market is rapidly changing with significant growth in non-standard employment and a concentration in the service sector. The transition in the labour market can be explained by three major developments: an increase in income inequality, a movement towards precarious employment, and the polarization in job quality.

## The reality of income inequality

Income inequality can be defined as the uneven distribution of income in a country or region. Inequality exists when one group receives income that is disproportionate to the group's size. In other words, income inequality is a snapshot at any given time of "who gets how much compared to other people."<sup>1</sup> Current research in Canada<sup>2</sup> has focused on income inequality in large cities such as Toronto and Vancouver. Since the early 1970s, large Canadian cities are useful examples for understanding changes in income due to the decline in good manufacturing jobs and other jobs that could lead to people feeling like they were middle class.

A survey completed by the Canadian Centre for Policy Alternatives (CCPA) found the richest half of Ontario families raising children took home 81% of earnings in 2013-2015, leaving the bottom half to share 19%.<sup>3</sup> Individuals that fall within the bottom to middle of the income ladder are less likely to share in the growth of the economy. As a result, individuals at the bottom end of low-income fair worse as the standard of living remains unchanged.

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<sup>1</sup> For further information on income inequality, refer to McDonough et al.'s (2015) Opportunity Equation report from United Way Toronto: <https://www.unitedwaytyr.com/document.doc?id=285>

<sup>2</sup> The Chartered Professional Accountants of Canada give a thorough explanation on the rise of income inequality of Canada and explain a brief historical background in section 3 of this report; see Fong (2017): <https://www.cpacanada.ca/en/the-cpa-profession/about-cpa-canada/key-activities/public-policy-government-relations/economic-policy-research/income-inequality-canada>

<sup>3</sup> The CCPA released a paper explaining income inequality from 2000-2015 revealing a trend that Canada is becoming more polarized; see Block (2017): <https://www.policyalternatives.ca/losing-ground>

With over 80% of Canadians living in urban areas and 40% living in large cities, it is no wonder that many studies have focused on these places.<sup>4</sup> That said, income polarization exists everywhere, including the Niagara region.

In the past, the growth of income inequality was offset by a stronger labour movement and higher union density along with stable employment in the manufacturing sector. Unfortunately, the decline of these industries has been combined with an increase in low-paid service, short-term, contract, or temporary work that do not offer a secure position in the labour market.

In the Niagara region, this growth in income inequality has manifested itself in redevelopment efforts and a restructuring of the economy with a focus on the tourism and service industries. The labour market has also been impacted by the wider economic trends, such as recessions. An article released in January 2014 states that Statistics Canada rated the Niagara region with the highest unemployment rates in Canada.<sup>5</sup> Two years later, in 2016 the Niagara region ranked in the top 3 highest unemployment rates and the highest in Ontario for major metropolitan areas.<sup>6</sup>

Over the past two decades, many measures that once buffered people from the growth in income inequality have been restructured so they protect less for this growth. As a result, studies suggest that the redistributive role of Canada's progressive tax system and transfers have weakened and individuals in middle-to-low income advocate for reform.<sup>7</sup> As well, the social programs and employment insurance benefits that once assisted the middle and low income families have weakened in their protective measures.

## Understanding precarious employment

Precarious employment can be understood as jobs that have unpredictable hours, few benefits, and little job security. They can be contrasted with permanent, full-year, full-time jobs with job security and benefits.<sup>8</sup> An increase in job availability in the service sector does not come without economic and social impacts for individuals of varying class and/or social supports.

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<sup>4</sup> A news article by Global News discusses research completed by CCPA on income inequality being almost exclusive to major cities; see Abedi (2017): <https://globalnews.ca/news/3599083/income-inequality-canada-cities/>

<sup>5</sup> *The Globe and Mail* released a news article that explains the need for revitalization of the Niagara region; see Radwanski (2017): <https://www.theglobeandmail.com/news/national/niagaras-revitalization-is-long-overdue/article16912183/>

<sup>6</sup> Statistics Canada table displaying the labour force characteristics of employment and unemployment rates for 2016: <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/lfs03f-eng.htm>

<sup>7</sup> The CCPA released a report that outlines a framework for a progressive tax reform strategy for Canada drawn from our review of the literature on tax policy design; see Lee and Ivanova (2013): <https://www.policyalternatives.ca/publications/reports/fairness-design>

<sup>8</sup> Refer to Part 1 of the PEPiN report for a complete definition of precarious employment.

Throughout the past decade, the changes in the Canadian labour market have produced an interest in research on poverty and poverty alleviation.<sup>9</sup> Middle and low income families are forced to adapt to the effects of precarious employment on household well-being, employer relationships, and communities.

Despite the drastic changes in work-to-home relationships, little has been documented on the effects of these changes in precarious work, such as a lack of access to training, certainty in hours, decent wages, and control over the labour process and an overall social wage.<sup>10</sup> With the average job tenure decreasing, individuals' seniority in the workplace offers little protection from job loss and/or access to equivalent workplace benefits, such as drug plans or employer pension plans. The narrative of working life has shifted as large companies that once provided secure employment have enforced major cutbacks in their workforces.<sup>11</sup>

In the current economic environment, companies are reorganizing for improved competitiveness and productivity. The labour market demands both flexibility and diversification in types of employment, consequently resulting in insecurity for workers, their families, and their communities. With globalization and the international division of labour, some jobs are becoming displaced to developing countries which leads to job insecurity, especially for those just entering the labour market today.<sup>12</sup>

## Characterizing the standard employment relationship

The PEPiN project contrasts precarious work with the standard employment relationship that existed in the "golden age of capitalism" in the 1950s and 1960s and has been declining since. As opposed to the precarious working relationship described above, a worker in a standard employment relationship can expect permanent, full-time employment from a single employer. A quarter of these jobs are unionized, which can provide an additional layer of security and protection from capricious employer decisions. In our study, whether workers have a standard relationship or not contributes to how precarious their employment is.

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<sup>9</sup> Various research reports completed by the CCPA outline the value of poverty research in Canada; see for example CCPA (2018): <https://www.policyalternatives.ca/publications/reports/inequality-and-poverty>

<sup>10</sup> Noack and Vosko (2011) discuss the insecurities faced by precarious workers in Ontario in *Mapping Dimensions of Labour Market Insecurity by Workers' Social Location and Context*.

<sup>11</sup> Worth (2016) describes the adaptations of the working experience of women in Canada in "Millennial Women and Work."

<sup>12</sup> Lowe, Schellenberg, and Davidman (1999) explain changes in the standard employment relationship in their paper *Re-thinking Employment Relationships* (CRPN discussion paper no. W-5).

The standard employment relationship can be considered a hallmark of industrialism, particularly within the manufacturing sector.<sup>13</sup> As manufacturing declines, service-based, knowledge-based, and other types of economies arise. Deindustrialization has affected the Niagara region, and as a result (as for much of the rest of Canada) finding a permanent, full-time job with union protection is difficult.<sup>14</sup> Part of the PEPiN project's goal is to determine the extent of precarious work in the Niagara region and its outcomes in the region.

While precarity affects a great range of occupations, it impacts some groups more than others. Men are more likely to be in a standard working relationship while women are more likely to be in a precarious relationship.<sup>15</sup> Women struggle more often with finding standard employment because of domestic responsibilities.<sup>16</sup> Precarious work is also more prevalent for most immigrants and racialized groups that are more likely to have insecure employment.<sup>17</sup> The rise in precarious employment, particularly amongst marginalized workers, reflects a destabilization of the labour market.

## Responding to precarity in Ontario

Initially, precarious work appeared to impact only certain groups of workers (e.g., the women and migrant workers discussed above). This is still partially true, in that some workers deal with heightened effects, but precarity is beginning to flourish amongst all types of workers and occupations. Men are still more likely to be in a standard employment relationship, but the rate is declining, particularly for younger men.<sup>18</sup> In fact, our research shows that precarious work is slightly more prevalent among men. Additionally, precarity is growing in a variety of sectors, including the academic and nonprofit sectors.

Deindustrialization in Ontario and Niagara along with the strong presence of seasonal types of employment such as agriculture and tourism means that workers in the region are vulnerable to precarity. This study also examines precarity in other sectors in the region, demonstrating the full extent of precarious work in Niagara.

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<sup>13</sup>Lewchuk et al. (2013) discuss the historical background of the SER in their report *It's More than Poverty*.

<sup>14</sup>Galameau and Sohn (2013) document falling rates of unionization for Canada as a whole, but not the Niagara region specifically.

<sup>15</sup>Young (2010).

<sup>16</sup>Cranford, Vosko, and Zukewich (2003).

<sup>17</sup>Olsthoorn (2014).

<sup>18</sup>Cranford et al. (2003).

Research shows that the majority of Canadian workers in temporary jobs would prefer to have permanent employment,<sup>19</sup> meaning many of these seasonal workers likely struggle with some form of insecurity. Recently the Ontario government introduced *Bill 148, the Fair Workplaces, Better Jobs Act*, which included provisions to combat precarity such as minimum pay for working on-call and extending access to personal emergency leave to more workers.<sup>20</sup> This legislation has the potential to make some meaningful changes for precarious workers, but it is too early to know how effectively it will be integrated and enforced.

For the time being, workers in Ontario and Niagara struggle with the effects of insecurity.

## Employment relationships and well-being

Scholars who study labour, work, and the economy have documented the various impacts of precarious work. Most research indicates that downsizing and job insecurity lead to undesirable health effects, including increased infections and drug use.<sup>21</sup> The longer a worker spends in precarious conditions, the more chance these outcomes have to add up into more long-term problems.

Precarious work also interferes with family life. While flexible jobs are supposed to be helpful for workers with families, some find themselves not having children or not spending time with children to maintain flexibility for their employers.<sup>22</sup> Precarious workers also tend to struggle with long commutes when they cannot afford to live near their workplace.<sup>23</sup> As more workers from Niagara start to commute into Toronto and other urban areas for work, it is important to pay attention to how precarity disrupts personal and family life.

Using both quantitative and qualitative survey data, this project draws attention to the presence of precarious work in the Niagara region, building on previous studies in Southern Ontario.<sup>24</sup> We show who precarious work impacts most and what its outcomes are for individuals, households, and communities. Part 1 of this document showcases proxy measures for precarious employment, and how the numbers are increasing across the years. Part 2 describes the way we measure precarity, and its prevalence in Niagara. Parts 3 through 5 then examine how precarity affects Niagara's individuals, families, and communities. The punchline for Parts 1 through 5 is that precarious work has a variety of negative effects on individuals, households, and communities in the Niagara region. In Part 6, we propose concrete policies to ameliorate or mitigate the effects of insecure work in Niagara.

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<sup>19</sup>Zhang and Zuberi (2017).

<sup>20</sup>Legislative Assembly of Ontario (2017): [http://www.ontla.on.ca/web/bills/bills\\_detail.do?locale=en&BillID=4963](http://www.ontla.on.ca/web/bills/bills_detail.do?locale=en&BillID=4963)

<sup>21</sup>Quinlan and Bohle (2009).

<sup>22</sup>Chan and Tweedie (2015).

<sup>23</sup>Worth (2016).

<sup>24</sup>PEPSO's *It's More Than Poverty* (Lewchuk et al., 2013) and *The Precarity Penalty* (Lewchuk et al., 2015).

# Part 1: Defining Precarious Employment

In Part 1, we compare data from the Labour Force Survey and the PEPiN survey to estimate three definitions of employment precarity.

## Key Findings

- In early 2017, just under half (48%) of the Niagara region's employed population aged 25-64 were in a "standard employment relation" (or SER). This is defined as permanent, full-time employment with benefits.
- Another 12% were in permanent part-time employment.
- When precarious employment is defined as employment that is temporary, casual, short-term, fixed-term, or self-employed without employees, its prevalence in the Niagara region is 15%.
- An additional 25% of the workforce is composed of people employed under conditions that fall short of a standard employment relation. Their work has at least some of the characteristics of precarious employment. This broader definition includes full-time employees who receive a wage, but no benefits, and workers who believe they are unlikely to be employed by the same firm a year from now.
- Over the last 20 years, Canada has seen an increase from 11.3% to 13.3% in the number of people who describe their job as temporary. For the same time period in Ontario, this percentage increased from 9.3% to 12.6%.
- Over the same 20 years, the category of "self-employed without employees" for Canada remained fairly steady, falling from 10.7% in 1997 to 10.6% in 2017. For Ontario, 10.2% of the employed were self-employed without employees in 1997 and 11% in 2016.
- In the Niagara region, newcomers residing in Canada less than 21 years are more likely to be in precarious employment than are the Canadian-born.
- These findings for the Niagara region are broadly similar to those found in Toronto in the 2013 and 2015 PEPSO reports.

## Defining precarious employment

Despite increasingly frequent references to employment precarity in the last two decades, there is no universally accepted definition or measurement of precarious employment. Following the conventions laid out by PEPSO (Lewchuk et al., 2013; Lewchuk et al., 2015), we focus on four: temporary employment; part-time work; the lack of a standard employment relation; and the employment precarity index. These first three measures are discussed in the remainder of Part 1, whereas the employment precarity index is the centrepiece of Part 2.

## Definition 1: Temporary employment

Statistics Canada began collecting data on temporary employment approximately 20 years ago. According to its definition,

a temporary job has a predetermined end date, or will end as soon as a specified project is completed. [This] [i]ncludes seasonal jobs; temporary, term or contract jobs including work done through a temporary help agency; casual jobs; and other temporary work.<sup>25</sup>

Table 1 draws on this definition, showing how temporary employment has increased as a share of total employment since the data have been collected. Unfortunately, Statistics Canada does not make these data publicly available for the Niagara region or the St. Catharines-Niagara Census Metropolitan Area (CMA).

Table 1: Temporary employment as share of total employment, various years.

% of employees in	1997	2001	2006	2011	2016
Ontario	9.3%	10.9%	12.6%	12.9%	12.6%
Canada	11.3%	12.8%	13.1%	13.7%	13.3%

Source: CANSIM Table 282-0079 and authors' calculations.

Many of those who were surveyed in precarious employment relationships reported high levels of uncertainty and difficulty making ends meet. A 25-year-old female administrative worker from the Niagara region explains her current precarious condition:

*30 hours a week, even though I am paid more than minimum wage, is simply not enough. We barely squeak by and I have a constant anxiety about facing unexpected expenses. I would like it if my employer would provide full-time hours to a few key people instead of hiring several people part-time. Also showing that they value me as a dedicated, long-time employee in the form of raises or benefits.*

While Ontario lags slightly behind the nation, the worrying trend is that temporary employment has steadily risen over the last two decades as a percentage of total employment. Given the Niagara region's integration into the provincial and national economy, it stands to reason this measure would be on the rise locally as well. What is unknown is if the prevalence of temporary employment in the Niagara region is higher or lower than that seen in the province.<sup>26</sup>

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<sup>25</sup> Statistics Canada (2018a). CANSIM Table 282-0079 – Labour Force Survey estimates (LFS), employees by job permanency, North American Industry Classification System (NAICS), sex and age group, unadjusted for seasonality, monthly (persons). Definition from footnote #4. (accessed: 27 November 2017).

<sup>26</sup> Theory suggests that temporary employment might be more common in metropolitan labour markets given the reduced search costs associated with the co-location of many firms and residences. However, seasonal economies such as the Niagara region's (with its relatively higher prevalence of jobs in agriculture and tourism) also tend to have higher rates of temporary employment. Hence, until we have actual data on the Niagara region's temporary employment situation, it is prudent to assume that the provincial average is a reasonable estimate of temporary employment in the Niagara region.

**Definition 2: Temporary employment plus self-employed with no workers**

A second definition of precarity captures the growth of the self-employed without employees. Examples of these self-employed persons range from babysitters, at-home childcare providers, tradespersons, freelance editors, video game workers, and accountants.

Given the rhetoric around the economic importance of the self-employed, it is useful to examine how this group is defined. Statistics Canada defines the self-employed as those persons who operate an incorporated or unincorporated business. This business may or may not have employees (or working family members). Using that definition, **Table 2A** shows that this group makes up about one-sixth of total employment in both Ontario and Canada over the last two decades. Similar to the pattern of temporary workers, the prevalence of self-employment in Ontario is slightly less than for Canada as a whole.

**Table 2A: Self-employed workers as share of total employment, various years.**

as % of employees in	1997	2001	2006	2011	2016
Ontario	16.1%	14.8%	14.5%	15.4%	15.7%
Canada	17.1%	15.3%	15.3%	15.5%	15.3%

Source: CANSIM Table 282-0012 and authors' calculations.

However, the ranks of the self-employed include those who employ no one else. In the last few decades throughout North America, there have been reports of self-employed persons who continue to do work for former employers after termination.<sup>27</sup>

**Table 2B: Self-employed workers with and without employees as share of total employment, various years.**

% of self-employed		1997	2001	2006	2011	2016
Ontario	<i>with employees</i>	5.5%	4.8%	4.8%	4.6%	4.6%
	<i>without employees</i>	10.2%	9.8%	9.6%	10.6%	11%
Canada	<i>with employees</i>	5.9%	5.3%	5.2%	4.9%	4.6%
	<i>without employees</i>	10.7%	9.8%	9.9%	10.5%	10.6%

Source: CANSIM Table 282-0012 and authors' calculations.

<sup>27</sup> For the curious, this Canada Revenue Agency link identifies the contractual differences between the employed and self-employed: <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110-employee-self-employed/employee-self-employed.html>. For a discussion of the differences in numbers between the Census and the Labour Force Survey, see Bollman and Alasia (2012, p. 4).

While popular media often casts the self-employed as heroic entrepreneurs who generate a disproportionate share of innovation, wealth, and new jobs, the data show that most self-employed have no employees, as **Table 2B** shows. This is the case for both Ontario and Canada. Of interest is the relative stability of this group when seen as a percentage of total employment. This stability exists not only within the province but also nationally.

**Table 3** shows the number of precariously employed workers for all of Ontario and Canada for the last two or more decades if we include not just temporary employment, but also the self-employed with no employees. Three trends stand out when we use this second definition of precarious employment. First, within Ontario, the last two decades have seen an increase in precarious employment, though in the last decade this seems to have stabilized at slightly more than one in five employees. Second, Ontario's trends mirror Canada-wide trends, though at a slightly lower rate. Third, when national trends from the last decade are compared with figures for 1989, it appears as if the amount of precarious employment nearly doubled in the last three decades.

**Table 3: Percentages of precarious employment in Canada out of total employment, various years.**

<b>% in</b>	<b>1989</b>	<b>1997</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>
<b>Ontario</b> <i>Temporary employment</i>	---	9.3%	10.9%	12.6%	12.9%	12.6%
<i>Self-employed no employees</i>	---	10.2%	9.8%	9.6%	10.6%	11%
<i>Total precariously employed (2<sup>nd</sup> def)</i>	---	19.5%	20.7%	21.8%	23.5%	23.6%
<b>Canada</b> <i>Temporary employment</i>	6.5%	12.8%	12.8%	13.1%	13.7%	13.3%
<i>Self-employed no employees</i>	6.8%	10.7%	9.8%	9.9%	10.5%	10.6%
<i>Total precariously employed (2<sup>nd</sup> def)</i>	13.3%	23.5%	22.6%	23%	24.2%	23.9%

Source: 1989 figures taken from PEPSO (Lewchuk et al., 2013, p. 17, Table 2) and is for persons aged 15-64. It in turn was taken from Vosko et al. (2008, p. 30). Remaining information from CANSIM Tables 282-0012 and 282-0079 and authors' calculations.

How does the Niagara region compare? Unfortunately, Statistics Canada does not currently provide publicly available data for the Niagara region or the St. Catharines-Niagara CMA for these measures. Fortunately, we can use PEPiN survey results to estimate precarious employment in the Niagara region using this second definition. We see this in Table 4.

Table 4A: Percentage of precarious employment in the Niagara region out of total employment, Q1 2017.

Employment Relation	PEPiN Results
Temporary	7.9%
Self-employed without employees	7.2%
Precarious employment (2nd def)	15.1%

Source: PEPiN survey and authors' calculations.

The first thing we notice in **Table 4A** is that the rate of precarious employment, if we use the second definition, is just under one-sixth of our representative sample. This is notably lower than the provincial or national rate, shown in **Table 3**. One key difference between the data, though, is that **Table 4A** refers to employment from start of January 2017 to end of March 2017, whereas **Tables 2** and **3** are annual figures. Thus, if there are seasonal variations in temporary or self-employment without employees, the PEPiN data will underestimate annual patterns. This assumes, of course, that seasonal employment is lowest in the months of January, February, and March.<sup>28</sup>

The second key difference is that the PEPiN survey focused on persons aged 25-64, for reasons described below, and as previously outlined in PEPSO (Lewchuk et al., 2013, p.18).

1. Our main interest is measuring if and how precarity affects household well-being and community participation. With that in mind, we focused on persons who were more likely to have completed their schooling, had fully entered the labour market, and established their own families.
2. We exclude workers under the age of 25 precisely because they are more likely to have insecure employment. Including them would overinflate our estimates of precarious employment in the Niagara region. Furthermore, youth are stereotypically seen as taking insecure employment on a temporary basis before finishing schooling, starting a family, and the like.
3. For similar reasons, we also exclude workers over 65 from our study precisely because they tend to end their work histories in temporary or casual employment. Hence, including them would likely overinflate our measures of precarity.

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<sup>28</sup>Given construction, agriculture, and tourism (aside from ski-lodges and cold-weather tourism amenities which the Niagara region lacks) tend to experience highest employment in the summer months, this seems a reasonable assumption.

### Definition 3: Employment outside the standard employment relation

Precarious employment can also be viewed as *any* employment other than the standard employment relation. Seen this way, precarious employment exists for anyone lacking a job of 35 or more hours a week of work provided by one employer who provides benefits and retirement contributions. Using this third definition, 48% of survey respondents were in a standard employment relation. In other words, 52% were employed outside of a standard employment relation.

The rate differed by gender. **Figure 1A** reveals that in the Niagara region, about 55% of males and 45% of women are in a standard employment relation. In other words, 45% of men and 55% of women are precariously employed under this third definition.<sup>29</sup> This gap is even larger when we examine the difference between white and racialized residents of the Niagara region: racialized males are the least likely to be precariously employed, whereas racialized females are the most likely, as shown in **Figure 1B**.<sup>30</sup> With that said, most residents of the Niagara region surveyed identified as white.

Figure 1A: Standard employment relation by sex for the Niagara region, 2017 (%).

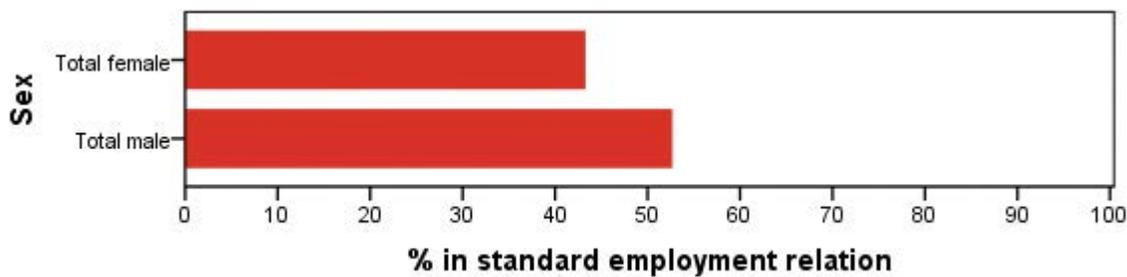
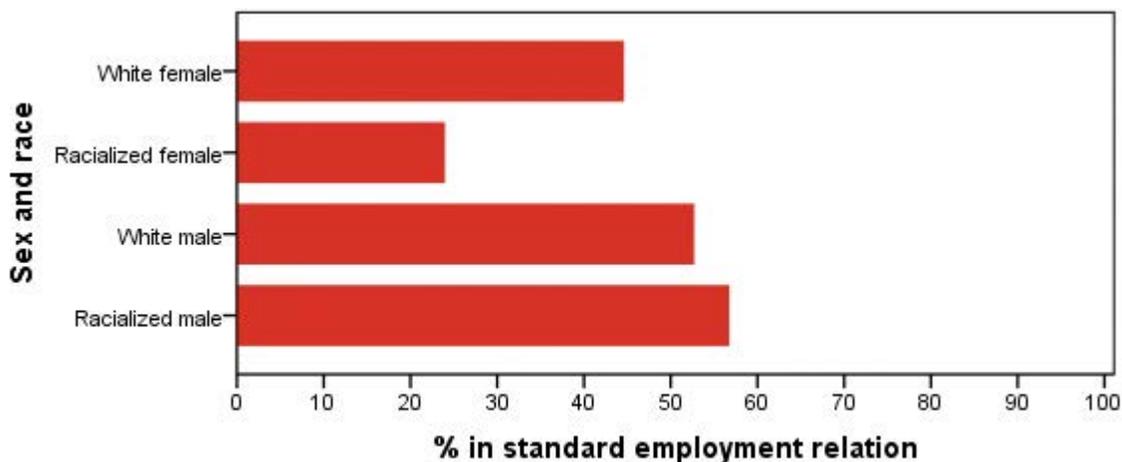


Figure 1B: Standard employment relation by sex and racialized status for the Niagara region, 2017 (%).



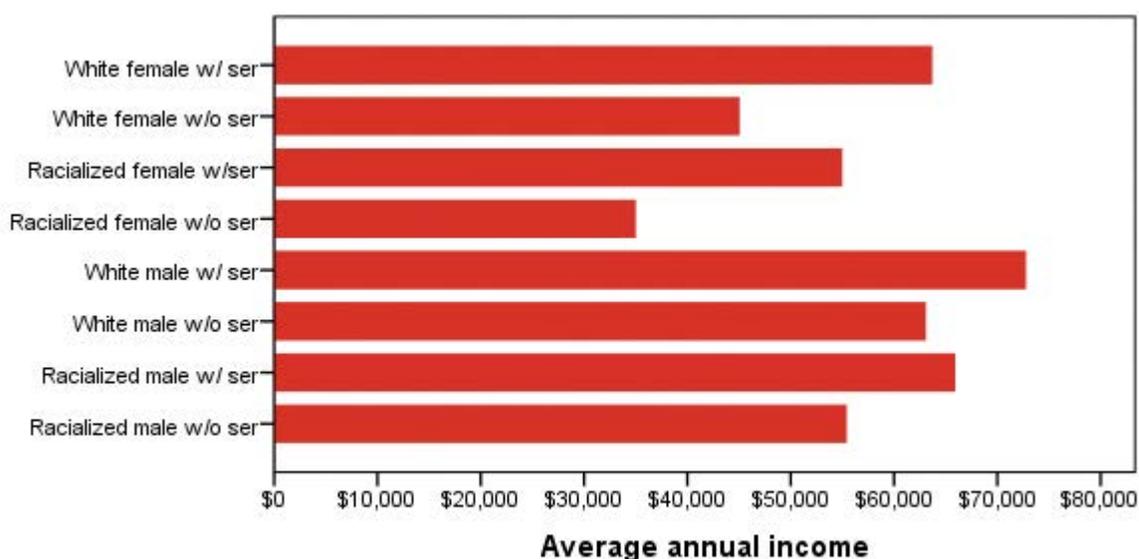
<sup>29</sup> These findings are consistent with those of PEPSO (Lewchuk et al., 2013, p. 19).

<sup>30</sup> These findings, too, are consistent with those in PEPSO (Lewchuk et al., 2013, p. 19), though racialized women in the Niagara region are much less likely to be in a standard employment relation than those in the GTHA in 2011.

Figure 1B also shows the difference between rates of standard employment relations in white and racialized workers. The difference between white and racialized males in standard employment is less than 10 percentage points, and racialized men are more likely to be in standard employment. However, racialized women are far less likely to be in a standard employment relation than white women.

Figure 2 below shows the average annual income for individual respondents depending on their race, gender, and whether they are in a standard employment relation. White men in a standard employment relationship earn the most on average while racialized women without a standard employment relationship earn the least.

Figure 2: Average annual income by sex and SER status for respondents aged 25-64 and working at least 30 hours per week for the Niagara region 2017.



When we examine individuals who work 30 or more hours in a week, three trends stand out. First, residents of the Niagara region in a standard employment relation earn on average more than those without a standard employment relation. Second, on average men earn more than women with the same racialized and employment status. Third, on average whites earn more than their racialized counterparts. Collectively this suggests a premium on being in a standard employment relation, being white and being male in explaining average annual income in the Niagara region.

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We don't have enough data to know if this reflects differences between the Niagara region and GTHA labour markets or province-wide trends regarding the employment of racialized females.

Figure 3 shows that our survey's Canadian-born respondents are more likely to be employed in a standard employment relation than are most groups of immigrants. Less than half (48%) of all Canadian-born respondents held a standard employment relation. Among immigrants, the longer they lived in Canada, their chance of being in a standard employment increased from a low of ca. 15% for the first 5 years, increasing to ca. 35% for 6-19 years of residency. Only immigrants who have lived in Canada 20 years or more had a higher rate than the Canadian-born (ca. 52%).

