

COURAGEOUS LIVES:
A PROFILE OF THE WORKING POOR IN
SAULT STE. MARIE

by Gayle Broad and Steffanie Date

**Community Economic and Social Development
(CESD) Program**

May 2006

Algoma University College



PROFILE OF THE WORKING POOR

ACKNOWLEDGEMENTS

The authors of this report wish to thank the following individuals and organizations who contributed to this study:

Tom Caswell for his work in initiating the study including conducting a literature review and developing the survey;

Amy Boyer for assisting with focus groups and **Meghan Boston** for her work on the literature review and general support of the project;

Raymond Running of Service Canada for his assistance in providing statistical data;

Team Sault Ste. Marie for all their efforts in assisting with the circulation of the surveys.

The staff at many local non-profit organizations who assisted in the distribution of the surveys;

Sault Ste. Marie Transit Authority which kindly provided bus passes for research participants;

Gary Vipond, Dree Pauze and the members of the Social Services Solution Council who advised and supported this research;

The **Supportive Communities Partnership Initiative, Phase II (SCPI II)**, of **Human Resources and Services Development Canada (HRSDC)** which funded this research;

And especially to **all the members of the working poor** who contributed to the surveys, focus groups and interviews - your strength is an inspiration.

To ensure the anonymity and confidentiality of research participants some minor details of their circumstances have been changed. No changes have been made to any of their comments.

The views expressed herein are solely those of the authors and do not necessarily represent the views of the United Way of Sault Ste. Marie or of the Department of Social Services, Corporation of the City of Sault Ste. Marie

PROFILE OF THE WORKING POOR

EXECUTIVE SUMMARY

Poverty comes in many forms but is perhaps least recognizable in the face of the working poor. The working poor blend in with everyone else; they chat around the lunch room, they pick up a few things at the grocery store on their way home from work, and they might spend a sunny afternoon tidying up the front of the yard or playing at the park with their kids. The casual observer is unaware that the neighbour across the street has had an infected tooth for the last three weeks and can't do anything about it until next payday - maybe. And the mom playing at the park with her two kids is fretting about having to serve them noodles at supper for the third time in one week.

In May of 2005, the Community Economic and Social Development program at Algoma University College was contracted to conduct research on the population defined as the "working poor" and to conduct evaluations of other programs developed under the SCPI I funds (see Boston and Broad, 2006). The Social Services Solution Committee of United Way Sault Ste. Marie acted as an Advisory Group to this research (CSC, 2005).

This study was intended to develop a profile of Sault Ste. Marie's low wage earners, and to answer the following three research questions:

- Who are the working poor?
- What are the characteristics of this population?
- Are they at risk of homelessness?

A brief literature review indicated that the most commonly accepted definition for the term "working poor" was anyone falling at or below the low-income cut-off (LICO). In a community the size of Sault Ste. Marie (population 75,000) the cut-off for a single person was \$14, 075 gross earnings per year and for a family of four \$26, 613. For the purpose of this study LICO was used to determine who is the working poor, and the researchers expanded the participant base slightly by including workers with wages moderately above LICO. Single individuals earning up to \$18, 000 gross annually and families with four members earning up to \$32,000 gross annually were included in the study, as the researchers discovered that workers who earn slightly above the low income cut-off are still struggling to meet their needs.

The findings revealed that Sault Ste. Marie's "working poor" population is similar in most demographics to other low wage earners across Canada. Nearly two-thirds of this group are women, one-third of the women are the sole income earner in the family and two-thirds of low income homes include children. Just over 45% of participants had a college diploma or a university degree. The demographics of Sault Ste. Marie indicated that the working poor population is slightly older, and slightly better educated than the national average.

Sixty-six percent (66%) of the working poor earn less than \$10.45 per hour and forty-seven percent (47%) of respondents worked over 35 hours per week. Twenty percent

PROFILE OF THE WORKING POOR

(20%) worked more than 44 hours per week. Approximately forty-three percent (43%) of respondents indicated that they held more than one job.

Low-paid jobs tended to be low-quality jobs as well. Very few jobs that paid under \$10 an hour provided medical benefits to employees and there was little job security, particularly in the form of union representation. Hours were also inflexible and often created problems with having to pay for child care for long periods of time and sometimes during odd hours of the day.

Seventy-six surveys were completed over a six-month period. Of the survey respondents, approximately twenty percent (20%) were employed in custodial services while sixteen percent (16%) worked in retail, and fourteen percent (14%) worked in call centres. Twenty-six percent (26%) of respondents were employed in other areas including education, tourism, office reception, small business management, research, administrative services and child care.

Over thirty-five percent (35%) of the survey respondents have been homeless least once, and of this group seventy percent (70%) have been homeless more than once for a period exceeding three weeks. This is due, in part, to a lack of affordable and decent housing in Sault Ste. Marie. Respondents indicated that rents were difficult to afford: forty-five percent (45%) of respondents paid over \$500 monthly and thirty percent (30%) are