While on the surface, acquiring a standard employment relation is merely a function of years spent in Canada, this trend may also reflect changes in demand for labour when different cohorts of immigrants arrived in Canada. Given the small number of immigrants in our sample, testing such hypotheses is difficult.

Figure 3: Percentage of immigrants in standard employment relation by years since moving to Canada.

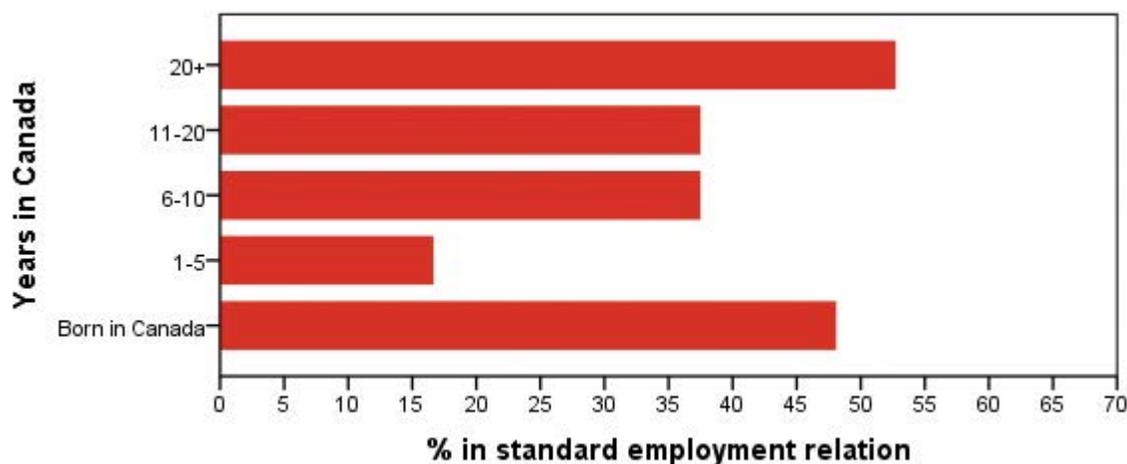
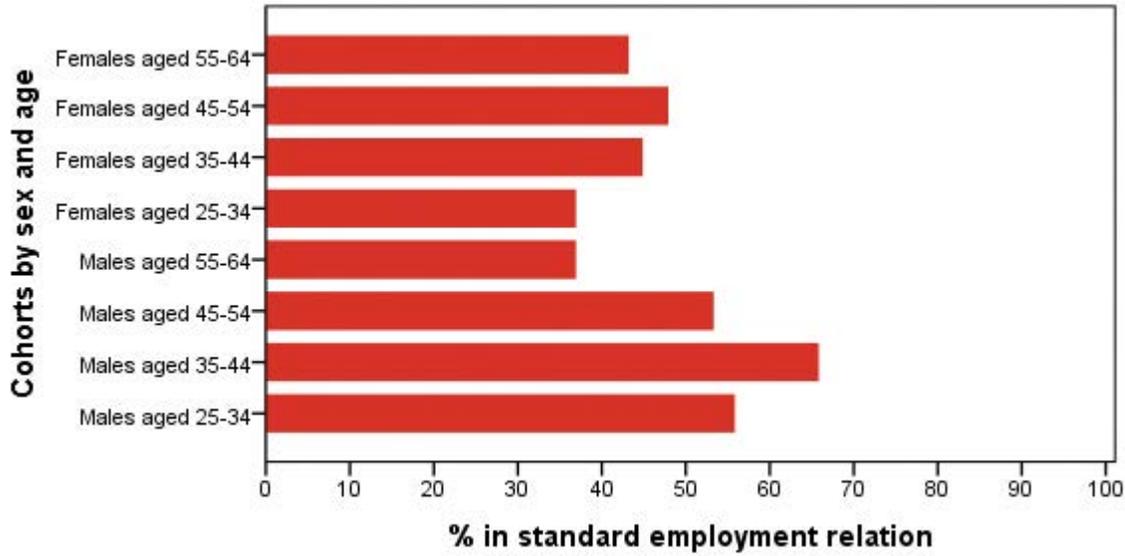


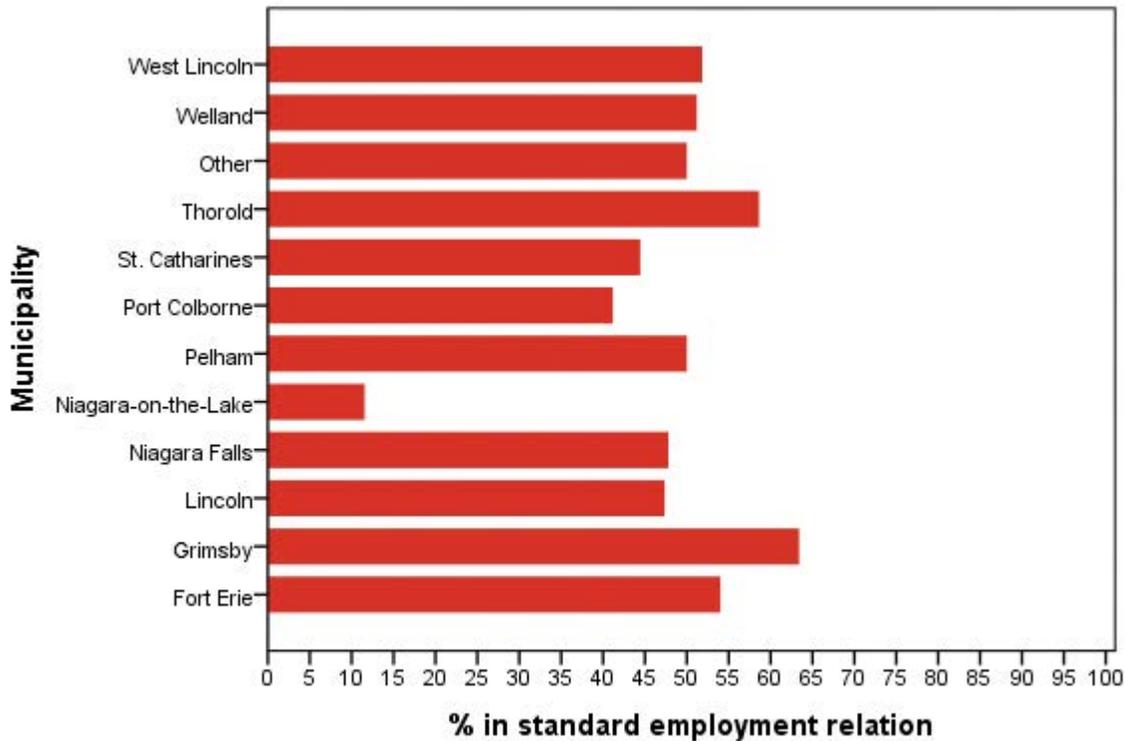
Figure 4 reveals the prevalence of standard employment relation by age and sex. Most males aged 25-54 are in a standard employment relation, whereas the percentage of males aged 55-64 drops to just above one-third of respondents. The highest share, about two-thirds, is held by males aged 35-44. Meanwhile, most females are not in a standard employment relation. Among females, those aged 45-54 have the highest prevalence of holding a standard employment relation.

Figure 4: Percentage in standard employment relation by age and sex.



While the sample was collected at the scale of the Niagara region to make reliable estimates about the state of employment precarity across the region, it can provide less reliable insights into the geography of employment precarity within the Niagara region. Figure 5 provides this. Recalling that the Niagara region average was 48%, Niagara-on-the-Lake had the lowest rate at 12% whereas Grimsby, with 64%, just barely edged out Thorold. With this said, the small number of responses, while proportional to the size of the municipalities, lead us to read these figures cautiously.

Figure 5: Percentage in standard employment relation by municipality.



But what about the 52% of respondents who did not have a standard employment relation? What kind of job did they have? **Figure 6** shows the breakdown of employment for the 52% of respondents not in a standard employment relation. The plurality (30%) of respondents hold full-time employment of 30 or more hours per week; just under a quarter held part-time employment of less than 30 hours per week; just under one-sixth were self-employed with no employees. Collectively, these three groups comprise ca. 70% of the total. Just over 10% were self-employed with employees; just under 10% were full-time with variable hours which could fall below 30 per week; fixed-term contracts of 1 year or more followed with ca. 5%; temporary and short-term contracts of less than 1 year, casual work (e.g., on-call, day-labour), and employment through temporary agencies made up the remainder.

Of interest, given popular concern expressed about their impact on reshaping the 21st century labour markets, is that temporary agencies were the least identified source of employment among those not in a standard employment relation.

Figure 6: Form of employment for those not in a standard employment relation

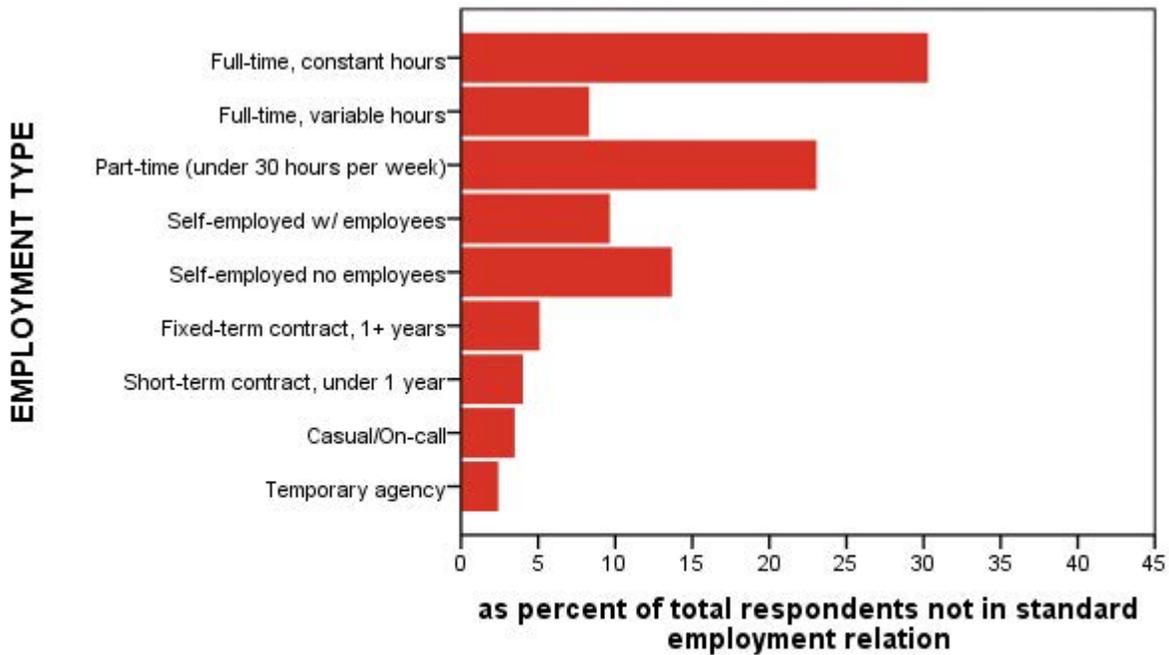


Table 4B simplifies the information shown so far. It shows that ca. 48% are in a standard employment relation, ca. 12% in permanent part-time employment, 15% in precarious employment if we use definition 2, and the remaining quarter are found in the other categories.

Table 4B: Forms of employment in the Niagara region labour market 2017, ages 25-65(%).

Form of employment	% of total	Count
Standard employment relation	47.6%	339
Permanent part-time	12.1%	86
Precarious	15%	107
Other	25.3%	180
<b>TOTAL</b>	<b>100%</b>	<b>712</b>

Against the backdrop of these three definitions, Part 2 introduces and explores the definition of precarity used in this report.

## Part 2: Characteristics of the Niagara Region's Precariously Employed

In Part 2, we compare the characteristics of the Niagara region's precariously employed with those employed in permanent and stable employment relations. This comparison reveals the challenges of precarious employment and how these challenges impact household and community well-being.

### Key Findings

- Men are slightly more likely to be in precarious work compared to women.
- Those without a university degree are more likely to be in precarious employment.
- The average earnings of people in precarious work is roughly \$35,000 less than those in secure work (\$80,000 vs. \$45,000).
- Most precarious workers experience at least "some" variability in their income from week to week. Secure workers rarely have any variation at all.
- Benefits are a regular feature of secure work but very rare among precarious workers.
- Being in a union increases the likelihood of being in secure work. Having said that, over 10% of workers in precarious employment were also unionized.
- Generally speaking, precarious workers are less able to depend on stable and predictable working arrangements. They are more likely to have their schedule changed or work on an on-call basis.
- This unpredictability, as we will see later in the report, creates barriers for meeting their responsibilities and achieving their goals in other aspects of their lives.

### The Employment Precarity Index

The problem with the three approaches described in Part 1 to defining and measuring precarity is that they all miss some segments of the population while also crudely characterizing precarity as a black-and-white condition. To avoid these problems, we adopt the employment precarity index. This more precise and nuanced measure has been championed in the PEPSO project on precarious employment in the Greater Toronto and Hamilton Area, and since used in two similar studies of Peterborough and London, allowing the Niagara region's results to be compared with neighbours.

The index adds up a person's score on 10 survey questions, including questions about:

- The person's employment relationship(s), including part-time, temporary, self-employed, or full-time status;
- Anticipated changes in hours to be worked;
- Variability of earnings;
- Frequency working on-call;
- Frequency working for cash;
- Whether paid if they miss a day of work;
- Whether they would hesitate to report a health and safety violation; and
- Benefits.

Appendix B describes the *Employment Precarity Index* in detail.

The benefits of the Employment Precarity Index are threefold: it recognizes that precarity is not simply all part-time or temporary employment; it recognizes that instead of precarity being an either-or condition, it is a continuum; and it recognizes that there are different combinations of conditions that may well place someone on this spectrum.

## **Employment characteristics in the four clusters**

### **Employment relationships**

Figures 7 and 8 examine the employment relationship across the four employment clusters. Figure 7 shows us that all workers in secure employment are in full-time work. As we move toward the precarious work category there is a greater share in part-time work. In the precarious work category, over 40% of workers are in part-time work.

Figure 7: Form of employment relationship and precarity (% of each cluster).

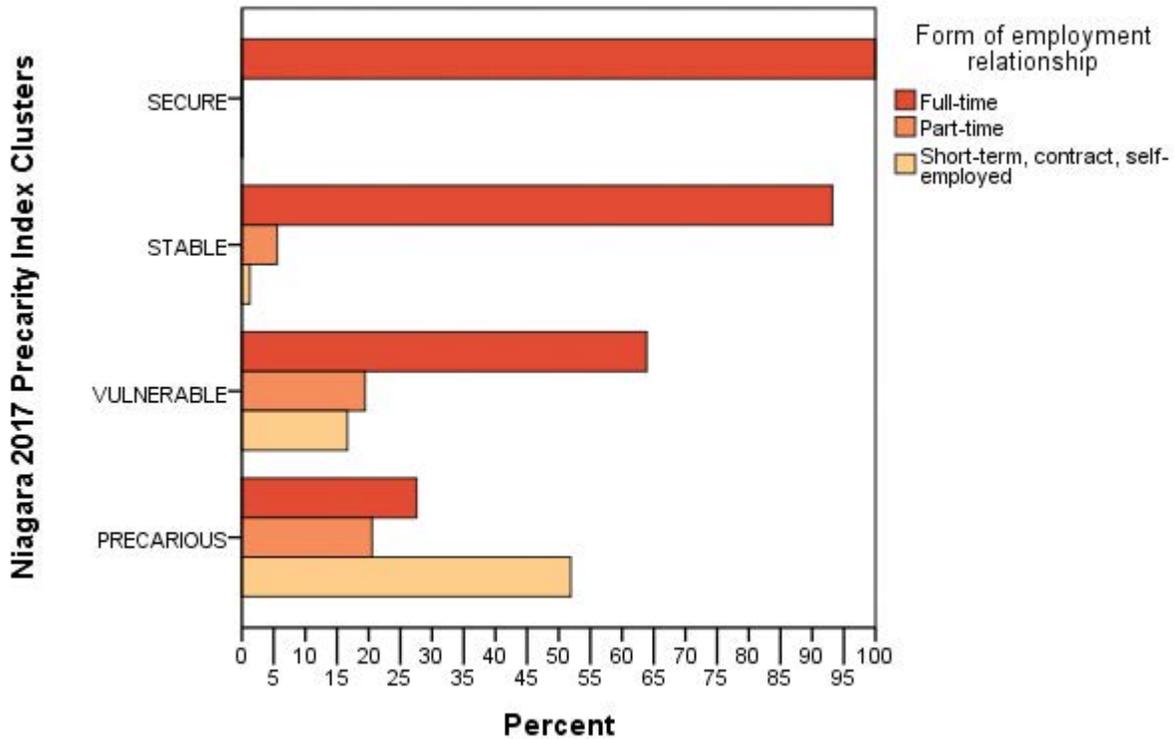


Figure 8: Percentage in standard employment relations (% of each cluster).

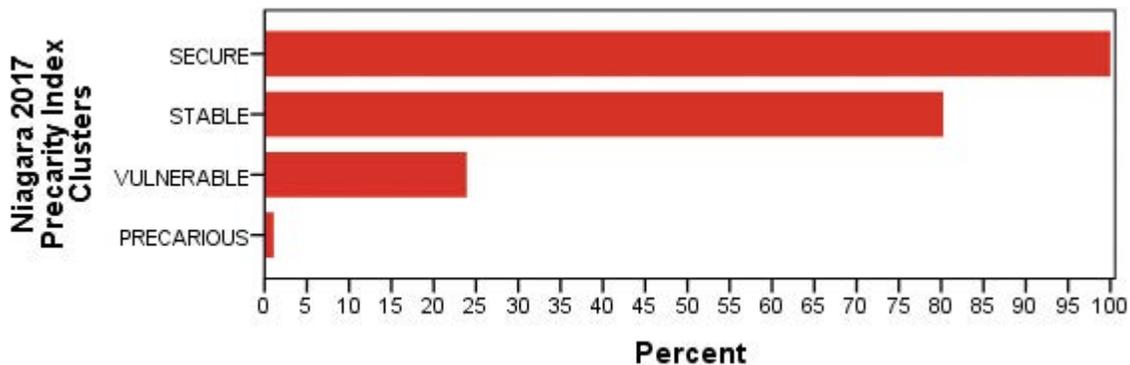
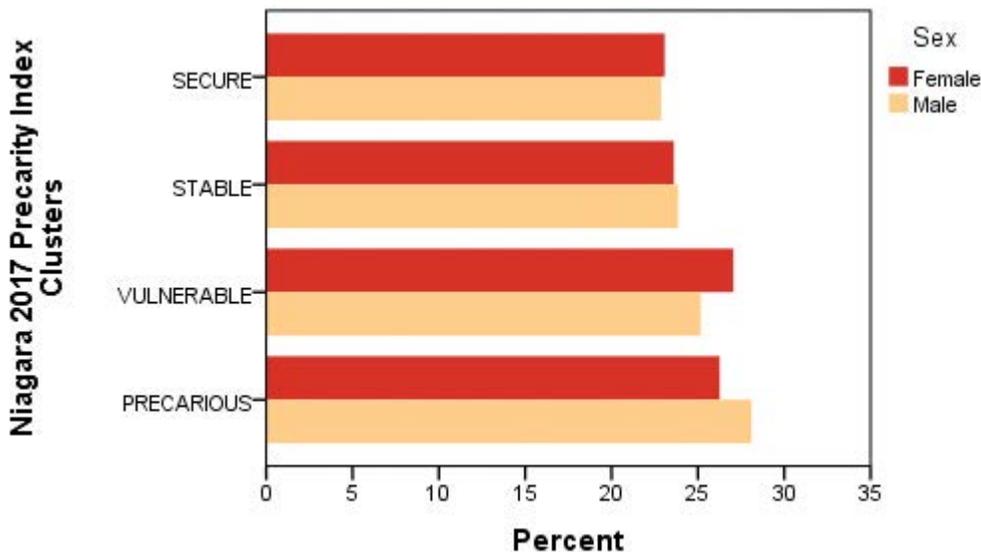


Figure 8 shows us that virtually all of those who were categorized as being in secure employment were in standard employment relations. These percentages decline as we move to the less secure categories. Very few precarious workers are in a standard employment relationship, indicating that a standard employment relation alone is not automatically a means of avoiding precarious employment.

## Understanding statistical significance

When we say that the figures on the table are statistically significant—indicated by [sig. at 0.05 level]—it means that the observed differences (usually between two groups in the same cluster) are very unlikely to be due to chance alone. When we say that the figures are *not* statistically significant—indicated by [not sig.]—this means that the observed difference is small enough that it is likely to be due to chance alone. If there is no mention of significance in a figure's title, it usually means there were insufficient observations in one or more categories to run the appropriate tests. This convention will be used throughout Parts 2 to 5 of this report. For a more detailed explanation, see Appendix D.

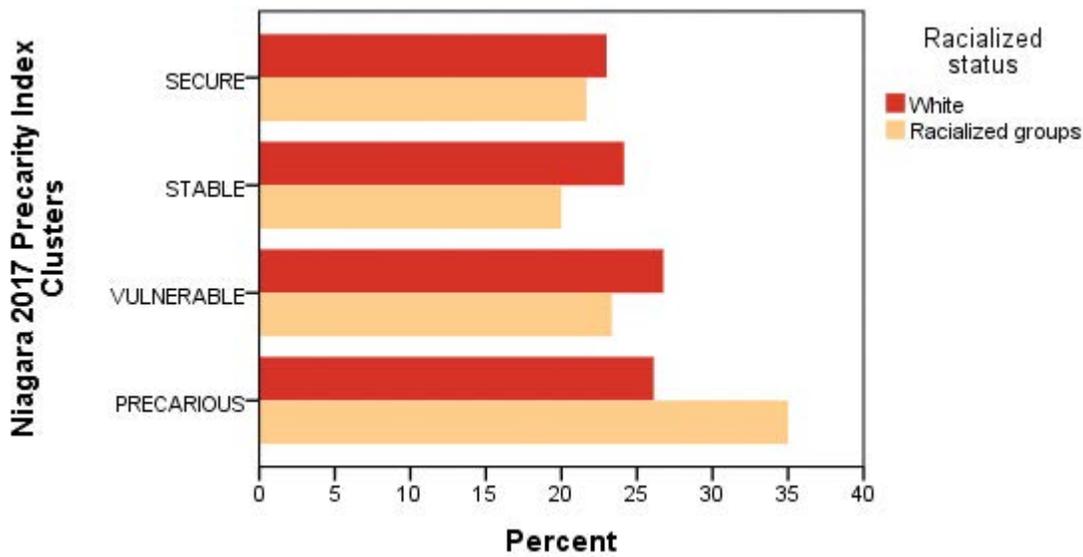
Figure 9: Gendered patterns of precarity (% of each sex) [not sig.].



Like earlier PEPSO findings, men are slightly more likely than women to be in precarious employment. This is somewhat counterintuitive given men's historical labour force advantages, particularly those rooted in older discriminatory practices that saw manufacturing work as "mens' work."<sup>31</sup> Regardless of the past, differences between men and women in each cluster are not statistically significant, meaning that these rates are likely to be the same for men and women.

<sup>31</sup> PEPSO's It's More Than Poverty (Lewchuk et al., 2013, pp. 13-15).

Figure 10: Racial patterns of precarity (% by racialized status) [not sig.].



Here we have some suggestive evidence that non-white respondents are more likely to be precariously employed, but the differences are not statistically significant. To determine if this difference is likely to be a real difference (i.e., statistically significant), we would need a larger sample, as the sample of non-white workers in the Niagara region is 60 persons shared across the four clusters. In part this reflects the region's lack of ethnic diversity.

Figure 11: Percentage of non-immigrants and immigrants in secure and precarious employment (% of immigrants by years living in Canada) [not sig.].

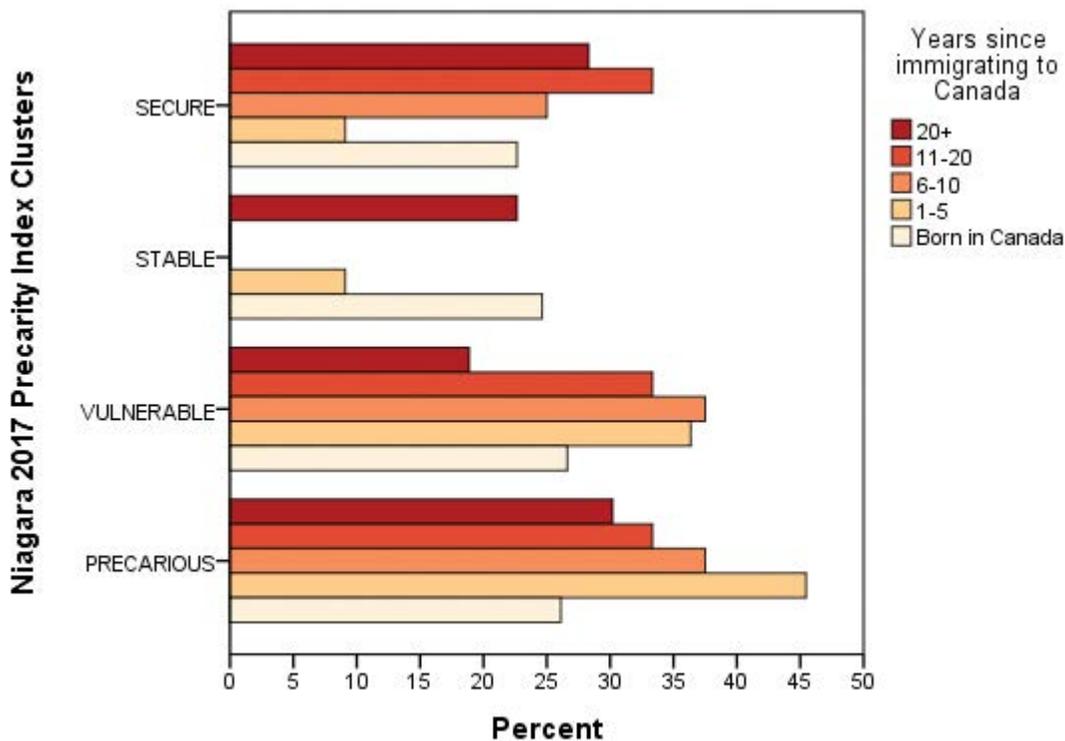
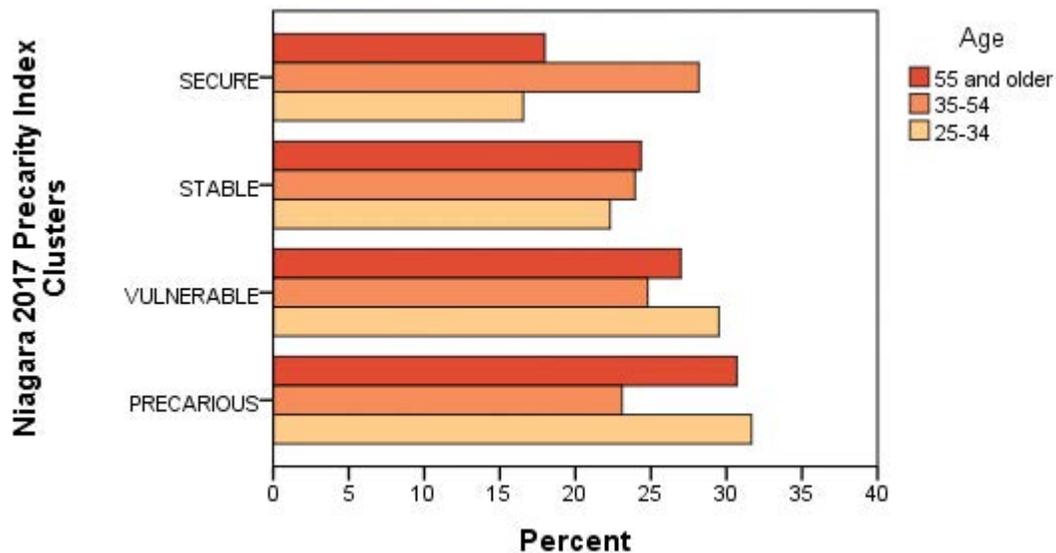


Figure 11 shows that there is no real relationship between number of years since immigrating to Canada and levels of precarity, confirmed by differences not being statistically significant. It is interesting to note that respondents who were born in Canada tend to be more evenly distributed across precarity clusters while immigrant workers tend to vary in levels of precarity more.

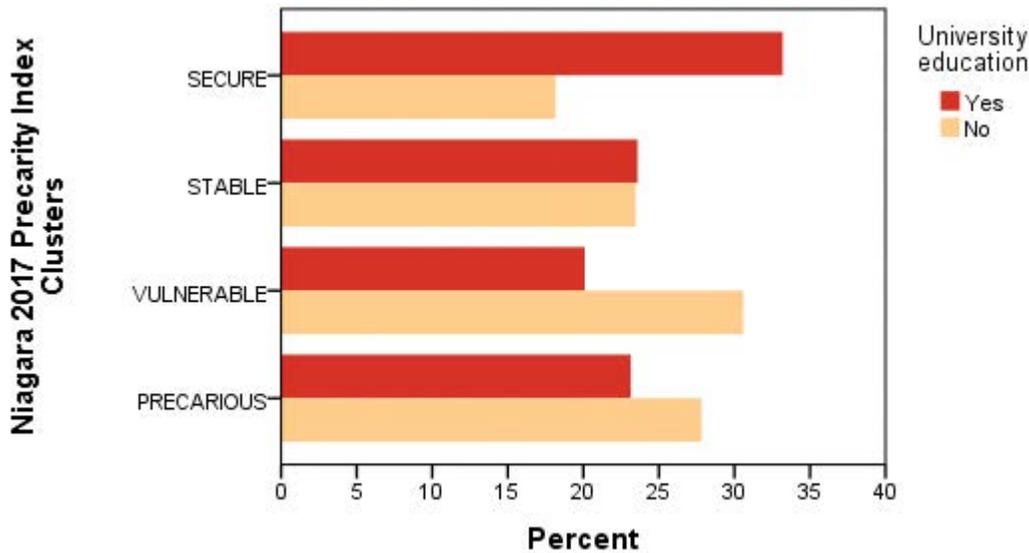
Figure 12: Age pattern of Precarity (% by age) [sig. at 0.05 level].



Here we see quite clearly that precarious work seems to be more common for people in the youngest and the oldest categories, whereas secure work is more common for the 35-54 group. This pattern conforms to the traditional pattern of precarious work being more common at the beginning and end of one's career.<sup>32</sup>

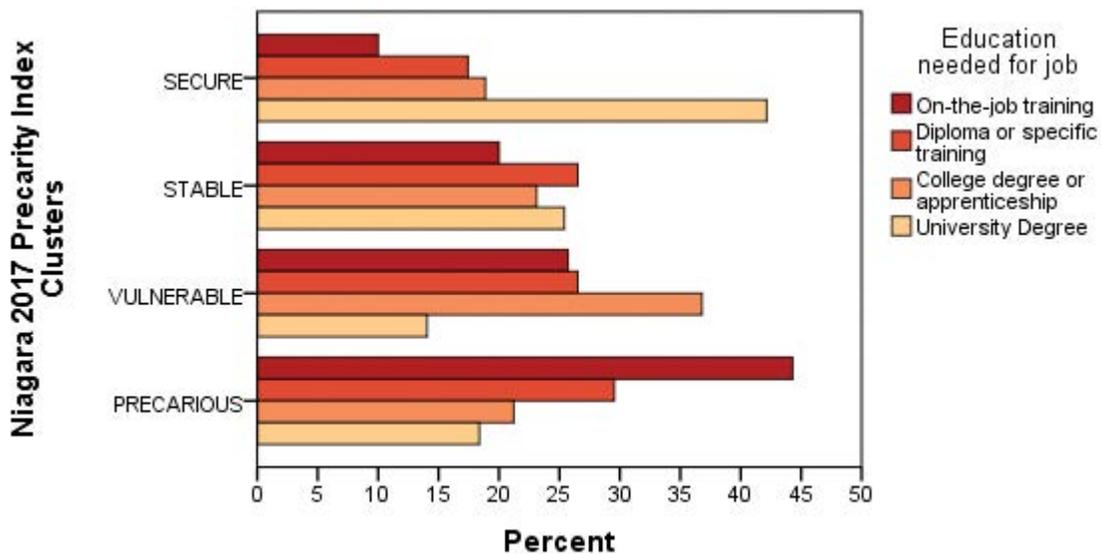
<sup>32</sup>Standing (2011, pp. 65, 82).

Figure 13: Educational attainment and precarity (% of each education category) [sig. at 0.01 level].



As expected, those with a university degree are substantially more likely to be in the secure category than those without. The relationship between advanced education and a good job is a truism of Canadian labour markets. What is perhaps more notable is that more than 20% of those with a degree are in precarious employment and an additional 20% are in the vulnerable category. Clearly a university degree does not guarantee a secure job.

Figure 14: Education needed for job and precarity (% of each education category) [sig. at 0.01 level].



We also asked respondents which of four options best described their work. The four options were: knowledge/creative work; service sector work; manufacturing, construction, trades, and transport work; primary sector work (fishing, farming, natural resources). Inasmuch as these four prompts were clear to the respondent, they identify their sector of employment.

Figure 15: Sectoral pattern of precarity (% of each sector) [sig. at 0.1 level].

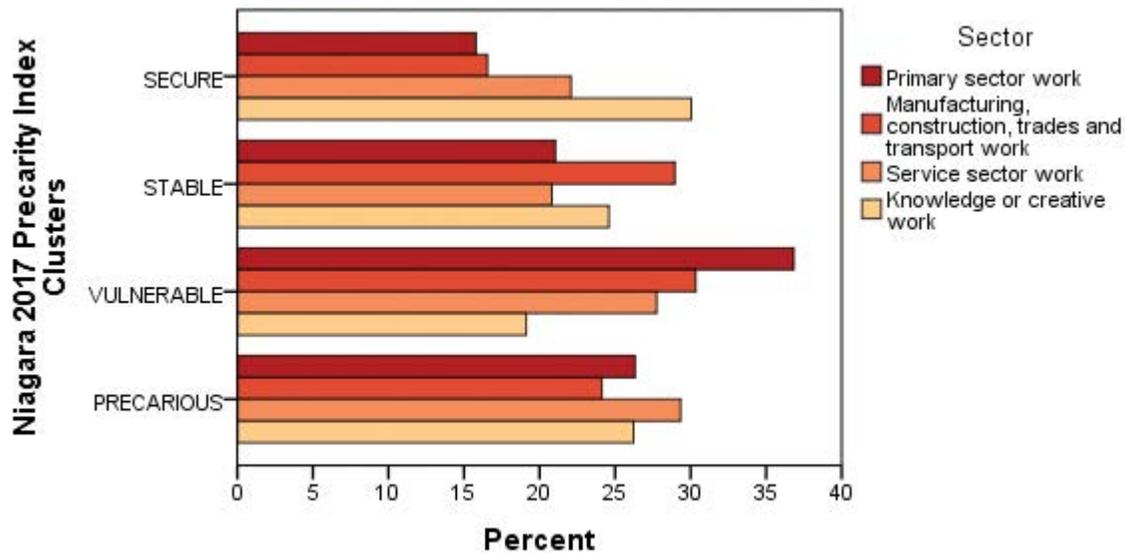


Figure 15 shows us that those workers in the secure category are most likely to be classified as knowledge workers. The largest category in the precarious cluster are workers in the service sector.

Figure 16: Regional pattern of precarity (% of each region) [not sig].

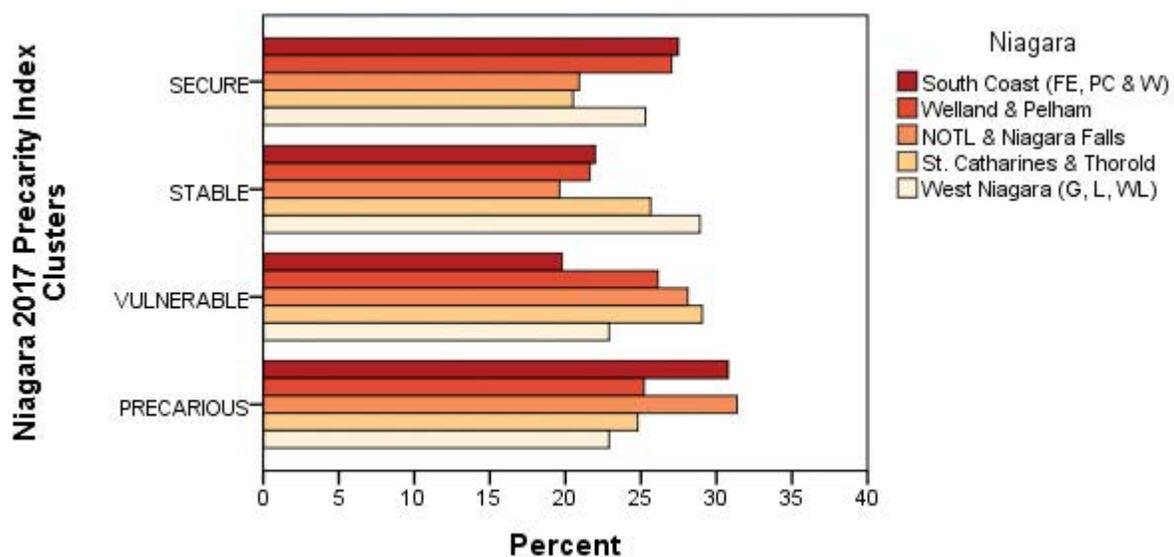
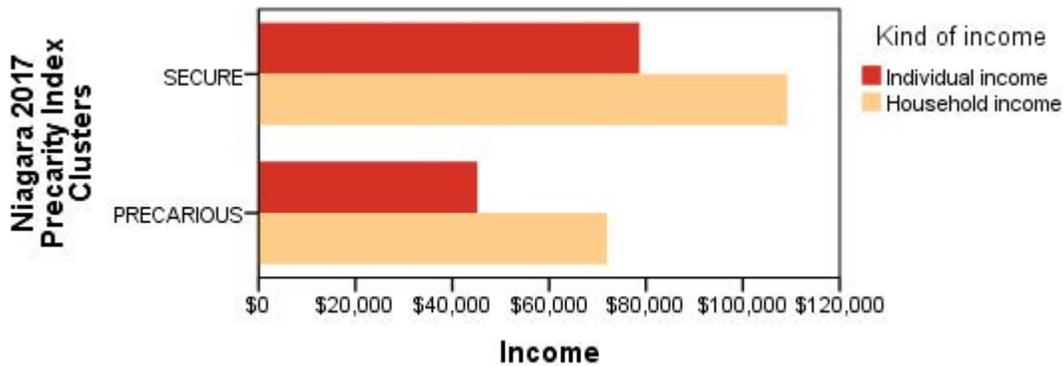


Figure 17: Average individual and household income (\$) [sig. at 0.01 level].



We see a substantial difference in the mean household and individual income by employment status, as those who are in secure employment have much higher income than those who are precariously employed.

Figure 18: Degree of income variability from week to week in the last 12 months (% of each cluster) [sig. at 0.01].

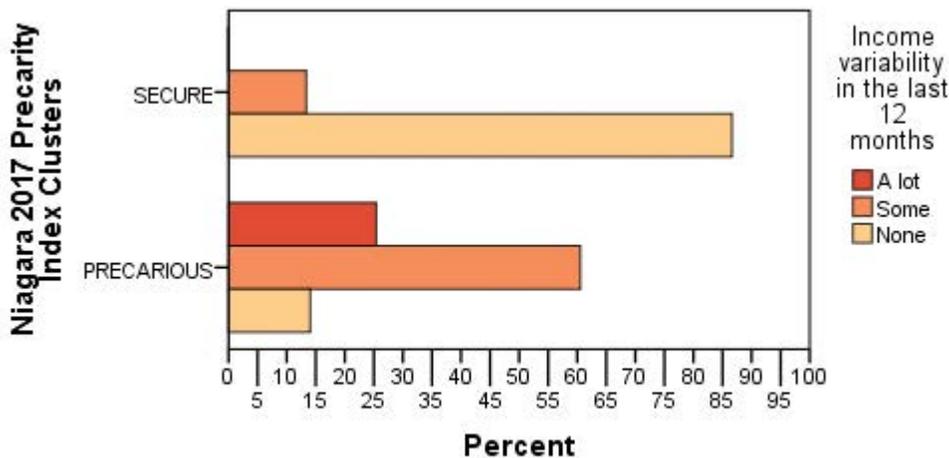


Figure 18 shows us that there is a great deal of variation in the consistency of income for secure versus precariously employed people. Whereas over 90% of those in secure employment said that there was no variability in their income over the past year, almost 90% of those in precarious employment said that there was a lot or some income variability over the past year. The implications of this is that those people in precarious work are less able than those in secure work to make long-term plans related to family building and major purchases.

Figure 19: Employment benefits – vision, dental, drugs, life insurance, pension (% of each cluster) [sig. at 0.01].

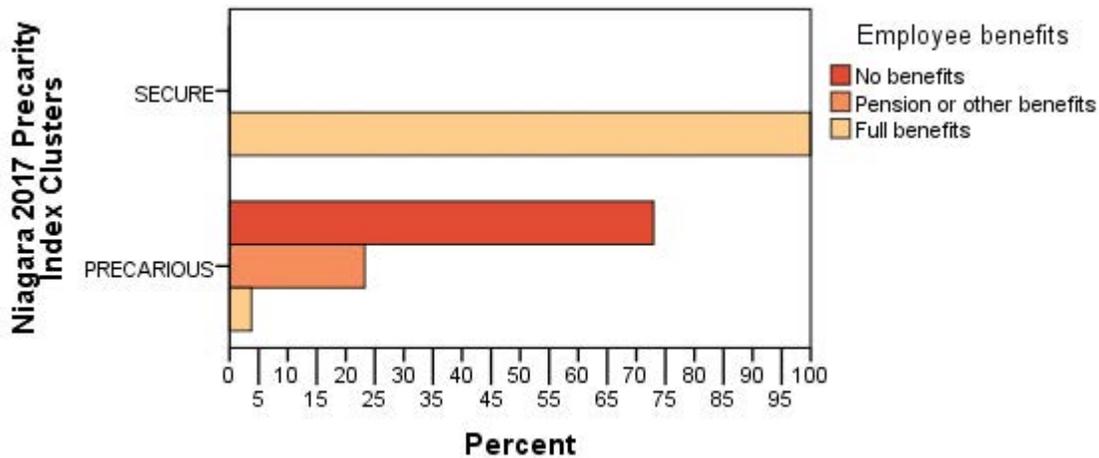
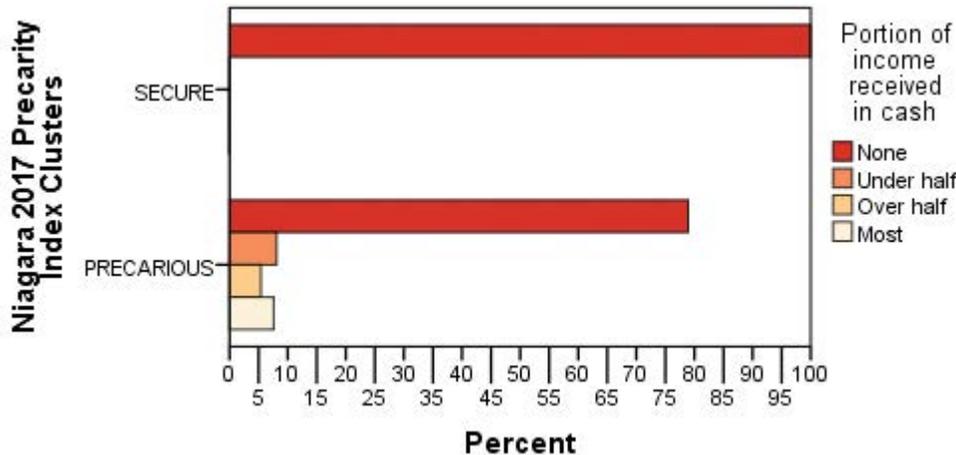


Figure 19 shows that there is a clear division regarding which types of workers receive benefits. All secure workers receive full benefits whereas less than 5% of precarious workers receive benefits. (A PEPiN advisory committee member from an employment centre said that the clients he is in touch with don't even expect benefits anymore.)

Figure 20: Portion of income received in cash (% of each cluster).



A small minority (around 10%) of precarious workers receive their income in cash. Payment in cash might mean that the recipients do not pay tax on this portion of their pay, but it also means that they cannot claim that income towards Employment Insurance or the Canada Pension Plan. None of the respondents in secure work say that they received any of their pay in cash.

Figure 21: Always paid for work done (% of each cluster).

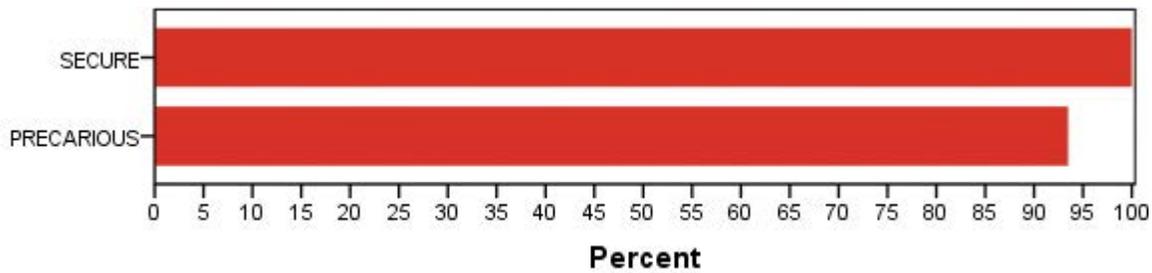
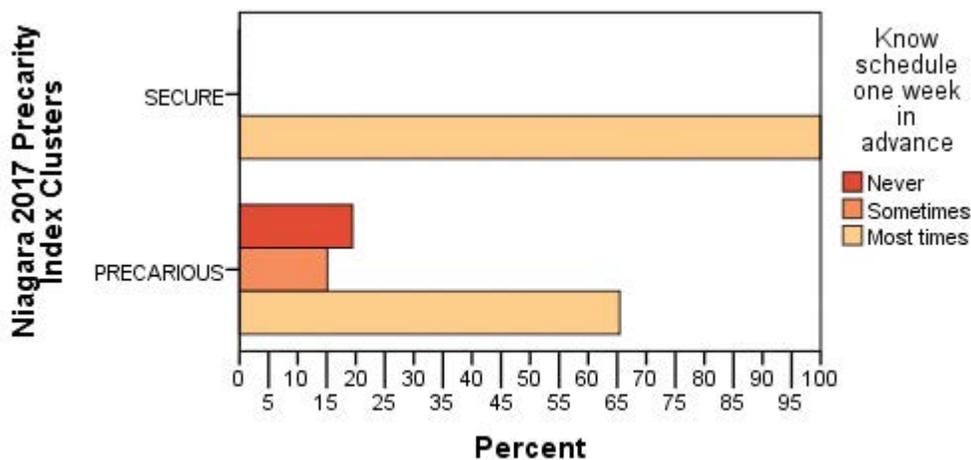


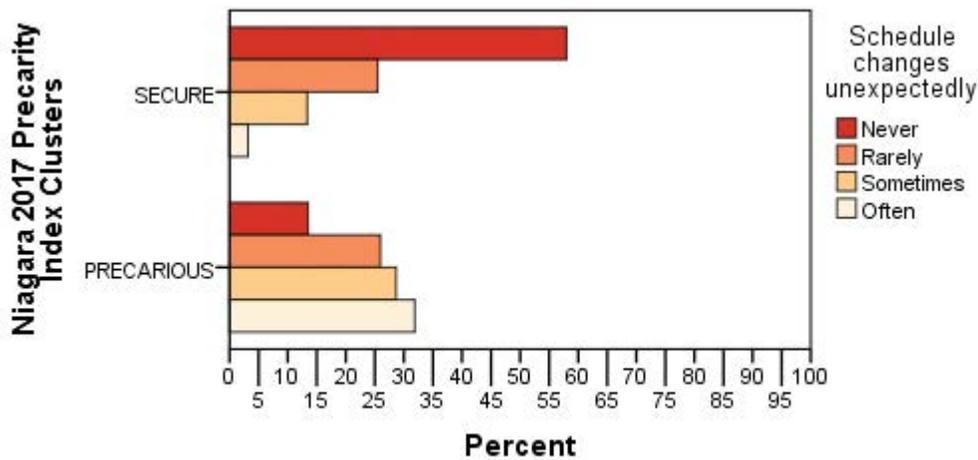
Figure 21 shows that all secure workers are paid for work done, while over 5% of precarious workers say that they are not always paid for work done.

Figure 22: Know schedule one week in advance (% of each cluster) [sig. at 0.01 level].



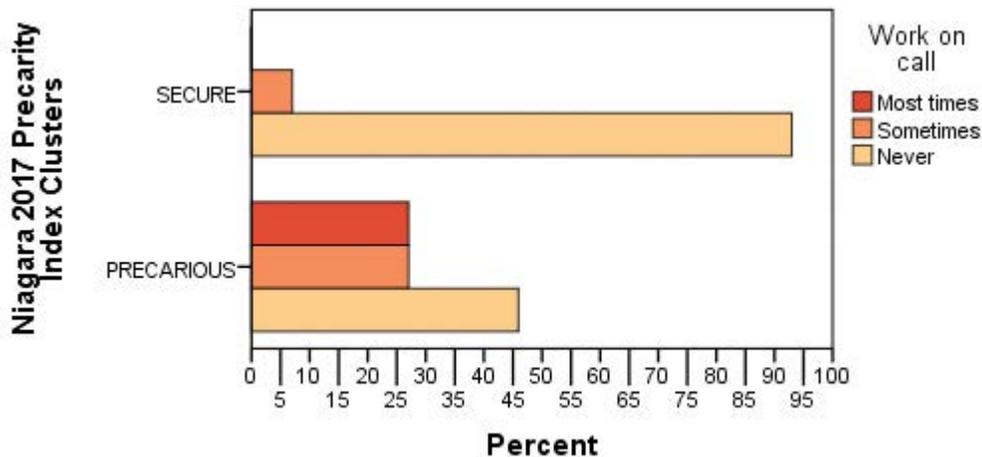
Figures 22 and 23 deal with the predictability of work schedules. Knowing one's schedule a week in advance and having that schedule fixed in place are central for workers to be able to make commitments to their families and their communities and fulfill them. We see a great deal of variation in the predictability of work schedules when we look at secure versus precarious workers. All secure workers say that they know their schedule in advance compared to only about two-thirds of precarious workers. And while more than half of secure workers say that their schedule never changes unexpectedly, only about 15% of precarious workers say that their schedule never changes.

Figure 23: Know schedule 1 week in advance (% of each cluster) [sig. at 0.01 level].



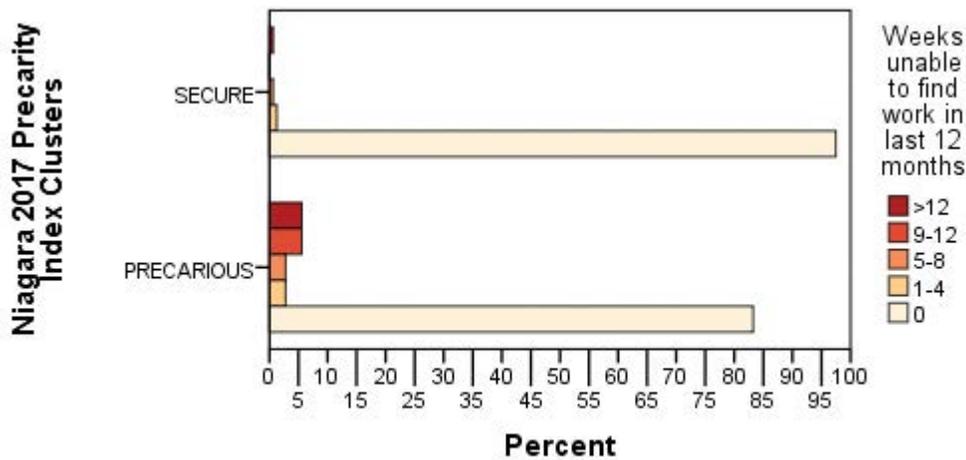
More than 60% of secure workers say that their schedule never changes unexpectedly. This compares to only about 15% of precarious workers who say that their schedule never changes unexpectedly. Similarly, around one-third of precarious workers say that their schedule changes often. This uncertainty makes it difficult for precarious workers to make plans for family and community involvement, as well as leisure.

Figure 24: Working on-call (% of each cluster).



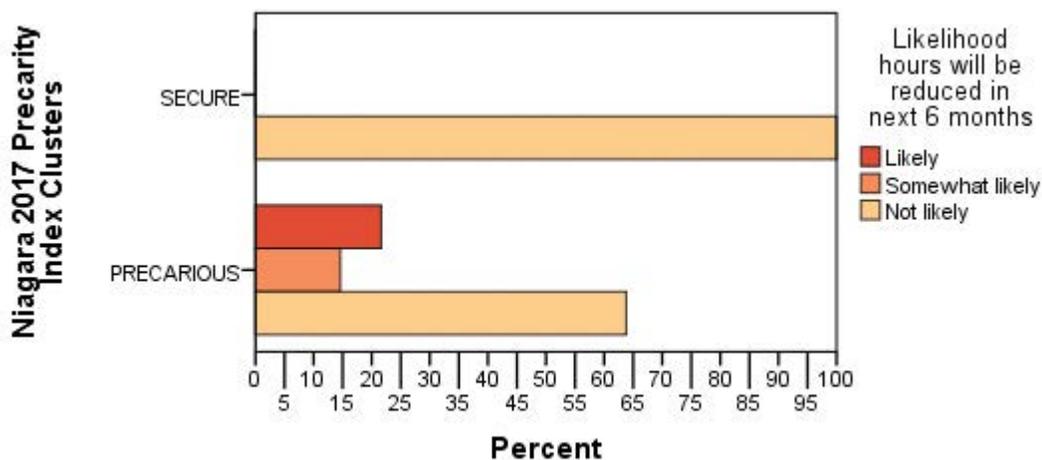
Working on-call is not an issue for over 90% of secure workers, but about half of precarious workers say they are on-call sometimes or most times.

Figure 25: Weeks unable to find work in last 12 months (% of each cluster).



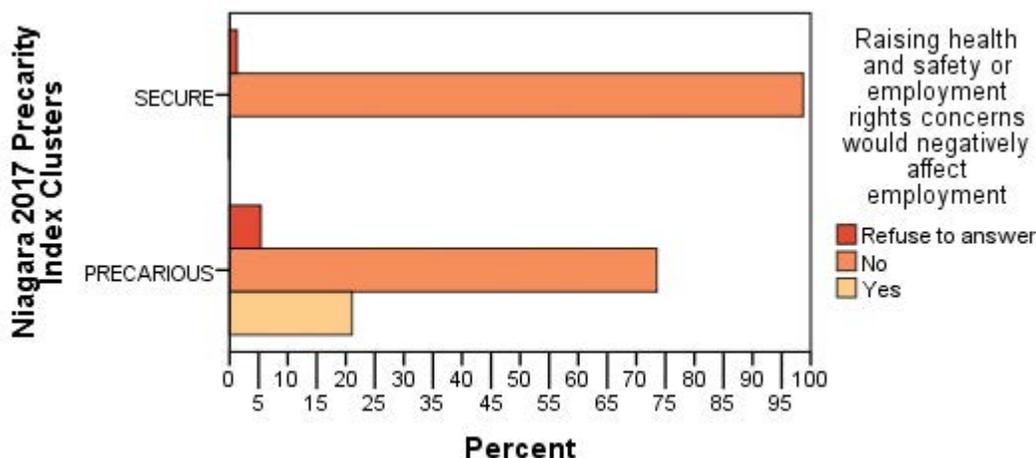
Stable workers tend to be in the same job for years at a time. Some precarious workers, on the other hand, spend at least some of their time looking for work. In fact, looking for work often becomes an unpaid job in itself.

Figure 26: Expected change in hours in the next 6 months (% of each cluster) [sig. at 0.01 level].



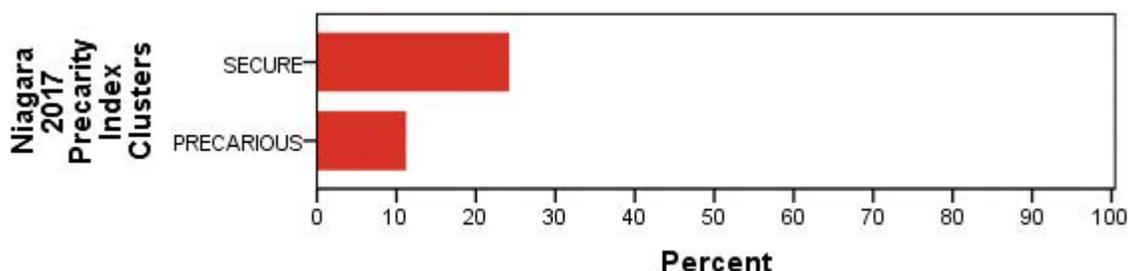
Secure workers have almost complete confidence that their hours of work will stay the same over the next 6 months whereas about one-third of precarious workers say that it is likely or somewhat likely that their hours will be reduced over the next 6 months. This uncertainty about future income creates uncertainty about their future and affects their ability to make plans.

Figure 27: Raising health and safety or employment rights concerns would negatively affect employment (% of each cluster) [sig. at 0.01 level].



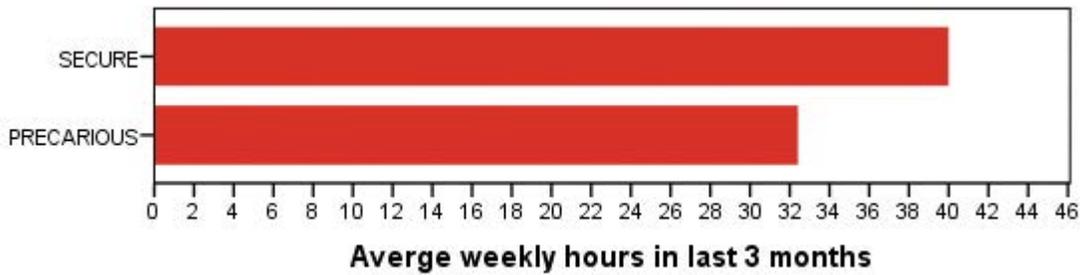
Neither secure nor precarious workers seem to be concerned that raising health and safety or employment rights concerns would negatively affect employment. That said, precarious workers are significantly more likely to say that this is a concern.

Figure 28: Unionized workplace (% of each cluster) [sig. at 0.01 level]



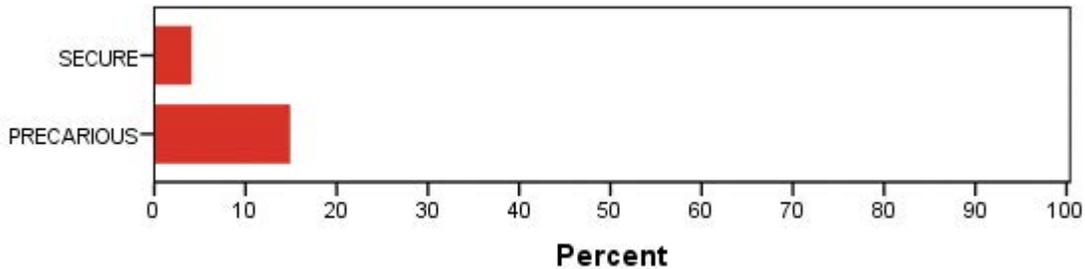
About one-quarter of secure workers are in unionized jobs compared to only 10% of precarious workers. Naturally, unions have historically tried to negotiate the elements of secure work into their collective agreements. What might be slightly more telling, and consistent with other findings of this report, is that being in a union does not eliminate the characteristics of precarious employment.

Figure 29: Average weekly hours in last 3 months (% of each cluster) [sig. at 0.01 level].



Whereas secure workers have what we conventionally define as full-time hours (approximately 40 hours per week), precarious workers average approximately 32 hours per week.

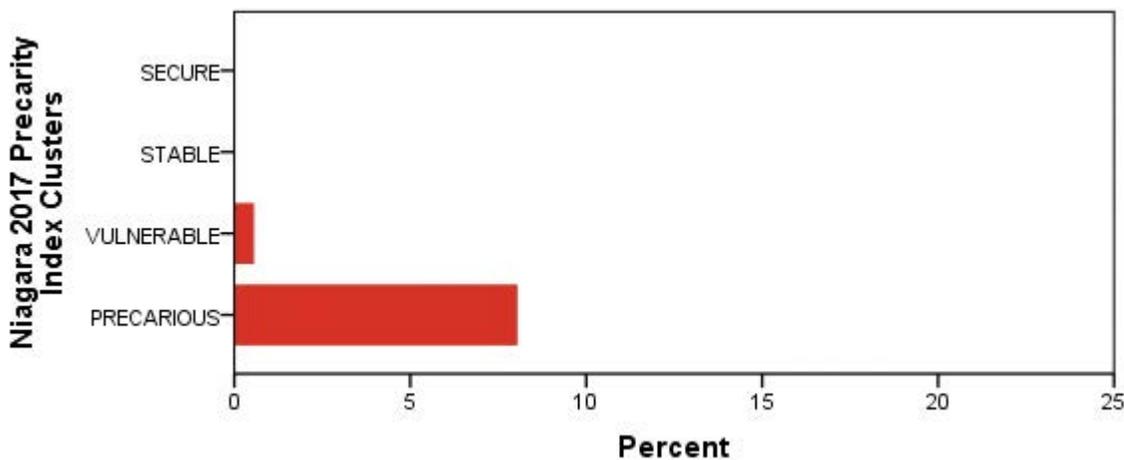
Figure 30: Multiple jobs in the last 12 months (% of each cluster) [sig. at 0.01 level].



Precarious workers were about three times as likely to have worked at multiple jobs over the past year. Once again we can imagine that precarious workers are required to devote some of their free time to the process of applying for jobs.

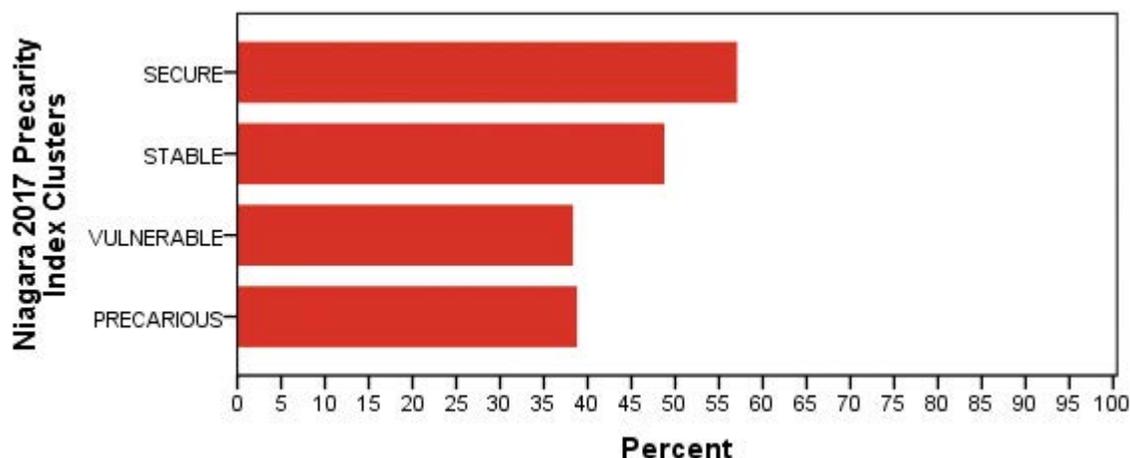
### Temporary agency work

Figure 31: Worked at temporary agency in last 3 months (% of each cluster).



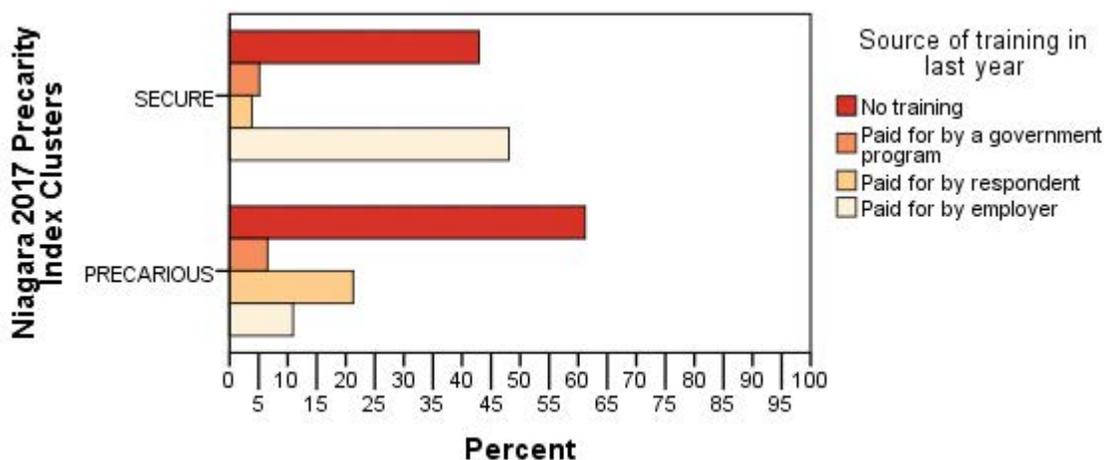
About 8% of precarious workers worked for temp agencies over the past 3 months. Temp agencies are used by employers to recruit workers. The workers themselves receive only a portion of the payment the employer makes to the temp agency.

Figure 32: Received any training in last year (% of each cluster) [sig. at 0.01 level].



Secure workers are more likely to have received training the past year. This may be a reflection of the greater commitment employers have to develop the skills of their workforce. Often workers in stable employment gain transferable skills that can be used to enhance their future employment possibilities. Figure 33 reveals that precarious workers who do receive training are more likely than secure workers to pay for it themselves.

Figure 33: Source of training received in last year (% of each cluster) [sig. at 0.01 level].



## Part 3: The Impact of Precarious Employment on Household and Family Well-Being

Having identified the key features of precarious employment in Part 2, in Part 3 we examine how working in precarious employment impacts households' and families' well-being.

### Key Findings

We find the following about household status and precarity:

- Persons in the secure cluster are more likely to be married or widowed than those in the precarious cluster (see **Figure 34**).
- Persons in the secure cluster are more likely to be in households with children than those in the precarious cluster (see **Figure 35**).
- Over 40% of persons in the low-income and insecure grouping say that anxiety about employment "often" interferes with their family and personal life (see **Figure 41**).
- Over 40% of persons in the low-income and insecure grouping say that uncertainty over work schedule prevents doing things with friends and family (see **Figure 43**).
- Over half of persons in the low-income and insecure grouping say that concern over their employment situation negatively affected large spending decisions (see **Figure 45**).

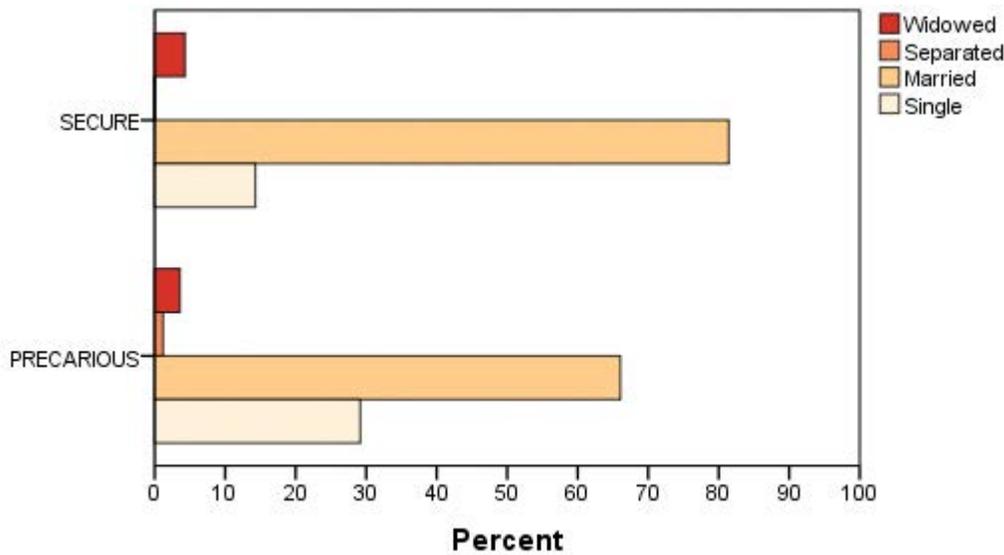
### Household status

We define household status as whether someone is single, married (including common-law), separated, or single. **Figure 34** compares the household status of people in the *secure* and *precarious* clusters. People in the secure cluster are more likely to be married and less likely to be single than people in the precarious cluster. The share of widowers is about the same, while the share of separated persons in the two groups is too low to determine if there is a real difference between the two clusters.

As PEPSO (Lewchuk et al., 2013, p. 55) reports, some of these differences reflect two trends. First, younger people are more likely to be precariously employed than older persons (see **Figure 12**). Second, younger people are more likely to be single than are older people (52% of all the singles were aged 25-34, with the remaining 48% shared amongst the population aged 35-64).

Despite these two trends, precarity has an additional effect on marital status independent of age. For those aged 25-34, only 36% in the secure cluster are single compared to 61% in the precarious cluster. For those aged 35-44, 8% of the secure cluster are single compared to 36% in the precarious cluster.

Figure 34: Household status by precarity (% of each cluster) [sig. at 0.05 level].



These findings suggest that residents of the Niagara region in precarious work are likely to delay forming long-term romantic relationships, and as we see in Figure 35, for this reason are less likely to have children under 18 living with them.

### Differences in marital status for men and women

We also find consistent differences in marital status between men and women, even when controlling for precarity status.

More men in precarious employment reported being single (35%) compared to women (24%). Unsurprisingly, men in precarious employment are less likely to be married or in a common-law relationship (62%) than are women (70%).

Among those in secure employment, men are also more likely to be single than women. In that cluster, 20% of men report being single compared to 9% for women. Among men in secure employment, 77% are married (including common-law), whereas 86% of securely employed women are.

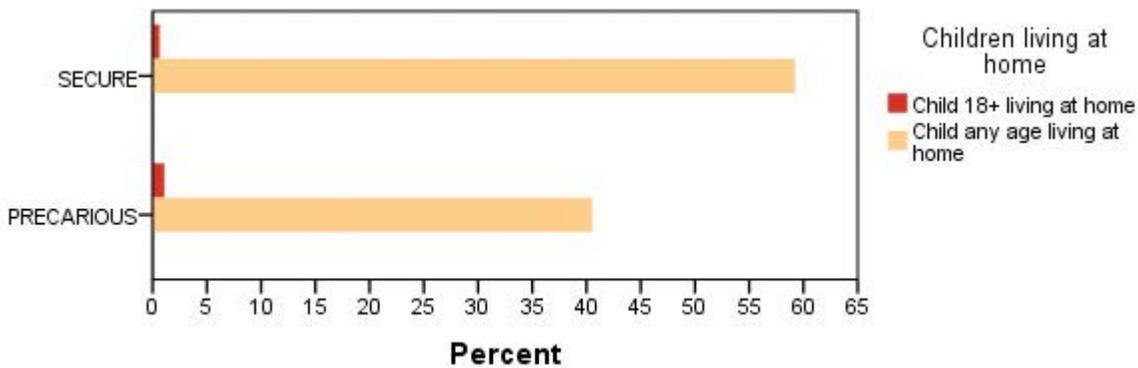
A 27-year-old sales associate from the Niagara region explains her concerns of childcare and finances as she encounters changes in relationship status:

*I recently had to move back to my dad's because I couldn't afford my apartment after my husband and I split. Even when we were together, things were very tight. I have a daughter to care for and sometimes don't have the means to do that. The hours are too unpredictable and there's nothing for full time with benefits that pays above minimum wage anymore. For one, raising the minimum wage was [challenging] because employers are cutting hours at every corner. What we should be doing is lowering the cost of living, not raising the prices to try to meet the cost of living.*

## Children living in household

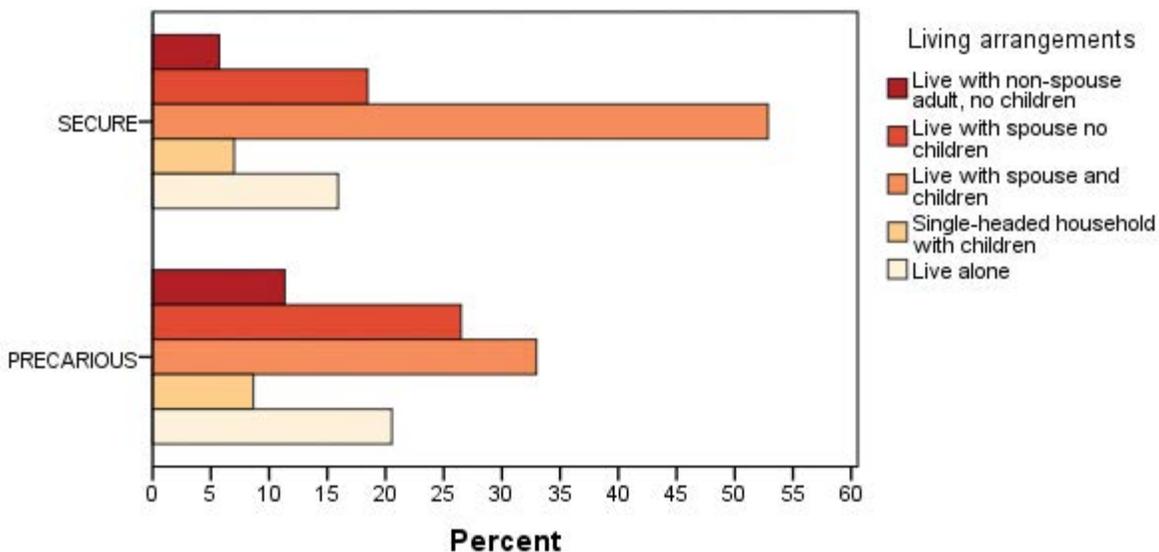
We also asked about the number of children living at home. **Figure 35** shows our findings for the most and least secure clusters. Residents of the Niagara region in the secure cluster are more likely to live with children than are those in the precarious cluster. However, both clusters have about the same share of adult-age children living at home. It follows that in light of these trends, residents of the Niagara region in the secure cluster are more likely to live with children under the age of 18 than are residents of the Niagara region in the precarious cluster.

Figure 35: Children at home by precarity (% of each cluster) [sig. at 0.01 level].



When we compared PEPSO's findings in the Greater Toronto Hamilton Area (Lewchuk et al., 2013, p. 56), the percentage of the Niagara region households with adult children living at home is much smaller. Whereas the PEPSO report found that the GTHA's secure and precarious clusters comprised over 15% of households reporting adult children living at home, in the Niagara region this share is much lower at around 1%.

Figure 36: Living arrangements by precarity (% of each cluster) [sig. at 0.05 level].



## Partners not working for pay

In Figures 37 and 38, we see that men (25%) are more likely than women (16%) to report that their partners do not work for pay. Males' partners are less likely to work in permanent full-time jobs (50%) than are females' partners (70%). The third key difference between men's and women's partners is in part-time employment. Whereas about 15% of men report that their partners are in part-time employment, only 2% of women report that their partners are in part-time employment.

Figure 37: Employment relation of males' partners (%).

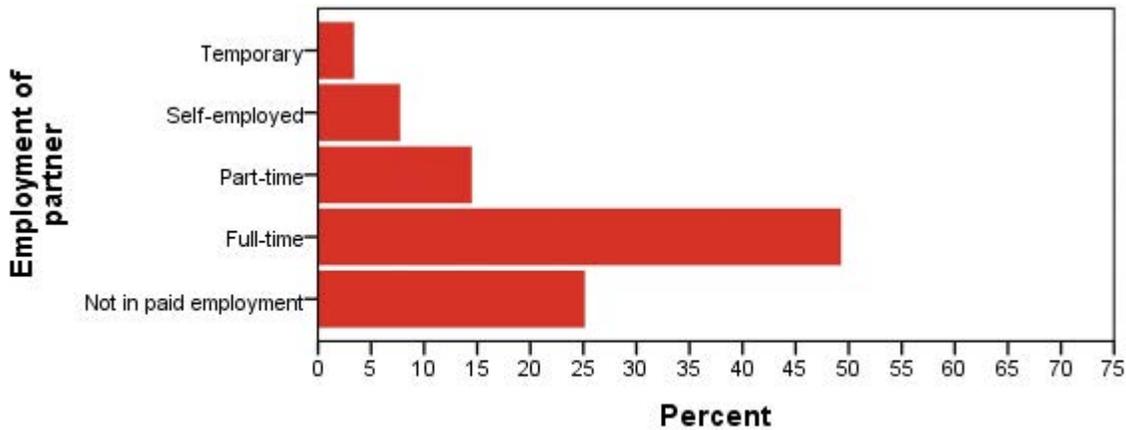
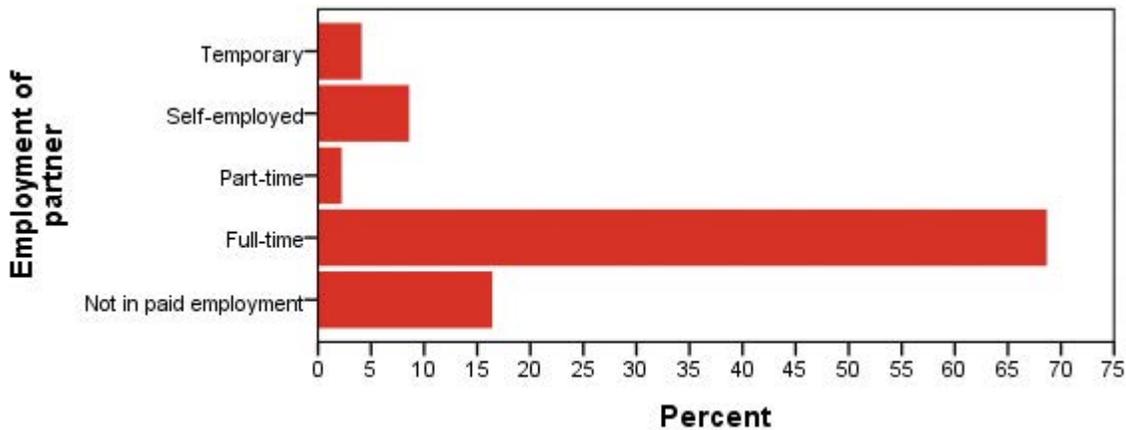


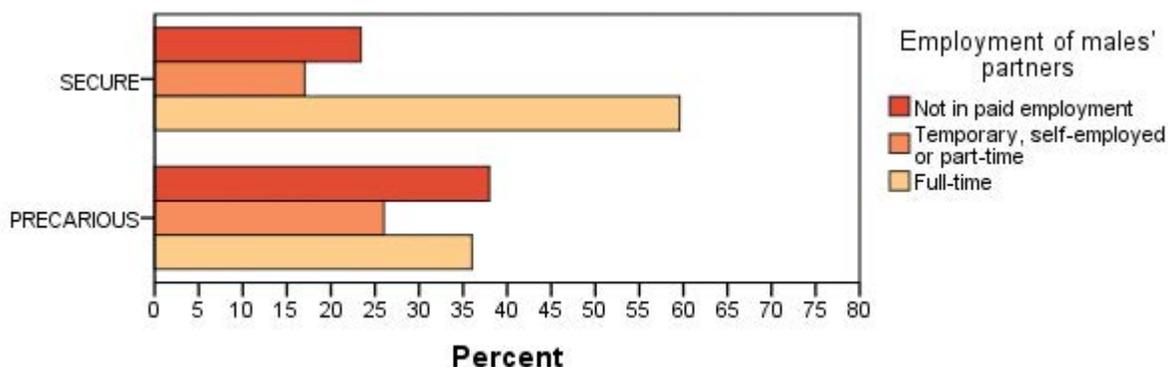
Figure 38: Employment relation of females' partners (%).



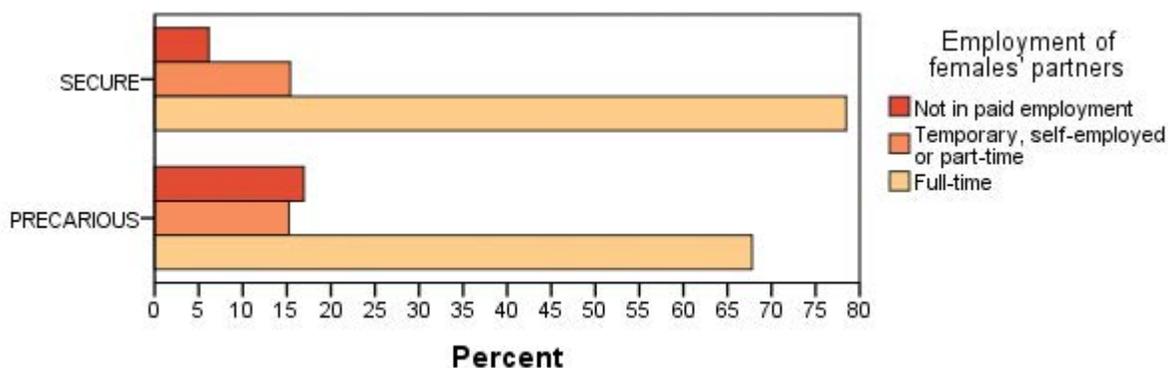
When we combine the data from **Figures 37** and **38**, three noticeable differences emerge. First, for persons in the secure cluster, only 1% of their partners have temporary employment, compared to 6% of partners for persons in the precarious cluster. Second, among persons in the secure cluster, 71% of their partners are in full-time employment; among persons in the precarious cluster, this is only 53%. Third, only 13% of partners to residents of the Niagara region in the secure cluster do not work; the percentage is twice that (27%) for those residents of the Niagara region in the precarious cluster.

**Figures 39** and **40** both show us that people who are in precarious employment are more likely to have partners who are not in paid employment. This is the case for both men and women. This may be due to the additional scheduling and childcare related issues that emerge from precarious employment relations making it more difficult for one's partner to find full-time work.

**Figure 39: Employment relation of males' partners (% of each cluster).**



**Figure 40: Employment relation of females' partners (% of each cluster).**



## Household well-being

The following table describes how income and employment category intersect to create something that we can call household well-being. By doing so, we can see if there are differences between more and less precarious households that have a similar income.

To do this, we divide our sample into six categories, as shown in **Table 5**. First, we sort each household into one of three income categories:

- Low-income households altogether earning less than \$60,000 per year;
- Middle-income households earning from \$60,000 to \$100,000; and
- High-income households earning over \$100,000.

We then divide each income category into two further employment components—secure and insecure—by use of the median of the Employment Precarity Index. The median—the point where half the scores are below and half above—was 20. Respondents whose employment precarity scores were 20 or lower were assigned to the secure employment category; those with scores higher than 20 were assigned to the insecure category. This results in six income/precarity categories. Following the convention laid out in PEPSO (Lewchuk et al., 2013, p. 59), persons who were in the *precarious* and *vulnerable* clusters are in said to be in the "insecure" employment category. Likewise, the "secure" employment category refers to those persons who were in the *secure* and *stable* clusters.

Although the PEPiN survey had a total of 713 respondents, some respondents declined to answer some questions (such as those about income). As a result, our precarity/income categories are drawn from 534 of these respondents. This includes single-person households, whose numbers are listed in **Table 5**.<sup>33</sup>

In **Table 5** we see that people in the low-income category are more likely to be in insecure employment than secure employment. Persons in the middle-income category are slightly more likely to be in the insecure category. However, persons in the high-income category are more likely to be in the secure category than the insecure category. With that said, all three income brackets contain many workers in insecure employment:

- Over two-thirds (69%) of persons in low-income households are in insecure employment;
- Over half (56%) of persons in middle-income households are in insecure employment;
- Over one-third (35%) of persons in high-income households are in insecure employment.

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<sup>33</sup>This differs from the PEPSO (Lewchuk et al., 2013, p. 59) procedure for making their income/precarity. They used households with two or more persons to make their income/precarity categories. Because their initial sample was much larger, they were able to identify 2,906 households with two or more persons. If use their criteria, we have 431 households with two or more persons (from the 534 who provided enough data to sort them into the income/precarity table), which then makes it more difficult to identify statistically significant patterns.

Table 5: Construction of income/precarity categories (households with one or more individuals).

	Household Income	Employment Security	Percentage of Original PEPiN Sample in Category	No. of Households in Each Category	No. of Households with Children Living at Home	No. of Single-person households
Insecure/ Low-income	<\$60,000	Insecure	14.9%	106	38	39
Secure/ High-income	<\$60,000	Secure	6.6%	47	15	19
Insecure/ Middle-income	\$60,000-\$99,999	Insecure	14%	100	49	16
Secure/ Middle-income	\$60,000-\$99,999	Secure	11.1%	79	43	12
Insecure/ High-income	>\$100,000	Insecure	9.8%	70	40	4
Secure/ High-income	>\$100,000	Secure	18.5%	132	91	13
<b>Column Totals:</b>			<b>74.9%</b>	<b>534</b>	<b>276</b>	<b>103</b>

Source: PEPiN survey and authors' calculations.

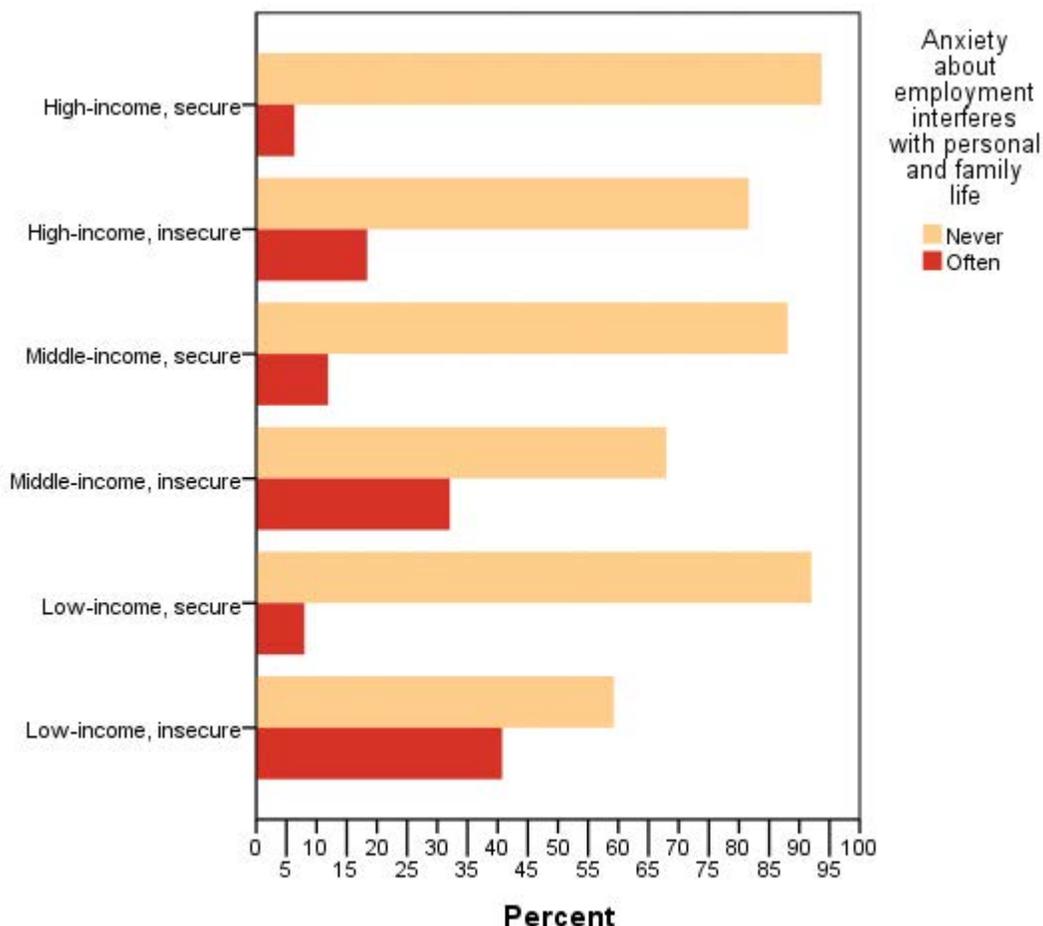
A 45-year-old male government worker from the Niagara region comments on the relationship between the uncertainty of precarious work and the inability to plan for their future:

*After struggling for 9 years we have finally cleared our bankruptcy and have had stable decent-paying employment for about a year and a half now. We've been saving to buy a house but cannot commit until we know if contracts are renewed or can find permanent work. We currently are in the top 1% of earners in the Niagara region, but work is not stable enough to commit to a mortgage.*

## Anxiety about employment

Insecure employment is frequently associated with all manner of anxiety.

Figure 41: Anxiety about employment situation interferes with your personal and family life? (% of each category, including single-person households).



**Figure 41** begins to tell the tale of the real effects that insecure employment has on households. In each of the three income groups (high, medium, and low income) people who are in insecure employment are more likely to say that anxiety about employment interferes with family and personal life. About 20% of those with high income and insecure jobs say that anxiety about their employment interferes with personal and family life. This level of anxiety associated with insecure employment increases as we move to middle-income and low-income respondents. Over 40% of low-income respondents with non-secure employment say that they worry often. But once again we note that anxiety over employment is more common among middle- and high-income earners who have insecure employment compared to low-income earners who have secure employment.

The majority of the responses in the online survey expressed various forms of anxiety. A 54-year-old female service worker explains her anxieties surrounding employment status and irregular work hours:

*I am always wondering if there will be enough money, not able to plan family time [or] appointments because of constantly changing schedule, irregular hours, [and] shift changes. [Changes could improve if] reduced hours of operation for retailers would result in busier stores, more people shopping during less hours. Staffing would be needed and retail workers could have a life.*

## **Household characteristics and employment anxiety**

Given that persons in secure employment always report lower levels of anxiety than those in insecure employment, it is worth exploring other possible explanations for this difference in anxiety. One way to do this is to compare trends among persons in low-income but securely employed households with those of persons in middle-income but insecurely employed households.

**Table 6** tries to get at the reasons why a low-income but secure job might have characteristics that reduce the level of employment anxiety when compared with middle-income insecure jobs. The most drastic differences between the low-income secure and middle income insecure include whether the respondent is paid if they miss work (75% vs. 23%), work on-call most or all of the time (0% vs. 60%), and whether their work schedule changes unexpectedly (2% vs. 17%). Low-income secure workers were more likely to have a pension plan (61% vs. 22%) and receive employer benefits (98% vs. 29%). In general, secure employment provides more features which reduce uncertainty, both in the short term and the long term. Further underscoring the difference between income and precarity, in neither case does variation in income over the last 12 months (2% vs. 7%) seem to affect many of either group.

Table 6: Household and employment relation characteristics by employment security and household income (% roundest to nearest whole number).

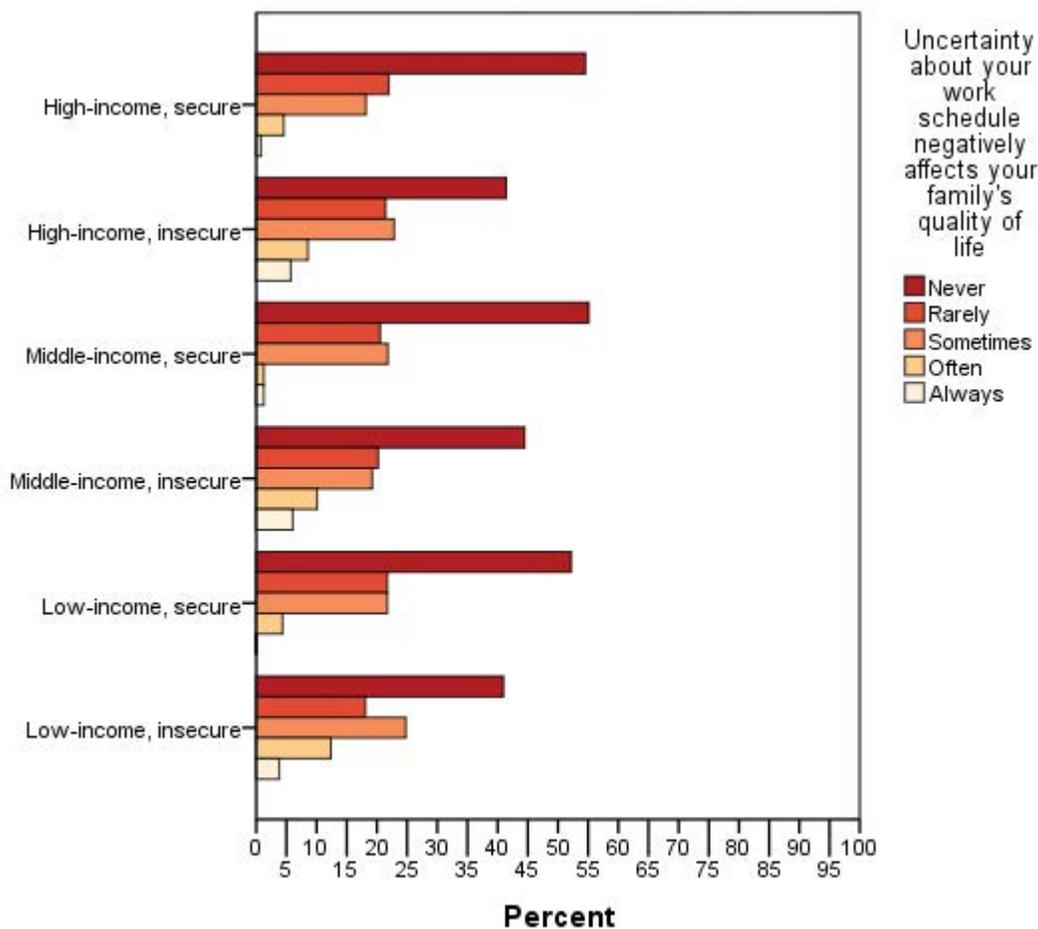
	Secure Employment/ Low-income Household	Insecure Employment/ Middle-income Household
Child in household	32%	49%
Age 25-44	40%	48%
Unionized job	37%	26%
Paid if miss work	75%	23%
Income varied a lot last 12 months	2%	7%
Work on-call most or all of the time	0%	60%
Work schedule often changes unexpectedly	2%	17%
At least 1 week without work in last 12 months	6%	6%
Employer provided pension	61%	22%
Receive at least some employer benefits	98%	29%

Source: PEPiN survey and authors' calculations. Results include households of one or more individuals.

## Work schedule uncertainty

A family's quality of life is affected by its members' ability to attend to day-to-day activities like preparing and eating meals together, cleaning and maintaining the home, et cetera. **Figure 42** shows us that within each of the three income groups, those who are in insecure employment are more likely to say that uncertainty about their work schedule negatively affects their family's quality of life. This is perhaps most starkly emphasized by the fact that none of the securely-employed in low-income households reported that their work schedule always harmed their family's quality of life, whereas almost 5% of the insecurely employed in low-income households said it did.

Figure 42: Uncertainty about your work schedule negatively affects your family's quality of life (% of each category).



Examining the number of persons reporting that uncertainty about their work schedule never affects their family's quality of life, we see this fully describes between 50% and 55% of the three secure groups. Among the three insecure groups, only 40-45% report the same, a difference of roughly 10%. This roughly 10% difference can be thought of as one of the benefits of secure employment over insecure employment.

Figure 43: Uncertainty over work schedule prevents doing things with friends and family (% of each category).

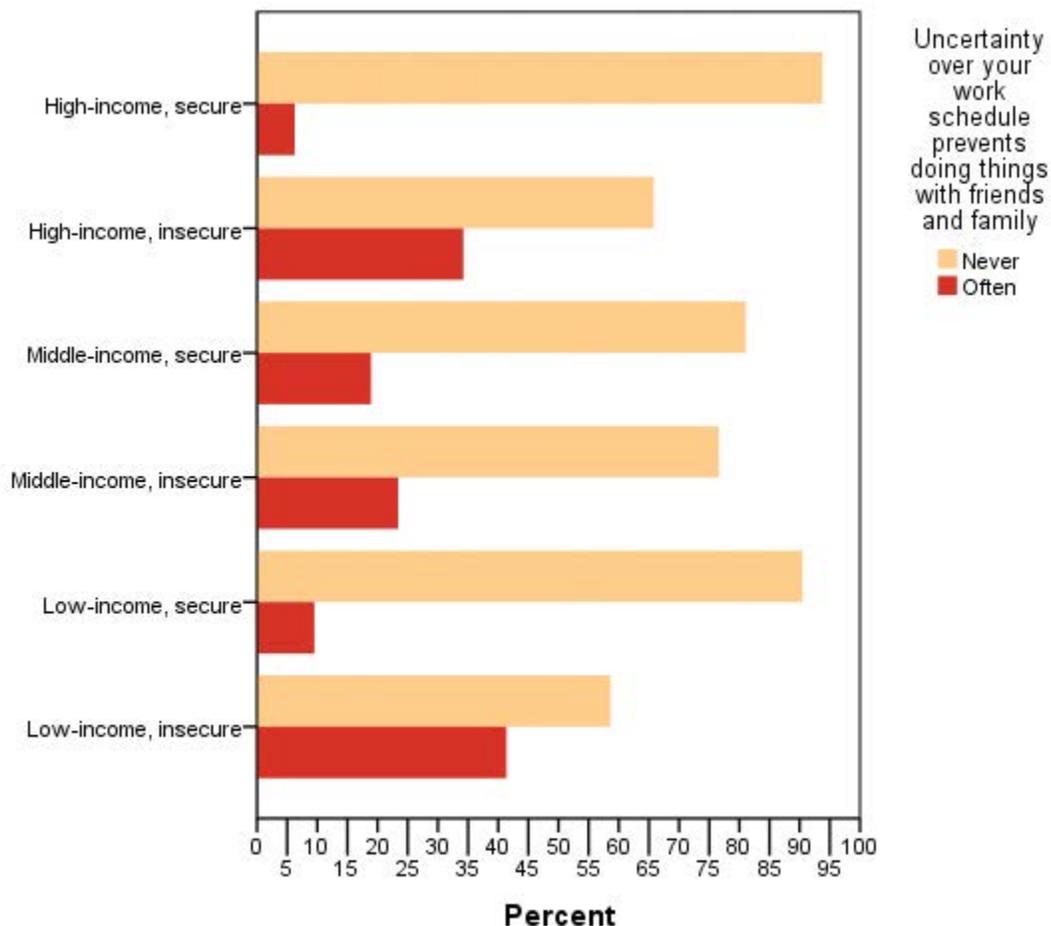
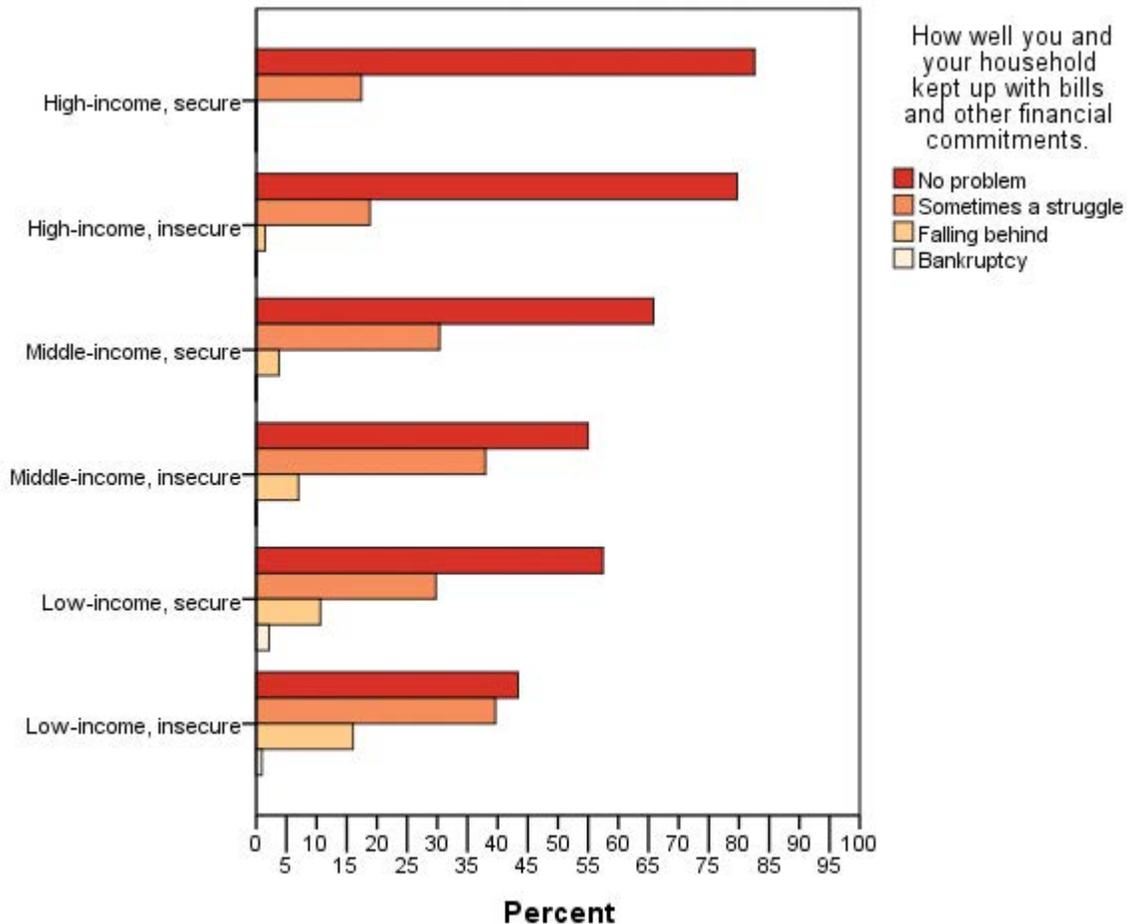


Figure 43 show us that, again, within each income group those in insecure employment are more likely to say that their work schedule "often" prevents them from doing things with friends and family. A couple of notable findings: about 35% of high-income respondents in insecure employment say that they often were prevented from doing things with friends and family and more than 40% of low-income, insecure respondents say that this happens often.

## Making ends meet

Figure 44 examines how income and precarity affect people's ability to manage household budgets.

Figure 44: How well you and your household kept up with bills and other financial commitments.



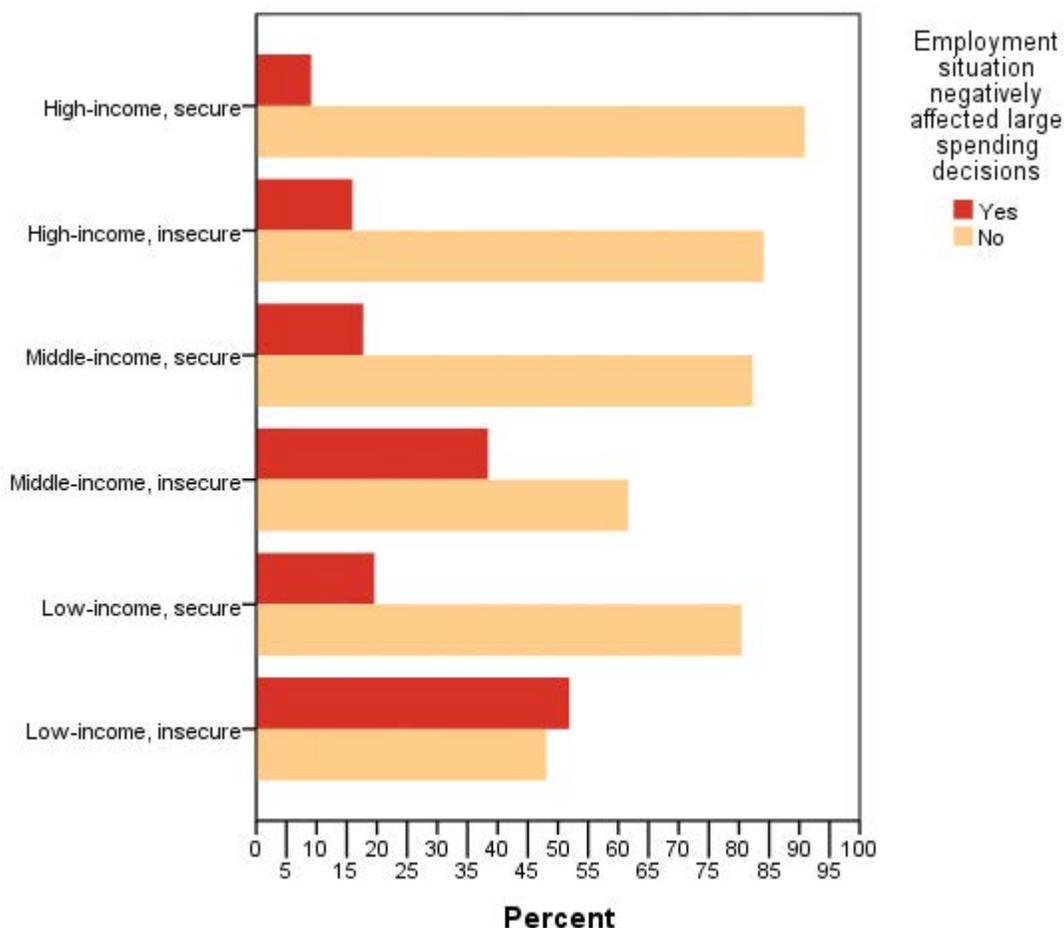
As we might predict, people who have lower income are more likely to say that they sometimes struggle with bills and other financial commitments. Again, within each income group those in insecure employment are more likely to say this compared with those that are in secure employment. The one difference is that those in low-income secure employment were slightly more likely to declare bankruptcy as a response to their financial struggles when compared to those in insecure employment. However, the sample size is too small to determine if this is a statistically significant difference.

Whereas Figure 44 offers insights into the day-to-day finances of households, Figure 45 focuses more on their ability to (need to) plan for larger purchases. Figure 45 shows us the relationship between employment/income and people's ability to make large spending decisions. Almost half of those in low-income/insecure employment say that their employment situation prevented them from making large purchases, signing up their children for activities, or taking vacations.

A 27-year-old female sales associate from the Niagara region describes her struggles with everyday financial decisions and medical expenses:

*Budgeting for the future. Even future bills. Being able to go from 30 hours one week to 15 the next is difficult when it comes to how to divvy up for bills each week because I'm constantly under stress for how my next week or next month is going to look. As well, never having the ability to be ill. No benefits means you can't afford to be sick or need medicine and you can't afford the regular rate of medication since you barely know how many hours you're getting.*

Figure 45: Has concern over your employment situation negatively affected large spending decisions (e.g., large purchases, children's activities, vacations)?



One way that people overcome precarity is by receiving some sort of public subsidy. We asked if people had applied for housing, childcare, recreation, food allowances, dental, vision, prescription drugs, assistive devices for a family member, transit passes, or student grants. We were not surprised to find that 22% of low-income, insecurely employed respondents reported receiving one or more of these subsidies. However, we were surprised to see that the second-highest percentage was not middle-income, insecurely employed respondents (19%) but instead high-income, securely employed respondents (20%). The other three categories were in the range of 6% to 8%. Clearly, income and employment security have a complicated relationship to receiving public subsidies.

## Part 4: Precarity and the Well-Being of Children

This section examines how precarity affects children's well-being. We find that low- and medium-income households are more likely to report difficulty in providing for their children if their employment is insecure.

A 54-year-old female sales associate from the Niagara region expresses her concerns with finances and supporting a young family:

*I am a single mother of three with no child support, working part-time, willing to work more but always told, "no we cannot give you the hours you need or want." By the time I pay \$1,000 for rent I barely have enough for groceries. I also live in a two-bedroom apartment so I have my bed in the dining room. I could go on about how hard the struggle is with my kids never having any extras. I am not in perfect health but work whatever they give me with hopes of call-in's for extra hours. How could it change; I honestly do not think it will with higher minimum wage and companies cutting.*

### Key Findings

- High-income and middle-income households can afford children's school supplies, school trips, and activities outside of school more readily than low-income households.
- Low-income households struggle more to afford children's activities outside of school if they are insecure.
- Income and job security do not influence whether childcare needs limit the ease of finding work.
- Income level does not appear to affect workers' ability to attend or volunteer at activities.
- Insecure workers at all income levels are less likely to attend or volunteer at children's activities than their secure counterparts.
- Most workers have not delayed a relationship due to uncertainty, but insecure and lower income workers are more likely to do so.

## Financial concerns

### Paying for school expenses

Precarious work does not only impact the quality of life of the worker alone, but also their family. Children, in particular, may also feel the effects of insecurity if their parents are unable to make ends meet. **Figures 46-48** explore how income and security levels affect workers' ability to afford children's expenses.

A 42-year-old male teacher in the Niagara region explains the difficulty of saving money for future expenses while working in precarious work environments:

*Stability, always being short-term contracts, no benefits, no ability to save for retirement and education funds for my kids. Full-time employment. Employers getting away with contract hourly work to avoid employee benefits.*

Figure 46: Able to buy school supplies and clothing by income and precarity (% of each category) [sig. at 0.01 level].

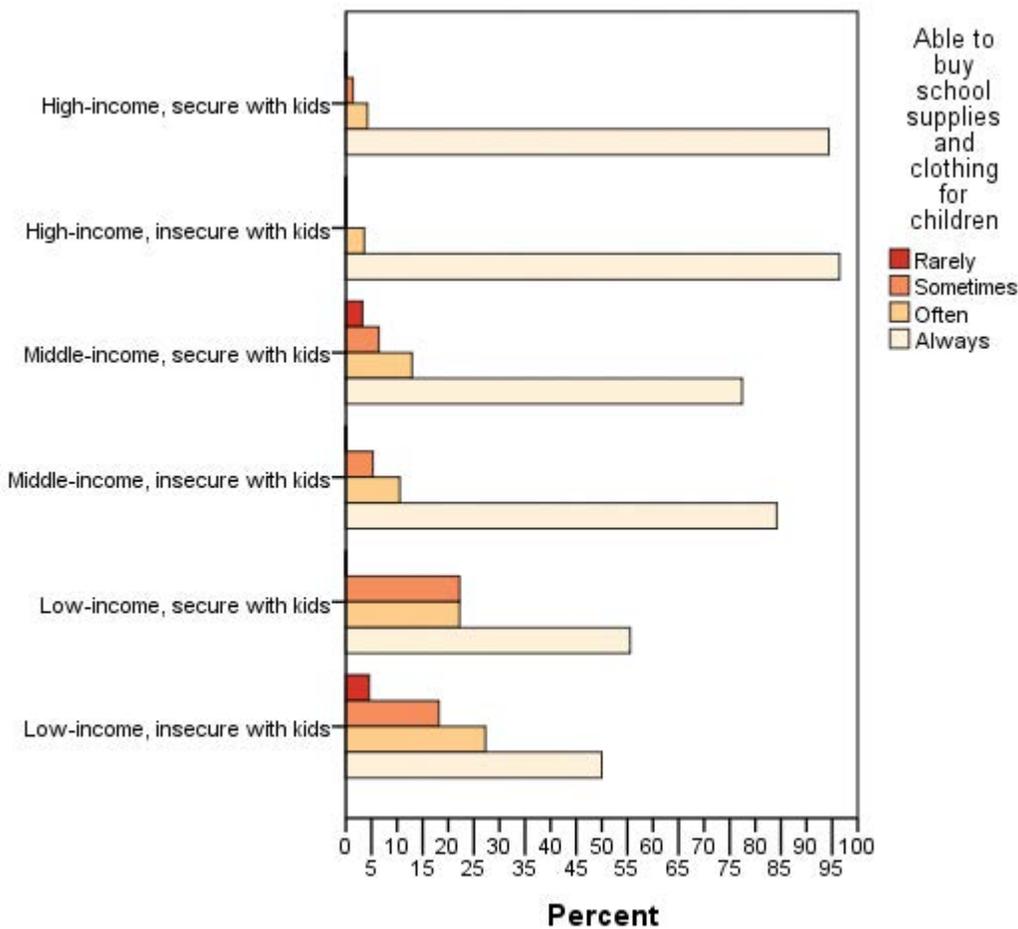
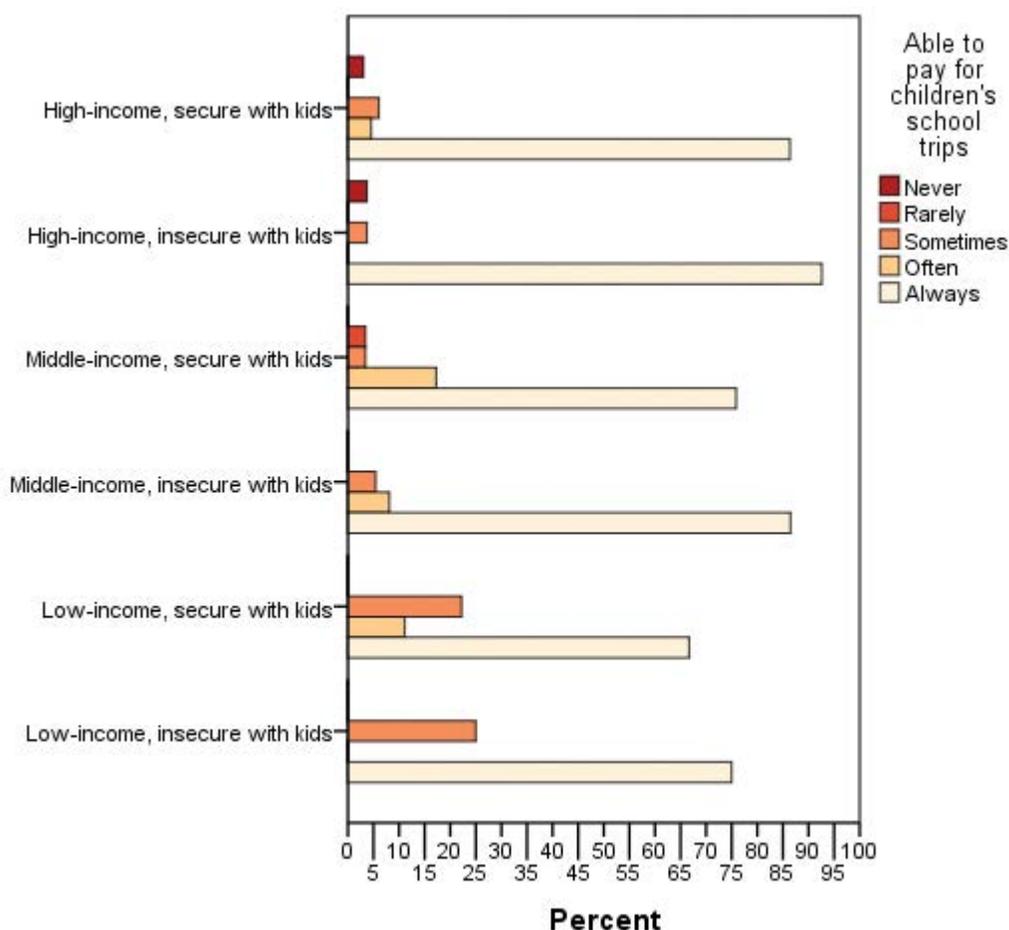


Figure 46 shows that income levels have an impact on parents' ability to pay for school supplies and clothing for children. While over 90% of both secure and insecure high-income households can always afford school supplies, a much smaller proportion of low-income households are able to do so. Job security does not have a consistent impact on ability to buy school supplies, although secure low-income workers could afford supplies more often than their insecure counterparts.

### Paying for school trips

The ability to pay for school trips is important to consider, as these informal activities can provide learning enrichment but parents may be less likely to prioritize non-mandatory activities if they are uncertain about finances or work.

Figure 47: Able to pay for children's school trips by income and precarity (% of each category) [not sig.]



**Figure 47** shows that having a lower income means being less able to pay for children's school trips. Almost all respondents in the high-income categories are always able to pay for school trips while only about two-thirds of low-income respondents are able. Across categories, similarly to **Figure 46**, more insecure workers are able to pay for school trips than secure workers.

Income/security categories do not consistently affect whether a worker can often, sometimes, or rarely pay for trips. Strangely, only participants in the high-income categories are never able to pay for school trips for their children.<sup>34</sup>

### **Paying for out-of-school activities**

As with school trips, hypothetically parents who deal with precarity and low-income may be less willing or able to pay for non-school- related activities.

A 36-year-old female sales manager in the Niagara region describes feelings of inadequacy towards not being able to pay for added expenses for her children:

*[It's hard] trying to budget when you never know how much you are going to be paid; unable to afford to take sick days; trying to find money to pay utilities when they have been cut off or close to; disappointment in my kids when they want/need something we can't afford.*

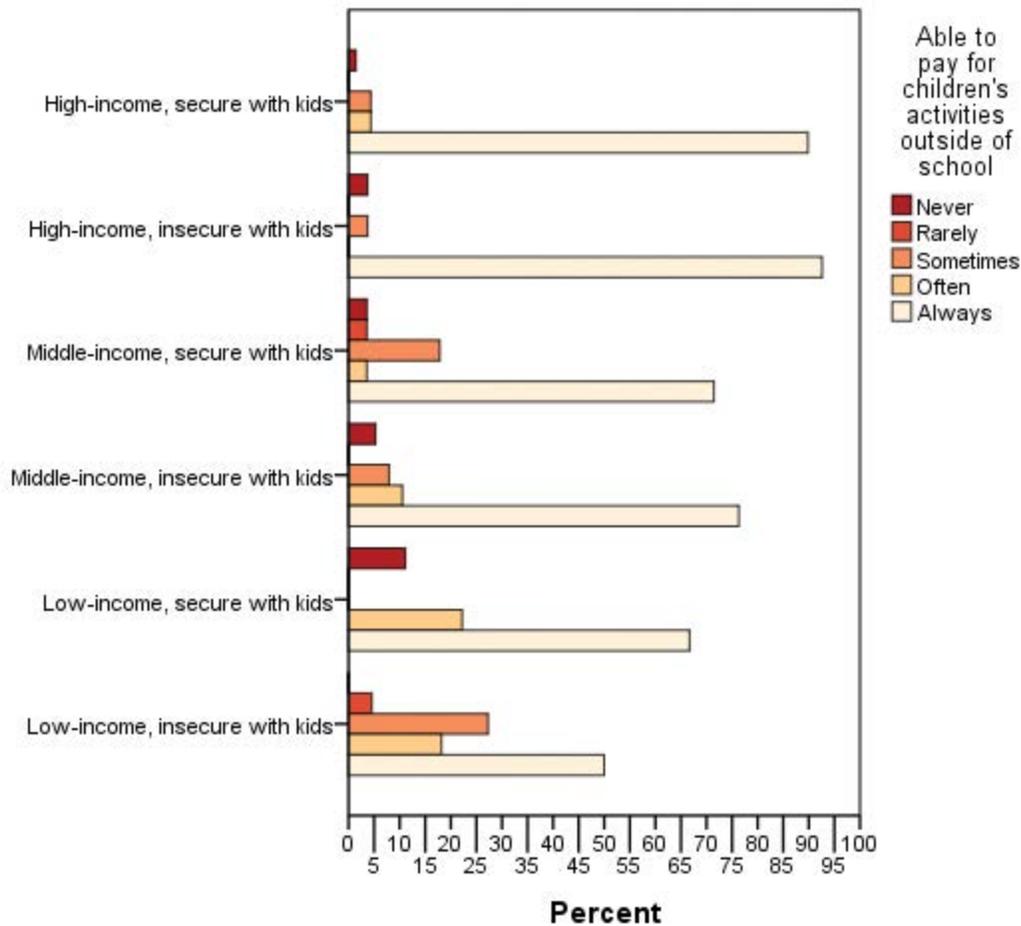
According to **Figure 48**, income is an important factor in determining whether a worker can pay for their children's activities outside of school. High-income, secure households are 37 percentage points more likely to always be able to pay for activities out of school than low-income, secure workers. There is a similar difference between high- and low-income insecure households.

We also see some of the effects of precarity on children's well-being here. This figure follows **Figures 46** and **47** in that for most categories, insecure workers are more likely to be able to always pay for activities. However, low-income secure workers can afford activities outside of school more often than low-income insecure workers, suggesting in this case precarity is a concern mainly for low-income households.

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<sup>34</sup>The reasons for this outcome are unclear. It may be related to cost of trips at schools with more funding or differing priorities amongst other motivators.

Figure 48: Able to pay for children's activities outside of school by income and precarity (% of each category) [sig. at 0.01 level].



### Accessing childcare

Whether or not precarious workers having access to childcare limits their ability to work can help inform related social childcare policies.

Figure 49: Access to childcare limits ability to work (% of each category) [not sig.].<sup>35</sup>

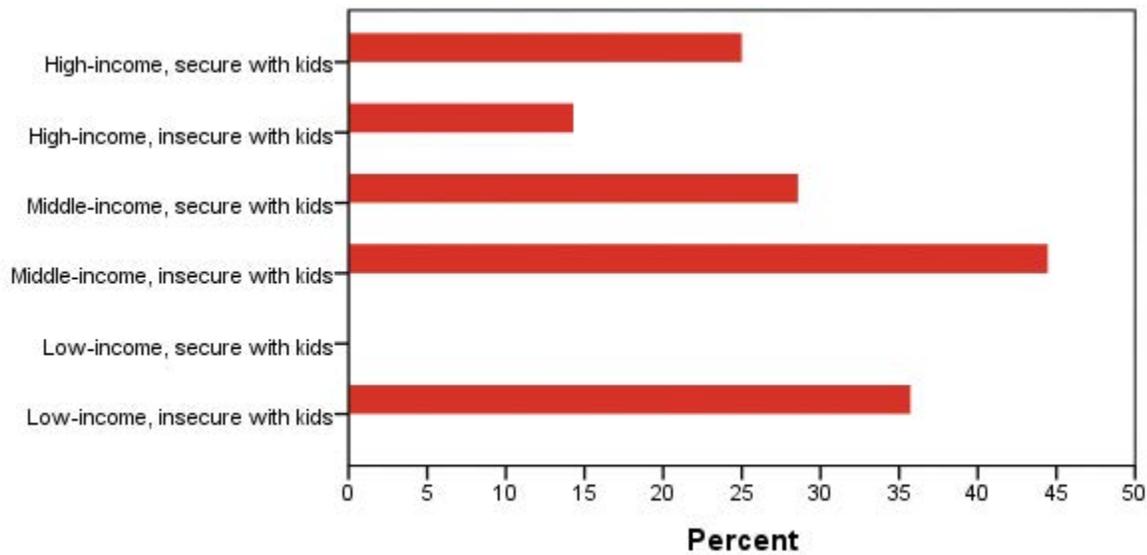


Figure 49 shows that income and security level do not have a consistent impact on whether access to childcare limits work ability. It may be that income and security affect whether one needs access to childcare, but having the need impacts work similarly for all groups.

## Parent involvement

While it seems intuitive that income levels would directly affect a worker's ability to pay for supplies, trips, and activities, the effect on use of time is less straightforward. Figures 50 and 51 explore parents' ability to attend or volunteer at activities, both at school and outside of school.

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<sup>35</sup> None were in low-income, secure employment because they all answered "no" to the question "do any of your children require regular childcare to allow you to work?"

Figure 50: Able to attend or volunteer at school-related meetings and events by income and precarity (% of each category) [not sig.].

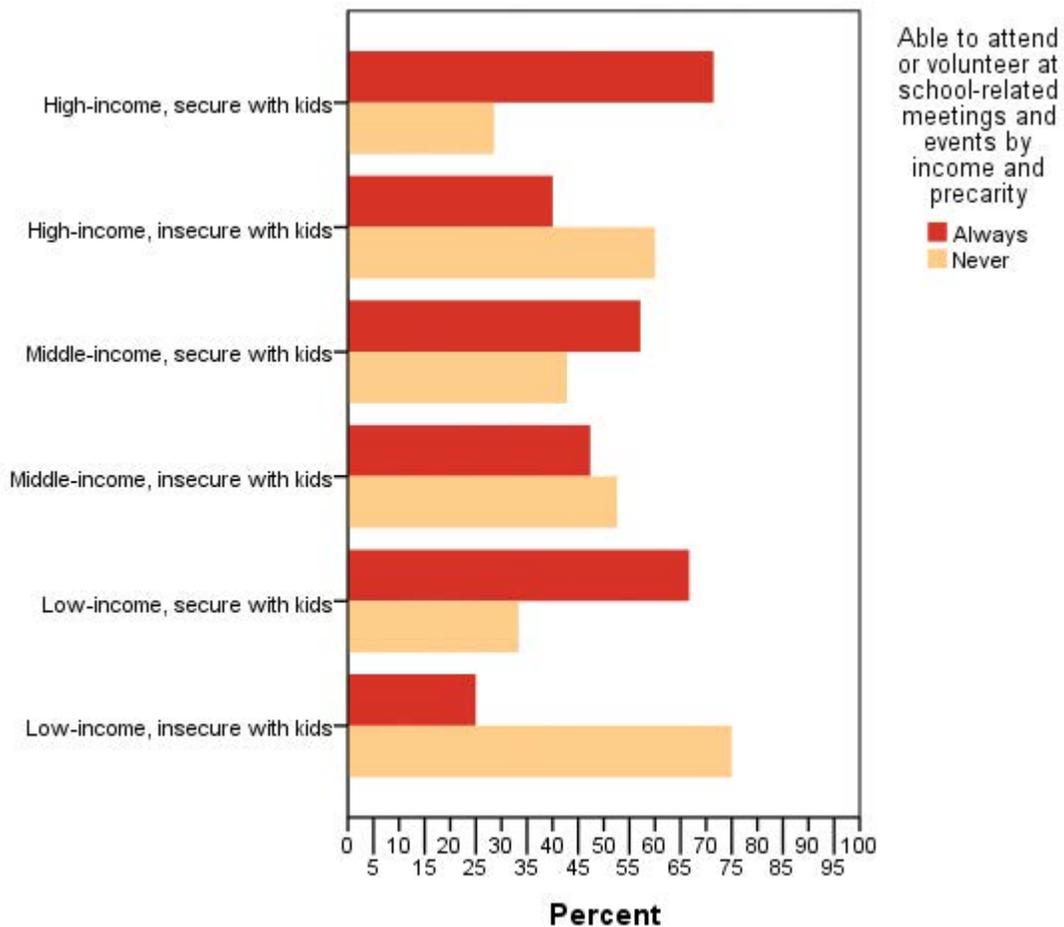
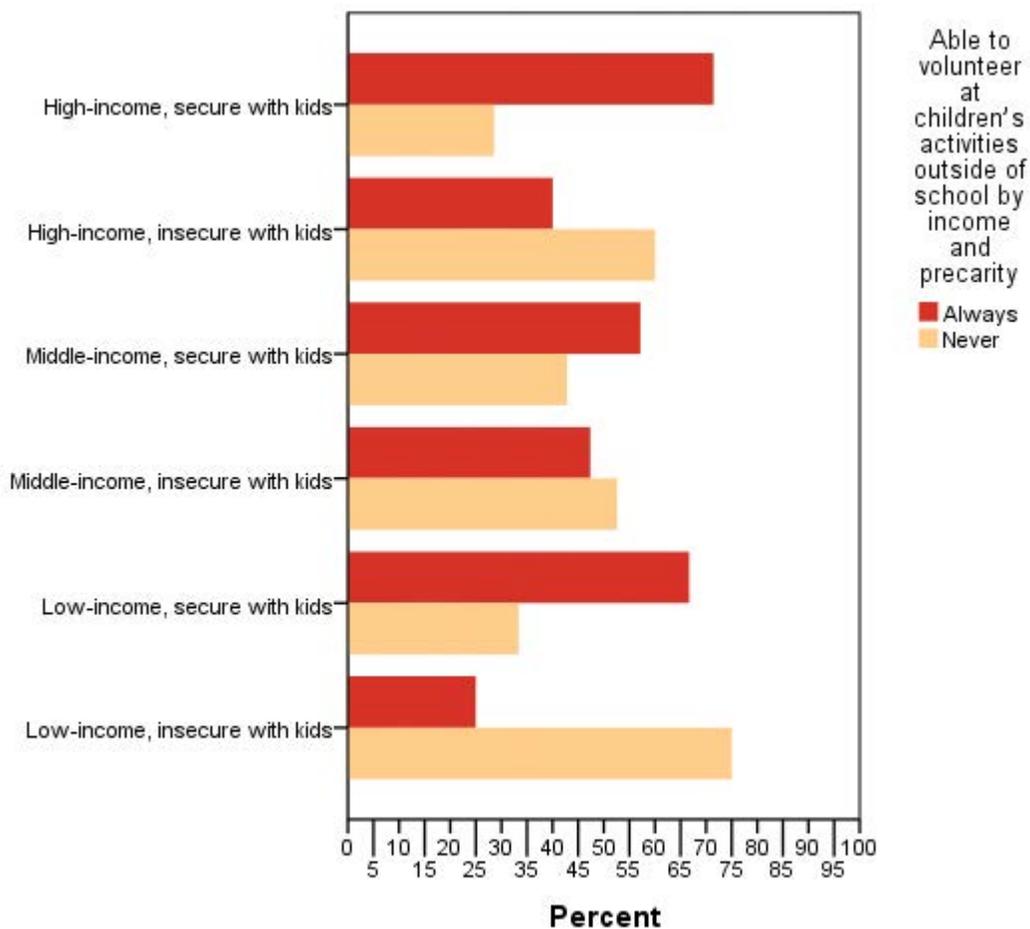


Figure 50 shows that high-income secure workers can attend or volunteer at school-related activities the most while low-income insecure workers can do so the least often. While income does not have an effect on that outcome, secure workers across all income categories are always more likely to be able to attend school-related activities.

Figure 51: Able to volunteer at children's activities outside of school by income and precarity (% of each category) [not sig.].



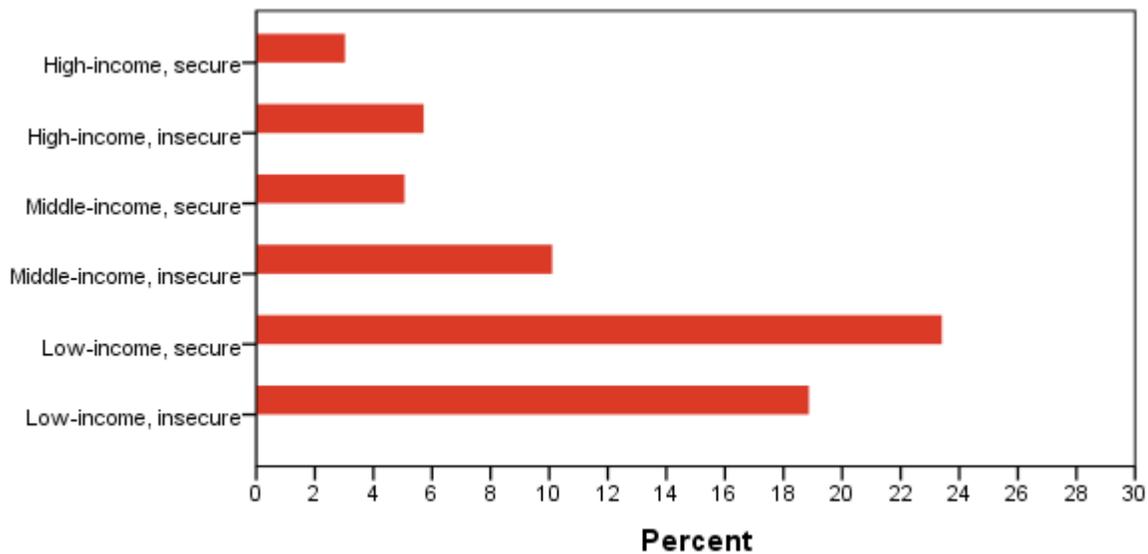
Insecure workers are also more likely to claim that they are never able to attend or volunteer at children's activities outside of school, with income making little change to the ability. For example, low-income secure workers can volunteer approximately 65% of the time, while low-income insecure workers do so only about 25% of the time. Conversely, low-income secure workers can volunteer in children's activities more often than middle-income secure workers.

What Figures 50 and 51 show us is that income is not necessarily a factor in determining how involved a parent is in their children's activities; however, working precariously interferes with this type of involvement.

## Delayed forming a relationship

If someone's life is unstable, they may be less willing to enter a long-term relationship. If that is true, it has serious implications for insecure and low-income workers and their likelihood of starting a family and securing social support. In turn, this could shape the Niagara region's demography in the form of delayed family formation and smaller family size compared to the Canadian average. **Figure 52** confirms that lower income and job insecurity influence workers' decisions to delay relationships.

**Figure 52: Delayed forming a relationship with someone as a result of uncertainty regarding your employment situation by income and precarity (% of each category) [sig. at 0.01 level].**



We see in **Figure 52** that both income and security impact whether a worker delays a relationship due to uncertainty.<sup>36</sup> Overall, most respondents have not delayed a relationship due to uncertainty, but they are most likely to do so if they are low-income and secure. The likelihood of delaying a relationship decreases as income increases, and the same is true for security. The only exception is that low-income, secure workers delay relationships more often than low-income, insecure workers.

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<sup>36</sup>It can be argued that only low-income or insecure workers would answer "yes" to this question since others do not face as much uncertainty. However, one might consider their situation uncertain even if it does not necessarily fit the definition of "precarious."

## Part 5: Precarity and Community Connection

This section addresses how precarity affects workers' community and social involvement. We find that income and security levels do not increase or decrease volunteer time, but do affect the reasons for volunteering. Precarity does not have any major impact on social relationships.

### Key Findings

- Workers volunteer around the same amount of time per month regardless of their income and security levels.
- Few workers volunteer more than 20 hours per month regardless of their income and security levels.
- Income and job security levels do not affect how often workers volunteer.
- Having children and/or having an uncertain schedule does not affect how often workers volunteer.
- Insecure workers are more likely to volunteer both for networking and to benefit their families/selves than secure workers.
- High-income workers are more likely to have close friends to talk to.

### Volunteering

The assumption that precarity would affect volunteering seems reasonable. With so much else to worry about, insecure workers could easily let volunteer work fall to the side. In **Figures 53- 58** we explore different factors which might influence a worker's capacity or willingness to volunteer.

Figure 53: Average hours volunteered per month (% of each category) [not sig].<sup>37</sup>

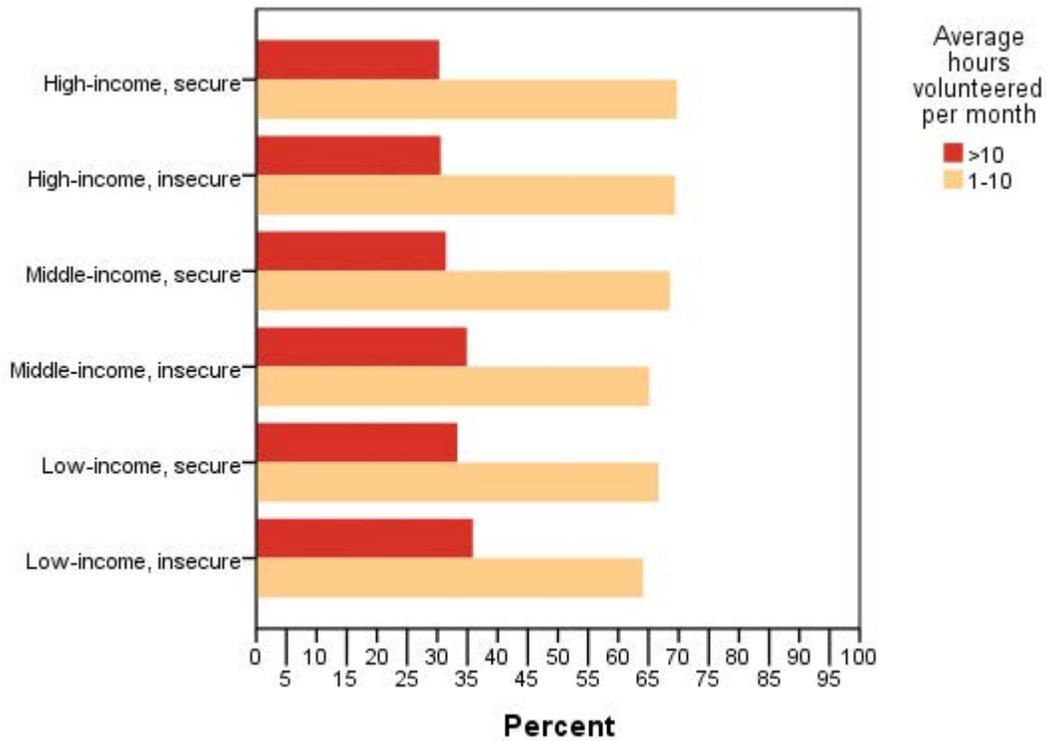


Figure 53 shows the proportion of volunteers in each income/security category who volunteer between 1-10 hours per month versus those who volunteer more than 10 hours per month. Approximately two-thirds of each category volunteer between 1-10 hours, while the remaining third volunteer more than 10 hours. These numbers vary little across categories.

<sup>37</sup> Rather than include the entire sample, this figure only includes those who volunteer.

Figure 54: Volunteer more than 20 hours per month (% of each category) [not sig.].

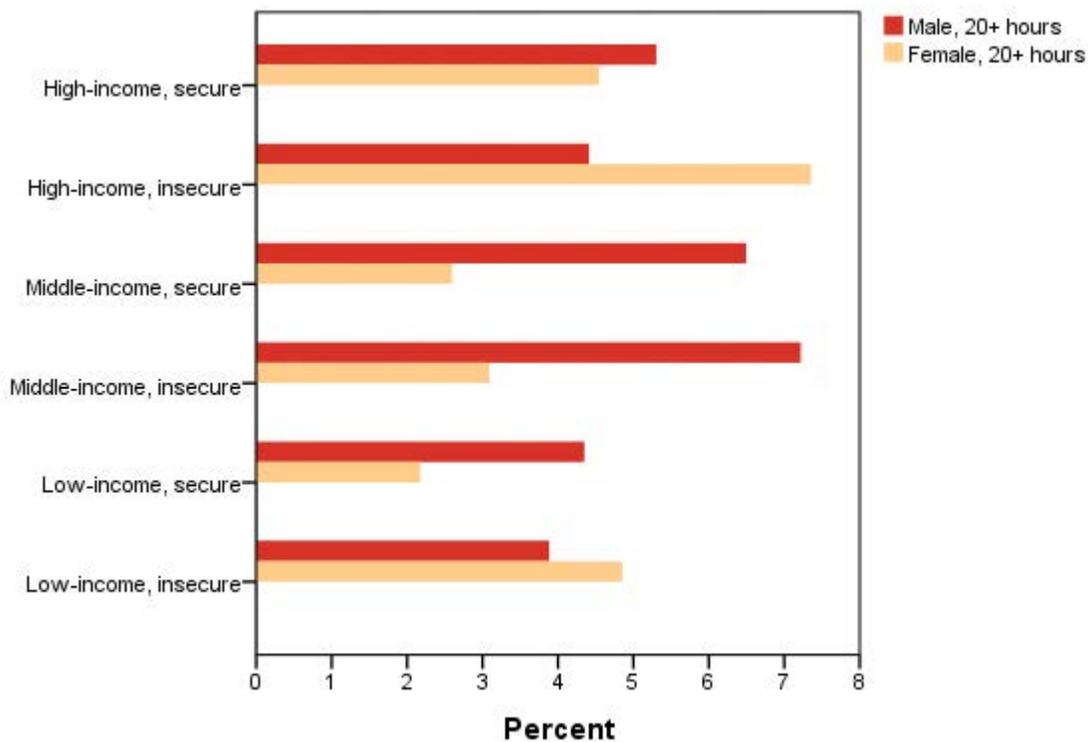
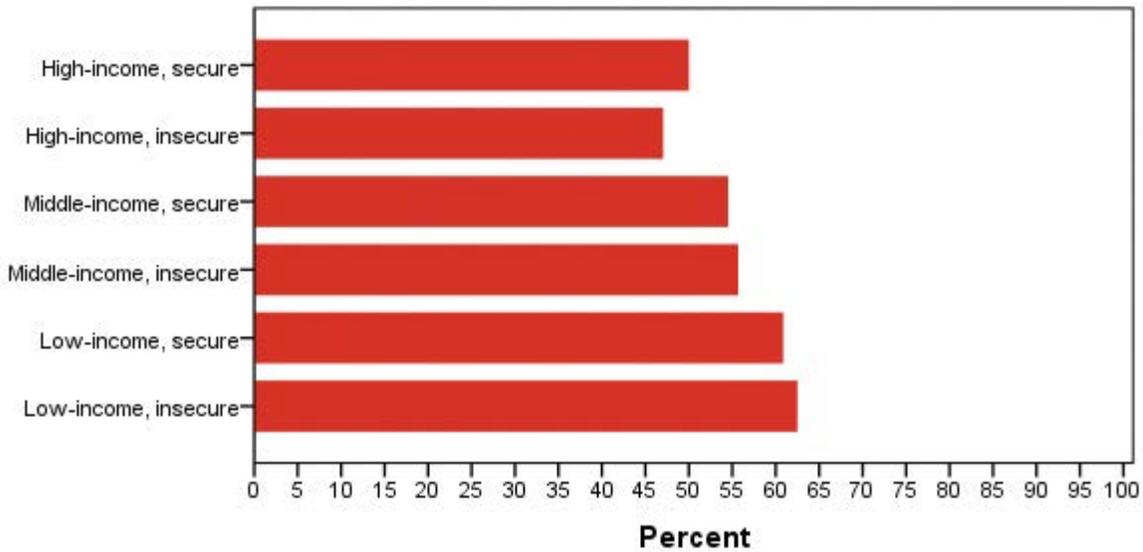


Figure 54 shows that volunteering more than 20 hours a month is unusual for any worker; less than 8% of men and women in all income/security categories volunteer more than 20 hours. Income, security, and gender do not appear to have any relationship with frequent volunteering.

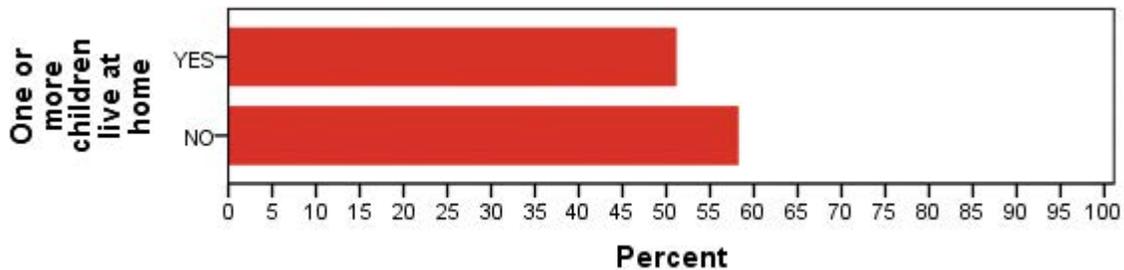
Figure 55: No volunteer activity last 12 months (% of each category) [not sig.].



Most respondents do not volunteer, or they do so less than once a year, as shown in Figure 55. High-income workers are more likely to volunteer at least once a year than middle- or low-income workers, though the difference is not large. Likewise, for middle- and low-income categories, secure workers volunteer more often than insecure workers, but the difference is less than five percentage points.

### Volunteering and children

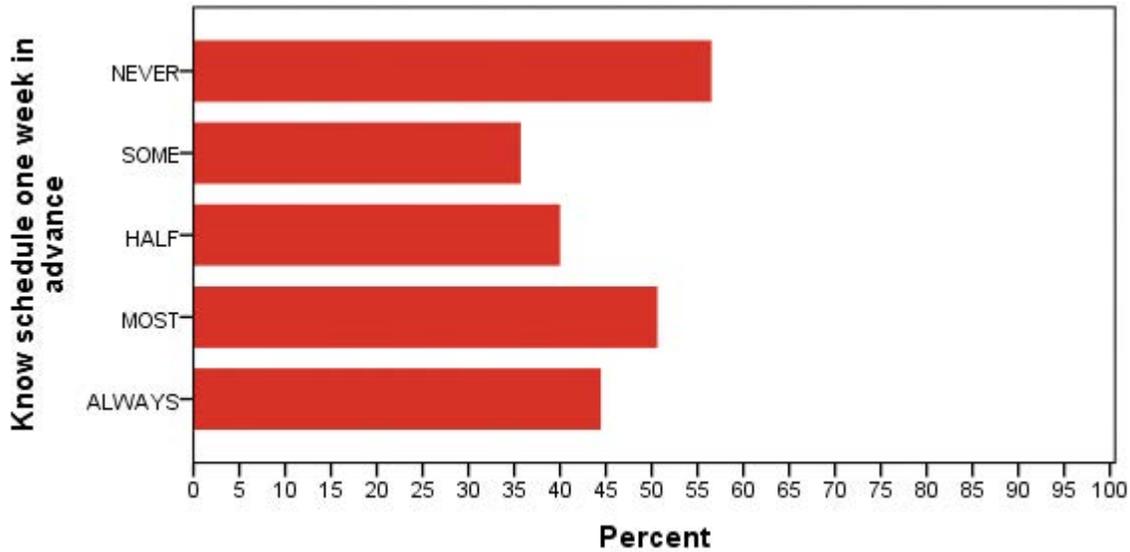
Figure 56: Volunteering and children living at home (% of each category) [not sig.].



We might imagine that having children will lead people to volunteer more (or less) than those without (the direction depends on your brand of folk wisdom).

What do we find? As seen in Figure 56, most people don't volunteer, and having kids has little influence on whether someone does or doesn't volunteer.

Figure 57: Volunteering and work schedule uncertainty (% of each category) [not sig.].



We also checked to see if respondents with more stable work schedules tended to volunteer more frequently than those with a less stable work schedule.

It seems that knowing one's work schedule one week in advance has little systematic influence on how likely one is to volunteer. No clear relationship exists in Figure 57.

### Precarity as a barrier to participation

Figure 58: Volunteering and precarity (% of each cluster) [not sig.].

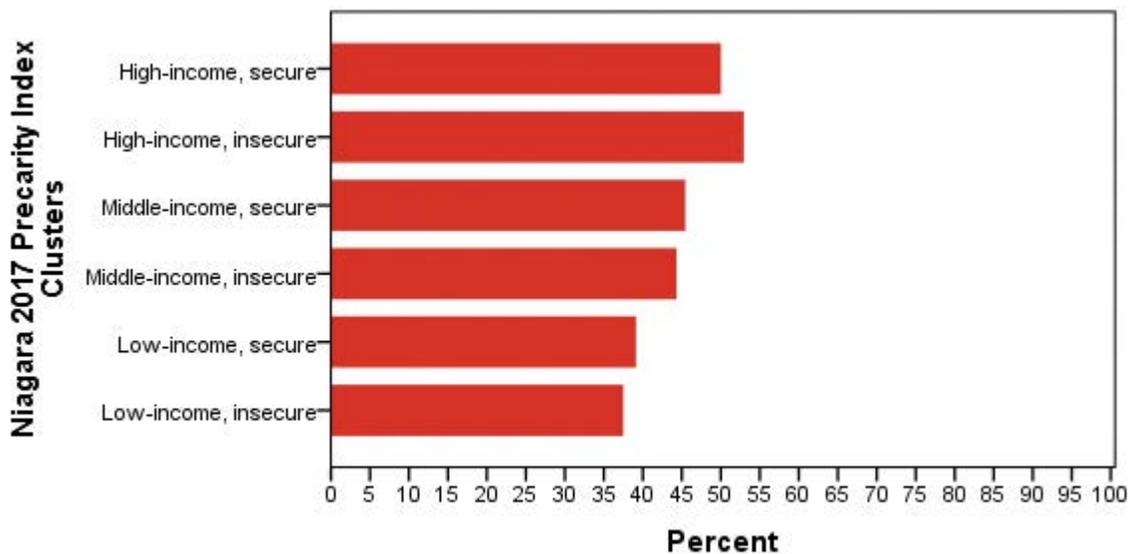


Figure 58 explores if one's precarity index score and volunteering are associated. On first pass, it would appear to be the case. Here we could advance two hypotheses. In the first, the more precariously employed attempt to compensate for their precarity by volunteering. In this hypothesis, volunteering might provide a means of reducing precarity if volunteering leads to better access to resources to ameliorate precarity. Conversely, we could propose a second hypothesis in which one's ability to volunteer is reduced as one's employment becomes more precarious. In this second hypothesis, the likelihood of volunteering would be expected to increase as one's employment becomes more secure.

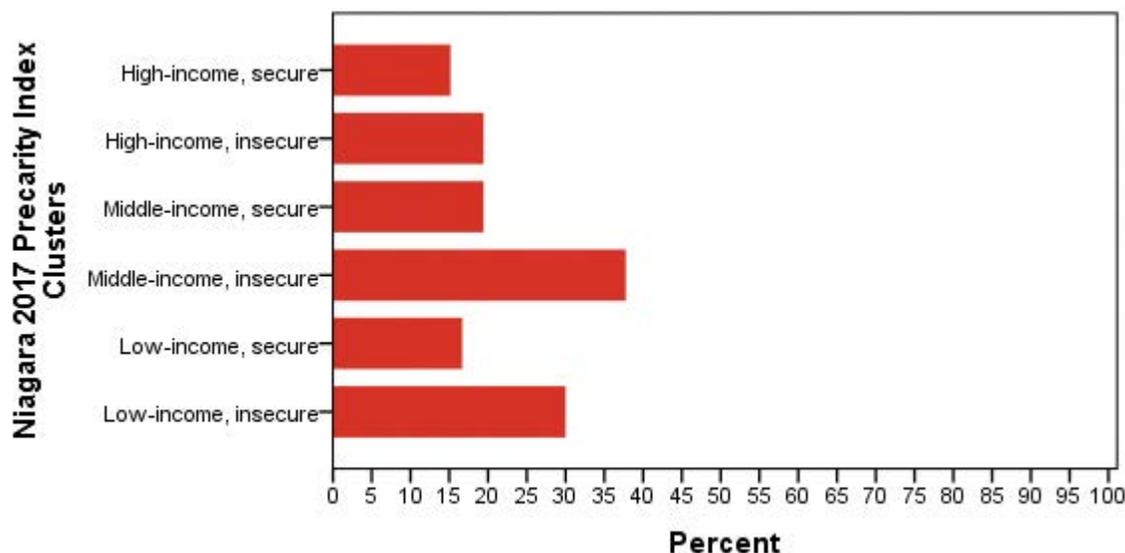
Alas, neither hypothesis is supported.

## Precarity as motivation for volunteering

### Volunteering to network

When asked if they "network with or meet people to improve job opportunities," however, a clear pattern emerges, as seen in Figure 59.

Figure 59: Volunteer in order to network with or meet people to improve job opportunities by precarity (% in each cluster) [not sig.].



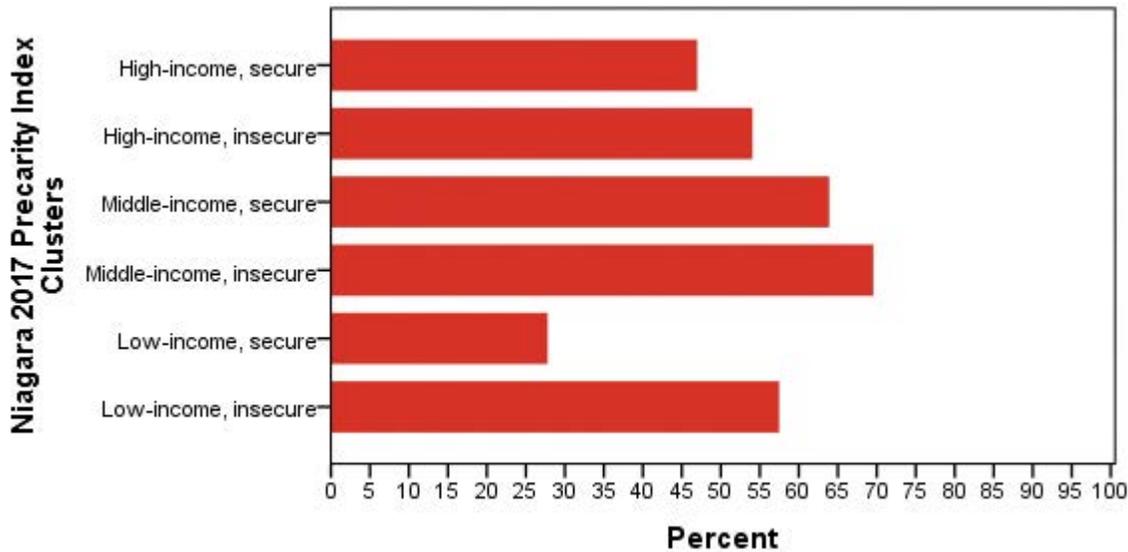
Less than half of survey respondents volunteered for networking reasons. While income level does not consistently increase or decrease likelihood of volunteering for networking reasons, insecure workers in all income categories were more likely to volunteer for that reason than secure workers. It could be theorized that precarious workers volunteer in the hopes of finding more secure job opportunities, but could also reflect how employers in some fields expect volunteer work.<sup>38</sup>

<sup>38</sup>Cunningham, Baines, Shields, and Lewchuk (2016).

## Volunteering to benefit family

When we asked if residents of the Niagara region volunteer to do "work that benefits your children, your family, or yourself," we found a similar although stronger pattern.

Figure 60: Volunteer to do work that benefits your children, your family or yourself (% in each cluster) [sig. at 0.05 level].

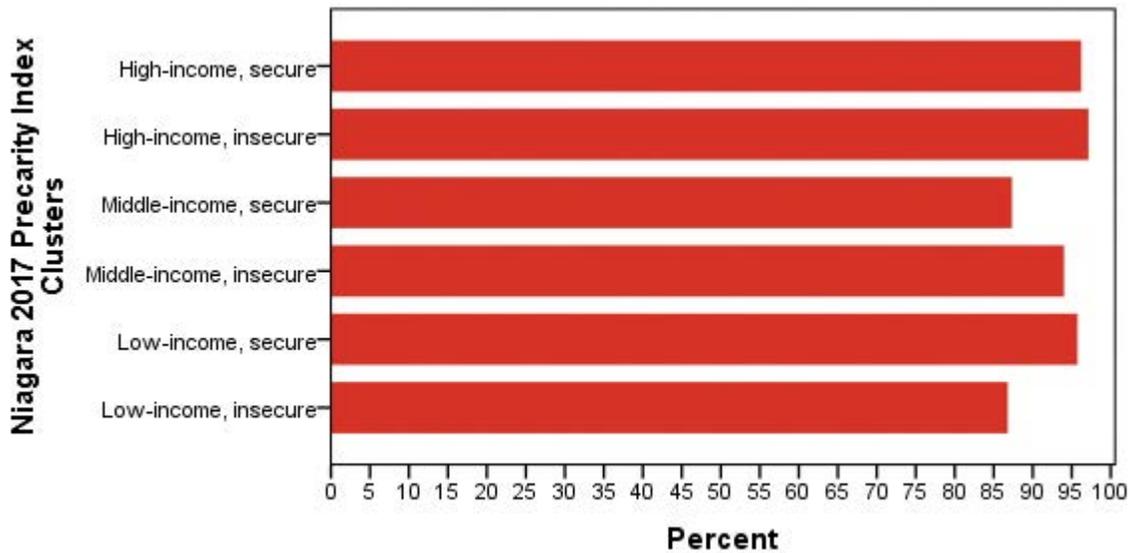


Insecure workers are always more likely to volunteer to benefit their children, family, or self than secure workers. Income does not appear to have any consistent effect on whether a worker volunteers to benefit their family or for other reasons.

## Friendship

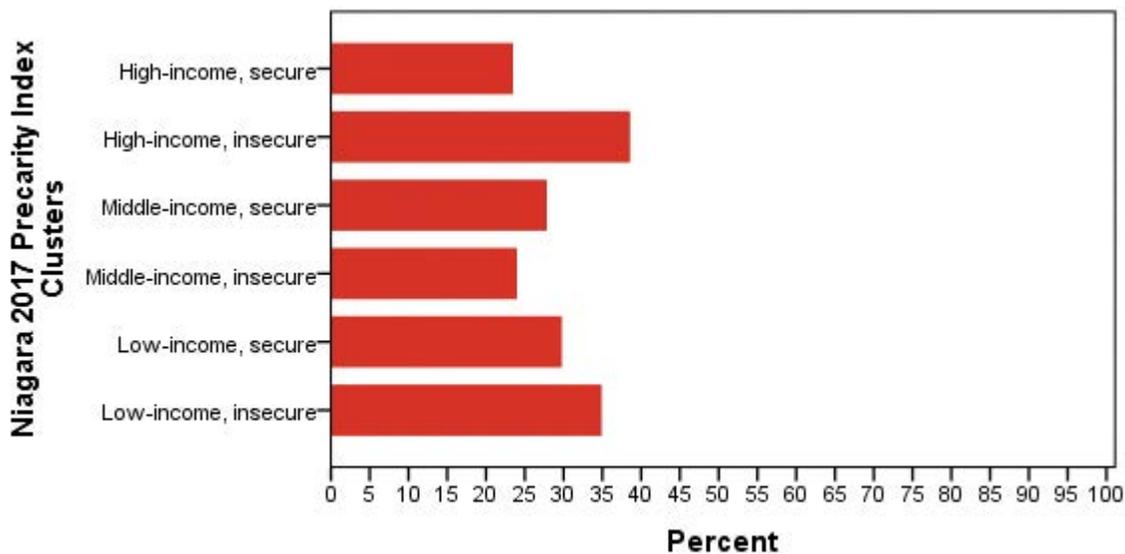
There is some concern that struggling with precarious work may lead to workers being isolated from friends and family. We are interested in finding out whether this is true for precarious workers in the Niagara region, and if so whether income factors into that relationship at all.

Figure 61: Have close friend to talk to by income and precarity (% of each category) [sig. at 0.05 level].



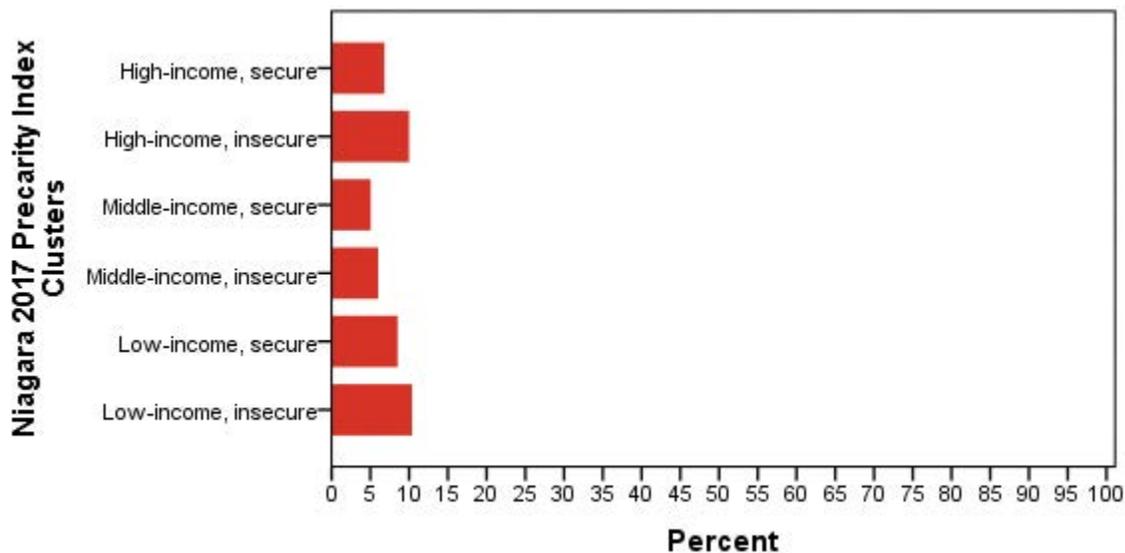
Job security and income levels can change whether someone has access to a close friend to talk to. Although the overall effect is slightly inconsistent, both secure and insecure high-income workers are more likely to have a close friend than workers at other income levels. Fortunately, over 85% of all participants had a close friend to talk to, so if precarious work has an isolating effect it may not be very powerful.

Figure 62: No friend to help with occasional child care or small jobs around the house (% of each category) [not sig.].



A sizeable proportion of workers do not have friends to help them out around the house, ranging from approximately 25% for high-income, secure workers and middle-income, insecure workers to around 40% for high-income, insecure workers. Income and security levels do not have a straightforward relationship with whether a worker has friends to help out.

Figure 63: No friend to do things together (% of each category) [not sig.].



Less than 11% of workers in all categories do not have a friend to do things with. This does not change based on income/security levels.

## Part 6: Moving Forward

We developed this report to provide the most up-to-date and relevant information for the Niagara region when addressing poverty and employment precarity.

### **Community collaboration as a remedy for precarity**

*Uncertain Jobs, Certain Impacts: Employment Precarity in Niagara* is the best and most current available source for understanding the extent, varieties, and characteristics of precarious employment in the Niagara region. Previous reports such as the one completed by the Poverty and Employment Precarity in Southern Ontario (PEPSO) research group helped establish the feasibility of the methodology, and continue to serve as a basis of comparison to this report.

At the outset of this research project, we engaged with a variety of stakeholders in the community, including government officials, business operators, association heads, and employment agencies. This discussion informed our thinking as we carried out the study itself.

However, this project also began a parallel exploration of the best practices and policies available to support precariously employed people in the 12 municipalities of the Niagara region. Part 6 of this report identifies best practices we uncovered in the literature and in consultation with stakeholders.

First of all, we outline some of the more pressing issues identified in the report that merit the attention of decision makers and other change agents. Second, we review changes to Ontario's labour laws and conditions that have happened since we laid the groundwork for this project in 2016. Some of these changes might partially address some of the issues experienced by the precariously employed. Third, we have gleaned from secondary research a range of policy options that have the potential to either reduce the incidence of precarity or mitigate its effects on households and communities. Finally, some novel options are offered from the experience and knowledge of the Niagara region study committee members themselves.

These solutions are broader than addressing the income security of precariously employed people. They also address concerns that employment uncertainty and a lack of control over work schedules affect people's choices to form households, take care of their families, or take part in their communities.

## Glaring problems revealed by the Niagara region research study

In broad strokes, much of what we observed in the Niagara region is not that different from what earlier PEPSO studies reported for the GTHA. This suggests that the problems we have observed are not Niagara-specific, but deeper structural issues inherent to Ontario's 21st century economy. For instance, over one-fifth of Niagara region's precariously employed hold a university degree (see **Figure 13**). This suggests that public policy initiatives that focus on post-secondary education as a means for Ontarians to "move up the value chain" could very well leave precarity of employment—with all its effects on individuals, families, and communities—untouched. Reinforcing this, while service sector workers make up the largest share (ca. 30%) of Niagara's precarious cluster, knowledge workers make up an additional one-quarter of the precariously employed (see **Figure 15**). More generally, employment precarity is not just the problem of the poor. Employment precarity cuts across income levels. As **Table 5** revealed, respondents in roughly one-third (35%) of high-income households held insecure employment, compared to over half (56%) of middle-income and over two-thirds (69%) of low-income households.

The most well-known effects of precarious employment, confirmed by the study, are that:

- Health benefits are rarely offered to those not in the standard employment relation (see **Figure 19**). This has long-term effects that amount to reducing the general resilience of workers so employed, as well as their families.
- The inconsistency of hours, schedules, and pay impairs the ability of workers to budget for their lives and families, and to make and fulfill commitments to their families. When employees do not know their work schedule a week in advance and that schedule is not fixed in place, important familial and social actions are delayed or deferred.

Employment precarity makes it difficult for workers to meet their responsibilities and achieve their goals in other aspects of their lives. Specifically, forming a romantic relationship (see **Figure 52**) and major purchases like housing (see **Figure 45**) are delayed or deferred. From this we might also suppose that marriage, family building and the like are also delayed by insecure employment. This delay in getting on with one's life can only be exacerbated by the fact that some precarious workers have to spend time looking for work, which can become an unpaid job in itself. Precarious workers were found by the survey to be about three times as likely to have worked at multiple jobs over the past year, suggesting that they were more likely to devote more of their time to finding these jobs compared to those persons in stable employment.

Around 10% of precarious workers were found to receive their income in cash. This may allow for tax avoidance, but also renders that income unclaimable towards Employment Insurance or the Canada Pension Plan. This is very distinct from the securely employed captured by the survey, none of whom reported any pay received in cash.

Precarious workers are also significantly more likely to say that raising health and safety or employment rights concerns would negatively affect their employment.

## Changes to Ontario's labour laws and conditions since 2016

Recently, Ontario introduced legislation to change various labour-related laws of long standing in the province.

This legislation, titled the *Fair Workplaces, Better Jobs Act, 2017*, took effect January 1, 2018. It made approximately 170 changes to the *Employment Standards Act, 2000*, the *Labour Relations Act, 1995*, and the *Occupational Health and Safety Act*, over and above the increase in the minimum wage.

Some of the most significant changes affecting Ontario's employees and workplaces include:<sup>39</sup>

- Raising the minimum wage from \$11.60 an hour, to \$14.00 an hour since January 1, 2018, with an expected increase to \$15.00 coming in 2019;
- Equal pay for equal work for casual, part-time, temporary, and seasonal workers;
- 1 week's notice or pay in lieu of notice for employees of temporary help agencies if longer-term assignments end early;
- A minimum of 3 weeks' vacation after 5 years with the same employer;
- Up to 10 individual days of leave and up to 15 weeks of leave, without the fear of losing their job, when a worker or their child has experienced or is threatened with domestic or sexual violence;
- Expanded personal emergency leave in all workplaces;
- Unpaid leave to take care of a critically ill family member.

Many of these recent legislative changes in Ontario are similar to the recommendations found in the PEPSO working papers issued in the wake of PEPSO's 2013 study. Many of the PEPSO recommendations would have gone farther still; their recommendations touching on federal jurisdiction or individual business practices remain to be implemented, the situation for domestic and migrant workers remains largely unchanged, and there was little to address scheduling challenges, inconsistent/variable hours, seasonal work, or the general lack of health benefits among the precariously employed. However, a fair amount of progress has been made, scant weeks before this *Uncertain Jobs, Certain Impacts: Employment Precarity in Niagara* report was finalized.

Before we turn to the PEPSO recommendations, though, we mention Francis Fong's recent article study on precarious employment. For this reason, the PEPSO working papers' recommendations to the federal government and to the business community will be reproduced in the next section, as they continue to merit action.

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<sup>39</sup>(Canadian Union of Public Employees, 2017)

## A survey from the literature of remedies for the precariously employed

### A common definition of employment precarity and collection of national data under that definition

Francis Fong, Chief Economist of the Chartered Professional Accountants of Canada, has pointed out<sup>40</sup> that in formal statistical terms (as opposed to exploratory methodologies for studies like this one) Canada lacks a definition of precarious employment. Statistics Canada has various measures of "non-standard work" that are used as proxies for the incidence of precarity in the workforce, such as casual, temporary, or part-time employment counts. But none of these are by definition necessarily involuntary or imposing a level of uncertainty that impairs quality of life, social inclusion, or advancement. As Fong points out, these proxy measures only identify a broader group that are at *risk* of employment precarity, and therefore they are of limited utility in targeting countermeasures designed to ameliorate actual precarity. Furthermore, Fong notes that "non-standard work does not seem as big a problem as some would suggest. The proportion of Canadians working part-time has not moved since the early 1990s. The share of working temporary jobs has grown by just two percentage points in the past 20 years, and its share remains small at around 13 per cent" (2018, para. 9). For these reasons, among this study's recommendations are support for Mr. Fong's call to fund Statistics Canada for the purpose of collecting better data on employment precarity, and even before that, for "a definition that we can all rally around—one that breaks down precarious work into its most basic, concerning elements—and hard data on the issue" (2018, para. 15).

However, Fong's definition confuses income levels and precarity. As our report clearly shows, not all persons in precarious employment earn low incomes, and not all persons in low-income employment are precariously employed.

With that caveat in mind, the PEPiN committee would be pleased to join Dr. Wayne Lewchuk, author of the methodology used in the PEPSO and PEPiN studies, in discussions with Statistics Canada regarding action on this recommendation.

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<sup>40</sup>(Fong, 2018)

## Sharing and implementation of best business practices in human resources management (as per the PEPSO Working Papers)

When reviewing the literature on ways to reduce the effects of employment precarity, we found PEPSO's working papers to be a goldmine. Their more notable recommendations to employers include establishing an organization (be it a best-practices unit in government, a multi-sectoral network, or a training and technical assistance non-profit) to help employers share and improve their workplace practices which reduce the harms of precarious employment. (PEPSO Working Paper #2 4.11) Among its duties or services would be some combination that help in:

- Ensuring an organizational commitment to family-friendly working arrangements (PEPSO Working Paper #2 4.12). One recommendation suggests offering telecommuting, part-time, and flex-time options for new parents.
- Showcasing best practices (PEPSO Working Paper #2 4.13) that support professional development, mentoring, and supervision of new and established workers; also creating a mentorship program to support both mentors and mentees in adopting practices that reduce the effects of employment precarity
- Working with staff to map out their careers, expectations, and goals (PEPSO Working Paper #2 4.14).
- Encouraging workers to apply for internal jobs and granting them interviews (PEPSO Working Paper #2 4.14).
- Identifying and creating career ladders to move workers out of insecure employment and toward more secure employment (PEPSO Working Paper #2 4.14).
- Supporting regular group meetings, or actively soliciting feedback, to explore worker concerns and ideas as well as partnering with workers to create solutions to problems or to improve workplace experience (PEPSO Working Paper #2 4.15).
- Increasing worker participation and voice within companies (PEPSO Working Paper #2 4.15).
- Adopting social responsibility criteria to recognize companies for their responsibility to workers, the environment, community, consumers, and shareholders (PEPSO Working Paper #2 4.15).
- Viewing employees as assets (PEPSO Working Paper #2 4.15).
- Offering less, in terms of products, promotions, and store hours, to reduce costs in such a way as to also increase profits (PEPSO Working Paper #2 4.2).
- Standardizing work to support efficiency, but empowering workers to make decisions to improve the work and customer satisfaction (PEPSO Working Paper #2 4.2).
- Cross-training workers, so that variability in customer traffic can be addressed by changing worker tasks rather than reducing the number of workers (PEPSO Working Paper #2 4.2).
- Building slack into staffing to improve customer service and reduce costs by encouraging workers to engage in continuous improvement (PEPSO Working Paper #2 4.2).

- Investing in staff, through actions such as better pay and benefits, training, permanent positions, and opportunities for advancement (PEPSO Working Paper #2 4.2).
- Changing hiring practices to move away from precarious or part-time work, including more internal business planning to determine if more secure work would be more appropriate (PEPSO Working Paper #2 4.3).
- Adopting a Living Wage Policy (PEPSO Working Paper #3 4.1).
- Employing a formal system for calculating pay (PEPSO Working Paper #3 4.1).
- Adoption of the above practices should take into account the relative scale of the employer involved, and support for smaller employers' adoption of these practices should be contemplated.

### **Further federal and provincial policy changes (as per the PEPSO Working Papers)**

Recommendations of (or conveyed from other sources by) the PEPSO working papers that could still be enacted by the federal or provincial government for the benefit of the precariously employed include:

- Legislating parity to ensure that all workers, regardless of their employment status, have the same access to extended health benefits (PEPSO Working Paper #4 4.1).
- Expanding OHIP to cover the cost of prescription drugs, and dental care, to ensure access for all residents with OHIP (PEPSO Working Paper #4 4.2).
- Introducing a minimum floor of benefits in order to reduce the cost incentive of hiring part-time over full-time workers (PEPSO Working Paper #4 4.1).
- Expanding the role of unions or workplace associations to include providing benefits, which many unions already provide (PEPSO Working Paper #4 4.1).
- Implementing tax measures that make it financially advantageous for employers to offer health insurance (PEPSO Working Paper #4 4.1).
- Introducing precarity pay in general and for particular types of workers, such as minimum-wage workers (which exists in Australia), and temp workers; also establishing precarity pay at 4% of wages monthly (PEPSO Working Paper #3 4.1).
- Having employers pay wages equivalent to wages plus worth of benefits generally paid for the position (PEPSO Working Paper #3 4.1).
- Improving Working Income Tax Benefit (WITB) payments by increasing the benefit rate or developing a system of annual increases (PEPSO Working Paper #3 4.1).
- Expanding access to the program by shifting the phase-in threshold, or by shifting the phase-out income thresholds for eligibility (PEPSO Working Paper #3 4.1).
- Harmonizing WITB with social assistance to smooth the transition from welfare to work (PEPSO Working Paper #3 4.1).
- Expanding coverage of the Wage Earners Protection Program (WEPP) by increasing payments, prioritizing repayment of workers over other creditors, and extending time limits; putting more onus on employers to be held accountable for, or to pay for, the WEPP (PEPSO Working Paper #3 4.2).

- Increasing Employment Insurance (EI) benefits, improving its wage replacement rate, modifying EI benefits in response to economic conditions, and reconsidering benefit clawbacks (PEPSO Working Paper #3 4.2).
- Extending EI's duration of coverage, and paying reemployment bonuses as an incentive to rejoin the labour market (PEPSO Working Paper #3 4.2).
- Ensuring more people can access EI benefits. This may include changing eligibility requirements by reducing the number of hours needed to qualify, speeding access to benefits by eliminating the 2-week waiting period for benefits, and removing elements of regional variation in calculating eligibility (PEPSO Working Paper #3 4.2).
- Extending EI to certain groups, such as the self-employed, contractors, non-standard workers, and to some or all who voluntarily quit, redefining just cause for leaving a job, ensuring equity of access for women, and creating a special category within EI for temporary, seasonal, and short-term workers (PEPSO Working Paper #3 4.2).
- Developing wage insurance to smooth periods of earnings loss that could be structured as a government loan to unemployed individuals (PEPSO Working Paper #3 4.2).

## **Novel options for change to assist the precariously employed**

In addition to our endorsement of the remaining outstanding recommendations of the 2013 PEPSO study that can be enacted by Canada's federal government and business community, and of the data collection recommendations of CPA Canada's Chief Economist, we make six concrete recommendations aimed at employment precarity:

### **Recommendation 1**

Encourage further research and publication of case studies (such as those provided by the Richard Ivey School of Business to post-secondary business studies programs across Canada) that raise awareness of successful alternatives to precarious employment-based human resources management and business models in industrial sectors characterized by a strong incidence of precarious employment.

*On a smaller scale, this has been carried out by Niagara Poverty Reduction Network and by Social Enterprise Niagara with articles showcasing how the Niagara region businesses have adopted business models that support a Living Wage policy or environmental stewardship.*

### **Recommendation 2**

Encourage further research into identifiable racialized and demographic groups that seem more prone to employment precarity, to identify any patterns that would:

1. Make such groups more accessible to ameliorative measures, or education and training;
2. Identify possible instances of systemic discrimination that need to be addressed with awareness, education, and monitoring;
3. Identify features that may relate to vicious cycles of poverty that can be broken.

### **Recommendation 3**

Enjoin the member organizations of the Ontario Network of Entrepreneurs (including Small Business Enterprise Centres, Regional Innovation Centres, and Business Advisory Services) to proactively and systematically market and provide training workshops and software/process tools to help business founders and operators:

- a. Manage their employees in a way that avoids unintentional or involuntary employment precarity and maximizes value generated by employees;
- b. Adopt business models that avoid dependence on employment precarity;
- c. Efficiently and effectively monitor and fulfill their obligations under the *Fair Workplaces, Better Jobs Act, 2017*.

*Members of the PEPiN Advisory Group, at the outset of this study, noted there could be broad benefit in offering training not only to new entrepreneurs as at present, but also to existing and long-standing business owners and operators navigating a fast-changing legal and social environment. Employment centres dealing with small business will generally identify trends amongst their clientele more quickly than their clientele, and likewise could act as a clearinghouse for these trends and possible solutions.*

*Furthermore, at least one Small Business Enterprise Centre in the Niagara region has had on its business workshop calendar an instructional session focused on human resources development, indicating there is local precedent for this kind of intervention*

*Finally, this could be, if further developed and funded, a channel to encourage businesses to adopt the practices recommended in PEPSO Working Paper #2. Among these would be practices that provide opportunities for advancement to employees, aiding another notable regional policy goal: the retention of skilled young workers in the Niagara region.*

### **Recommendation 4**

Encourage further research into sub-categories of precarious employment and industries with higher incidences of precarious employment, in order to identify precisely how Recommendation #3 may be best marketed and how it may be made more effective in practice.

*This is a direct follow-on to the aforementioned article by Francis Fong, which found "that the share of part-time work has fallen in most sectors, but has risen sharply in just three: information, culture and recreation services; educational services; and accommodation and food services. The increase in temporary work is more broad-based, but those same three sectors also record the largest increases."<sup>41</sup>*

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<sup>41</sup>(Fong, 2018)

**Recommendation 5**

Enjoin post-secondary educators in business studies to incorporate business models and human resources management models that do not impose employment precarity, and to encourage recognition of where and when it may occur (and conversely, to show the financial benefits and government support for creating full-time as opposed to part-time positions).

**Recommendation 6**

Enjoin business consulting firms (including Deloitte, PwC, Ernst & Young, MNP, etc.) to systematically exclude from their work (or at least note the existence and deleterious effects of) any recommendations to businesses or non-profits that rely on employment precarity in their business models or their human resources management.

# Appendix A: Methodology

## How we collected the data

PEPiN commissioned Leger to conduct the 2017 survey. Leger used random digit dialing to contact participants, and surveys were completed between ca. 18 May and 16 June 2017. Residents in the sample lived across the Niagara region in all 12 of the Niagara region's Local Area Municipalities:

- Fort Erie
- Grimsby
- Lincoln
- Niagara Falls
- Niagara-on- the-Lake
- Pelham
- Port Colborne
- St. Catharines
- Thorold
- Wainfleet
- Welland, and
- West Lincoln.

The sample included 713 respondents between the ages of 25 and 65. They were distributed in fair proportion to the distribution of the general population of the Niagara region among the 12 local area municipalities. They were also distributed in fair proportion to the distribution of the Niagara region's population by age and by gender within each age range. For these three reasons, we consider this sample to hold up well in terms of its representativeness.

We used SPSS Statistics (a software package) to analyze the data.

## Comparison with 2016 Census data

Here we compare the PEPiN survey data with 2016 Census data to see how accurate our survey is in terms of demographics. Census data is for people between the ages of 25 and 64 living in the Niagara region.

Table 7: Comparison of age groups: PEPiN-Census.

	PEPiN 2017		Statistics Canada 2016	
	Male	Female	Male	Female
25-34	11%	9.1%	10.6%	10.7%
35-44	11.1%	11%	10.4%	11.2%
45-54	12.6%	17%	13.5%	14.4%
55-64	9.8%	18.4%	14%	15.3%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016001 and authors' calculations.

The greatest differences between the PEPiN data and the prevailing demographics are in the proportion of males in the 55-64 age cohort and the proportion of females in the 55-64 age cohort. Otherwise, the PEPiN data is reasonably representative of various age groups.

Table 8: Comparison of samples: PEPiN-Census.

	PEPiN 2017 as % of all respondents	Statistics Canada 2016 as % of all the Niagara region's aged 25-64 years
% Racialized	8.8%	8.9*%
% Male	44.5%	48.5%
% <45 years old	42.2%	42.7%
University degree	34.6%	20.7%
Born in Canada	88.1%	81.3%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue nos. 98-400- X2016286, 98-400- X2016001, 98-400- X2016184, and authors' calculations. \*This is a share of the Niagara region's total population, all ages, and not 25-64 years of age.

For the most part, the PEPiN sample had similar demographics to the 2016 census in the region. There are a few differences, as more of the PEPiN sample claimed to be born in Canada and have a university degree than census data shows.

Table 9: Comparison of white and racialized samples: PEPiN-Census.

	White		Racialized	
	PEPiN	Census	PEPiN	Census
% Male	43.1%	48.5%	59.7%	46.4%
% under 45 years old	40.8%	41.7%	59.7%	54.2%
University degree	33.7%	19%	43.1%	35.3%
Born in Canada <sup>42</sup>	91.7%		50%	

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016286 and authors' calculations.

There are some stark differences between the white and racialized PEPiN and census data. A higher proportion of participants in the PEPiN data were male or held a university degree than in the census. Additionally, many more white PEPiN participants claimed to hold a university degree than the census shows.

Table 10: Comparison of male and female samples: PEPiN-Census.

	Male		Female	
	PEPiN	Census	PEPiN	Census
% White	88.1%	91.4%	93.6%	90.7%
% <45 years old	49.5%	43.2%	36.2%	44.7%
University degree	30.3%	18.4%	38.1%	23%
Born in Canada	85.5%	82.7%	90.1%	81.8%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue nos. 98-400-X2016286, 98-400- X2016242, 98-400- X2016184, and authors' calculations.

The most notable differences between the male and female samples for PEPiN and the census are that many more women in our sample claim to have university degrees and to have been born in Canada than in the census. Additionally, our male sample is younger than the census sample while our female sample is older.

<sup>42</sup>The data was not publicly available for the region at the time of publication.

## Research and convening

In order to understand the specific issues that might be relevant to precarious workers in the Niagara region, we convened community stakeholders such as job services or business owners. The input from these stakeholders shaped what findings we chose to emphasize, amongst other features. We also commissioned an online survey using SurveyMonkey. The survey, described in more detail in Appendix E, allowed us to understand precarious workers' problems with greater depth and tie responses to the quantitative data in the report.

As part of the team's efforts to make the data and reports as accessible as possible, PEPiN explored ideas used in our research on precarious work in a "Nerd Blog" (at <http://pepniagara.ca/>). Blog posts discussed goals of the research, explained how previous research defines precarious work, and made statistical concepts more digestible for the general public.

The 2017 survey data serves as a foundation for future research. Data may be easily replicated to compare to different regions, larger sample sizes, or later dates in the Niagara region.

# Appendix B: Defining Individuals in Precarious Employment

## Describing individuals in precarious employment

Research on precarious work typically defines it using proxy measures which might indicate a higher likelihood of precarious work. These measures have included the unemployment rate, part-time work, and service-sector work among other indicators of precarity. The issue with these measures is they are not necessarily correlated with precarious work.<sup>43</sup> This research aims to measure precarious work on a more accurate and specific scale.

Two measures of precarity are central to this study. The first, simpler measure, is Secure Employment. This is a dichotomous measure where employment is considered secure if a participant answers "yes" to the following questions<sup>44</sup>:

- Do you have one employer?
- Is your job permanent and full-time?
- Do you expect to be in the same job in 12 months?
- Do you have benefits?

The second measure, the Employment Precarity Index (EPI), is more complex and designed to capture a fuller variety of experiences in precarious work. Respondents could score between zero (more secure) and 100 (more precarious). Index scores are based on responses to the following questions:

- Do you usually get paid if you miss a day's work?
- I have one employer, whom I expect to be working for a year from now, who provides at least 30 hours of work a week, and who pays benefits.
- Between April 1 st of 2016 and March 31 st of 2017, how much did your income vary from week to week?
- How likely is it that your total hours of paid employment will be reduced in the next 6 months?
- In the first 3 months of 2017, how often did you work on an on-call basis?
- Do you know your work schedule at least 1 week in advance?
- In the first 3 months of 2017, what portion of your employment income was received in cash?

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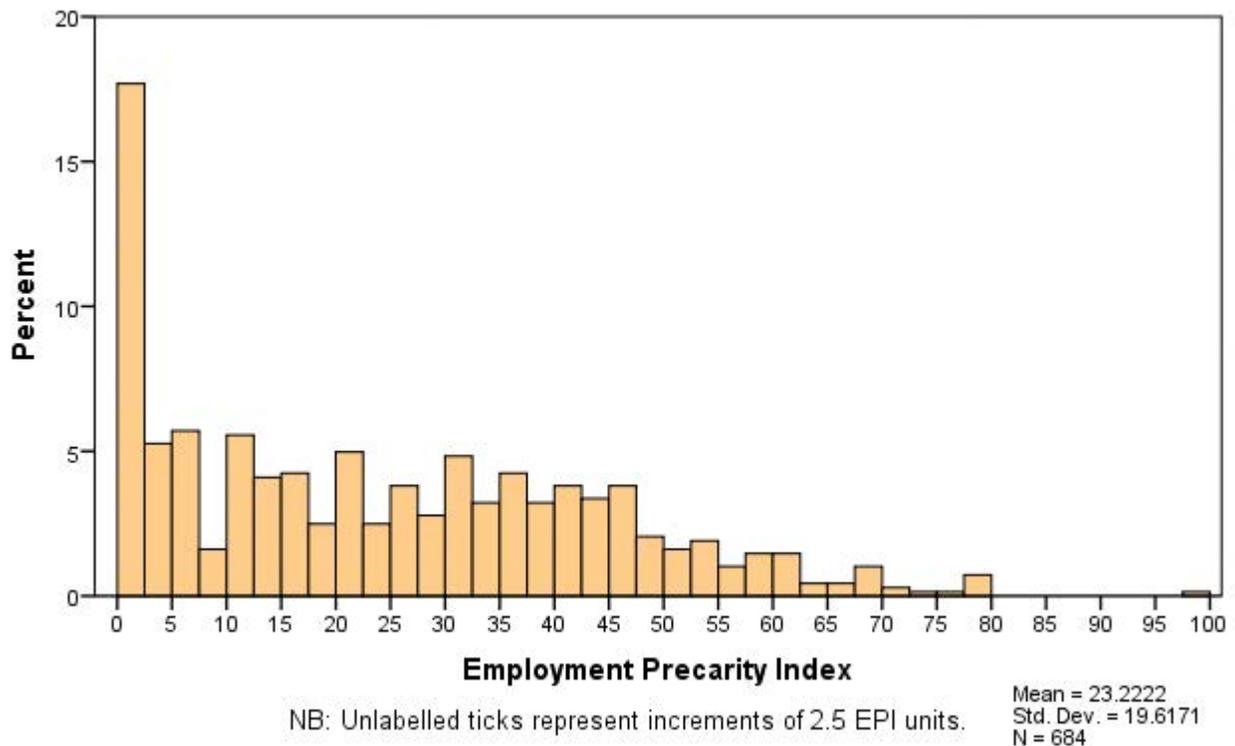
<sup>43</sup> PEPiN Nerd Blog Post #2 – "How Has Precarious Employment Been Measured in the Past?"; available at <http://pepniagara.ca/2017/08/08/pepin-nerd-blog-post-2/>

<sup>44</sup> PEPiN Nerd Blog Post #3 – "How Does PEPiN Measure Precarious Employment?"; available at <http://pepniagara.ca/2017/09/15/pepin-nerd-blog-post-3/>

- Which of the following best describes the job/contract that paid you the most in the first 3 months of 2017 (short-term, casual, fixed-term contract, self-employed, permanent part-time, permanent full-time)?
- Do you receive any other employment benefits from your current employer(s), such as a drug plan, vision, dental, life insurance, pension, etc.?
- Would your employment in the first 3 months of 2017 have been negatively affected if you raised a health and safety concern or raised an employment rights concern with your employer(s)?

## The Employment Precarity Index

As discussed above, participants could score between 0 and 100 on the EPI. Full results are detailed on the histogram below:



The sample is also divided into four quartiles, with the highest 25% of scores in the "precarious" group and the lowest 25% of scores in the "secure" group. Roughly 50% of the scores are below (or above) an EPI score of 37.5, which sets of the "stable" from the "vulnerable" quartile.

**Table 11** reframes the data in the figure above. Due to the lumpy nature of the EPI scores, our quartiles are not of equal size. This resulted from our following the standard procedure for making quartiles with this kind of data, namely that we allocated the scores so that all identical values (e.g., 37.5) fell into the same cluster.

**Table 11: The Employment Precarity Index quartiles.**

<b>Precarity level</b>	<b>Index range</b>	<b>Average within cluster</b>	<b>Number in each cluster</b>
Secure	< 5	0.6	157
Stable	5 to < 20	10.7	162
Vulnerable	20 to < 37.5	27.5	180
Precarious	> 37.5	49.2	185

## Appendix C: Determining Low-, Middle-, and High-Income Household Bracket

The 2017 PEPiN survey asked respondents to report their pre-tax family income. There were 13 income brackets to select from on the survey, and respondents could report earnings from under \$5,000 to over \$150,000.

Responses were then sorted into three household-income categories:

- Low-income (<\$60,000)
- Middle-income (\$60,000-\$99,999)
- High-income (>\$100,000)

These numbers can be compared to existing measures of income level. Low income in Canada is typically measured by Statistics Canada's Low-Income Cut-Off (LICO) and Low-Income Measure. **Table 12** below reports the most recent calculations of LICO and LIM. If a family makes less than the LICO, they are spending a higher percentage of their money on necessities than average, while the LIM is 50% of median household income, adjusted to account for different household needs.<sup>45</sup> Families whose income falls below these measures may face additional strain from precarious work.

The living wage is another possible measure for low income which shows the amount of income necessary for a family to meet living costs in their region. If a family just passes the threshold for a living wage, they could be considered low-income. The living wage for the Niagara region was calculated in 2017 based on a four-person family with two adults working 37.5 hours per week each and two children. In order to meet basic needs, take part in hobbies and their community, and purchase school and household supplies, they would need to make a combined income of approximately \$71,000.<sup>46</sup>

As such, even some of those in the middle-income category may not be comfortable living in the Niagara region.

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<sup>45</sup>Statistics Canada. *Low income definitions*. Available at: <http://www.statcan.gc.ca/pub/75f0011x/2012001/notes/low-faible-eng.htm>. (accessed: 8 February 2018).

<sup>46</sup>The Niagara Poverty Reduction Network released calculations for the living wage in 2016 and 2017. Detailed reports can be found at <https://www.wipeoutpoverty.ca/living-wage>.

Table 12: LICO/LIM median wage.<sup>47</sup>

<b>LICO 2015 (population between 30,000 and 99,999)<sup>48,49</sup></b>	
	<b>Before tax income</b>
1 person	\$21,055
2 persons	\$26,211
4 persons	\$39,124
<b>LIM 2015<sup>50</sup></b>	
4 persons	\$51,031

<sup>47</sup> LICO calculations are based on mean numbers, while LIM calculations are based on median numbers.

<sup>48</sup> Statistics Canada, 2016 Census of Population. Table 4.4 — *Low-income cut-offs, before tax (LICO-BT — 1992 base) for economic families and persons not in economic families, 2015*. (Accessed: 8 February 2018.)

<sup>49</sup> Our preference is to use Niagara-specific data when possible, but that type of information is not available for LICO.

<sup>50</sup> Statistics Canada, 2016 Census of Population. Table 4.2 — *Low-income measures thresholds (LIM-AT and LIM-BT) for private households of Canada, 2015*. (Accessed: 8 February 2018.)

## Appendix D: Interpreting the Figures

Previous PEPSO reports on the GTHA, *It's More Than Poverty and The Precarity Penalty*, suggested workers at all income levels experience precariousness. This is contrary to other claims that low income is a direct indicator of precarity. To confirm these findings, we also consider the relevance of both income and security levels.

### Dividing the sample into employment-security categories

Our report uses the same Employment Precarity Index (EPI) developed by PEPSO for their precarity reports. For some analyses we use the EPI as a continuous variable, but for others we use the four clusters PEPSO used: *Precarious*, *Vulnerable*, *Stable*, and *Secure*. Using these allowed us to maintain comparability with previous studies. The top 25% of scores on the EPI make up the *precarious* cluster, the next 25% make up the *vulnerable* cluster, and so on. Comparing more secure categories against less secure categories shows how insecurity impacts the life and work experiences of workers.

### Dividing the sample into employment-security categories and income categories

Understanding the interaction between income and work security is central to understanding precarious workers' experiences. As such, following the convention of previous PEPSO studies, we divided the sample into six groups representing both their level of job security and household income level.

These categories include two job security categories and three income-level categories. The job security categories are based on the EPI and includes less secure (*Precarious* and *Vulnerable*) and more secure (*Stable* and *Secure*) employment. Income-level was divided into low-, middle-, and high-income categories. To be considered low-income, a household must make less than \$60,000 a year. Middle-income households make between \$60,000 and \$99,999, and high-income households make over \$100,000. Participants range widely across the six categories.

Table 13: Distribution of sample across employment/income categories.

Security/Income Category	Frequency
Less secure/Low-income	106
More secure/Low-income	47
Less secure/Middle-income	100
More secure/Middle-income	79
Less secure/High-income	70
More secure/High-income	132
Total:	534

## Measuring significance

Throughout the report, we note in figure titles whether a relationship we are describing is significant. Significance tells us how certain we can be that the results of our regression models are accurate. If enough individuals in a group answer questions similarly, we can be fairly certain that group has an impact on outcomes.

Significance thresholds show how confident we can be that the relationship exists. Where we note significance thresholds in the text, "lower" numbers show more certainty than "higher" numbers. We can be more confident in a relationship if it meets the 0.01 threshold, for example, than if it reaches the 0.05 threshold.

If a certain threshold is not met, the relationship may still exist, but we cannot be as certain of it.

## A percentage-point change versus a percentage change

Throughout this document we refer to both "percentage points" and "percentage change" when we discuss percentages. This is to avoid confusion over what type of math we are discussing. A percentage point is a specific mathematical unit that describes the numerical difference between two given percentages. For example, in our study approximately 53% of precarious workers identified as women and 47% as men. Since  $53 - 47 = 6$ , women are 6 percentage points more likely to work precariously.

On the other hand, a percentage change refers to the ratio difference between given percentages. For our example, women are 12.8% more likely to work precariously than men  $((53 - 47) / 47)$ . This is a percentage change.

# Appendix E: Online Survey

## Survey design

In order to understand the experience of precarious workers more thoroughly and supplement our findings with explanations of real experience, PEPiN ran a survey using the online software SurveyMonkey. We designed the survey specifically for precarious workers.

The survey asked respondents the following nine questions:

- What is your age?
- What is your gender identity?
- In what Niagara region municipality do you live?
- I have one employer, whom I expect to be working for a year from now, who provides at least 30 hours of work a week, and who pays benefits.
- Since January 1, 2017, I have: (check all that apply: worked part-time, worked on-call, found work through a temporary employment agency, etc.).
- What is your current paid occupation?
- How long have you worked in a precarious job(s)?
- What are the biggest challenges you/your family struggle with due to being employed precariously?
- What sort of changes would you like to see made to your current precarious condition? How do you think these changes could take place in Niagara?

Several questions are demographic questions to further contextualize the information we present from the survey. Two questions ("I have one employer, whom I expect..." and "Since January 1st, 2017, I have...") are designed to ensure respondents are precarious workers. The final two questions on the above list were open-ended in nature and allowed respondents to elaborate upon their issues with precarity in the Niagara region. We collected 71 survey responses between ca. January 26 and February 2, 2018.

## Survey responses

Tables 14-19 display some of the characteristics of online survey respondents, usually in comparison with PEPiN phone survey results. The survey was not intended to be representative of the overall demographics of the Niagara region, but this information allows us to see what perspectives are represented in the report.

Table 14: Age of survey respondents.

Age Cohort	PEPiN Phone Survey	PEPiN Online Survey
Younger than 25	N/A	7.04%
25-34	20.1%	33.8%
35-44	22.1%	25.4%
45-54	29.6%	29.6%
55-65	28.2%	2.8%
Older than 65	N/A	1.4%

Source: Authors' calculations.

The phone survey respondents are older on average than the online respondents. More online survey respondents are in the 25-34 and 35-44 age categories, with far fewer in the 55-65 age range.

Table 15: Gender identity of survey respondents.

Gender	PEPiN Phone Survey	PEPiN Online Survey
Male	44.5%	12.9%
Female	55.5%	85.7%
Gender-neutral	0%	1.4%

Source: Authors' calculations.

The majority of online survey respondents identified as women rather than men, and one respondent to the online survey identified as gender-neutral.

As Table 16 shows, the geographical representation in the online and phone surveys was similar, although phone survey respondents were slightly more concentrated in Niagara Falls and St. Catharines, with fewer living in other municipalities.

Table 16: The Niagara region municipality respondents inhabit.

Municipality	PEPiN Phone Survey	PEPiN Online Survey
Fort Erie	7.1%	5.6%
Grimsby	5.9%	0%
Lincoln	2.7%	1.4%
Niagara Falls	19.4%	35.2%
Niagara-on-the-Lake	3.7%	1.4%
Pelham	4.0%	0%
Port Colborne	4.9%	4.2%
St. Catharines	30.9%	36.6%
Thorold	4.1%	2.8%
Wainfleet	1.4%	1.4%
Welland	12.0%	5.6%
West Lincoln	3.9%	4.2%
None of the above	N/A	1.4%

Source: Authors' calculations.

Table 17: Survey respondents in a standard employment relation.

In an SER (standard employment relation)?	PEPiN Phone Survey	PEPiN Online Survey
Yes	48%	7%
No	52%	93%

Source: Authors' calculations.

While more workers in the phone survey were in a standard employment relation than not, the opposite is true for the online survey, where 93% of participants identified themselves as being in a standard employment relation. This is mainly because the online survey was designed to collect the experiences of precarious workers. Unlike the telephone survey, the online survey did not collect a random sample.

Table 18: Proportion of online survey respondents with precarious work characteristics.

Have you done the following (since January 2017)?	% of online survey respondents
Worked part-time	74.3%
Worked on-call	27.1%
Found work through a temporary employment agency	4.3%
Held a job which provides no health insurance	87.1%
Held a job which provides no employer-funded pension	74.3%
Been self-employed with no employees	12.9%
Held a job in which I have been paid in cash	14.3%

Source: Authors' calculations.

Table 18 shows that some characteristics of precarious work are more common for online survey respondents than others. While nearly three-quarters or more of respondents had worked part-time or not been provided health insurance or an employer-funded pension, fewer had worked on-call, been self-employed with no employees, or been paid in cash. Hardly any online respondents had worked for a temporary employment agency, so there may still be more to learn about those experiences.

Table 19: Length of time online survey respondents spent in precarious employment.

Length of Time	% of online survey respondents
< 6 months	2.8%
6 months – 1 year	9.9%
1 – 2 years	8.5%
> 2 years	78.9%

Source: Authors' calculations.

Table 19 shows that more than 75% of respondents have been in precarious employment, whether at the same job or multiple jobs, for longer than 2 years. Precarity is a long-term issue for online survey respondents.

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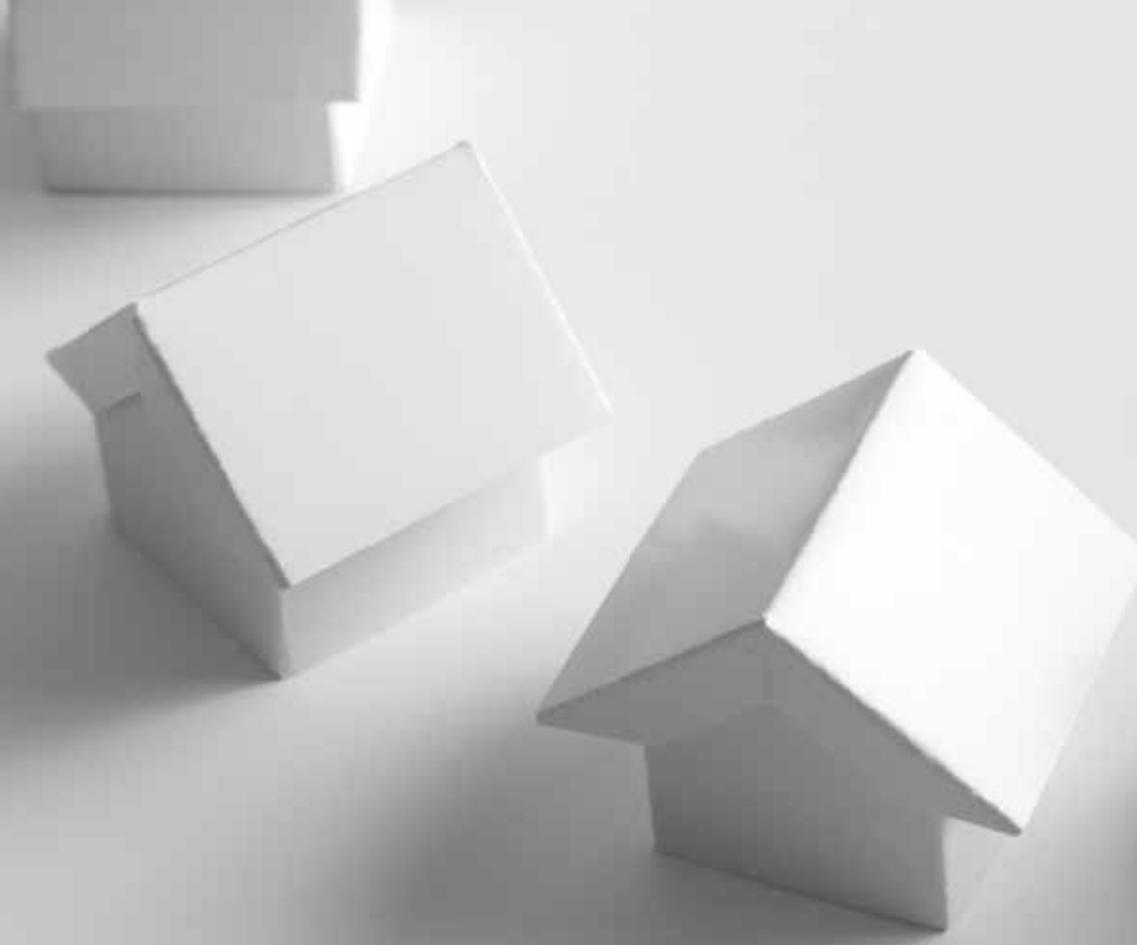
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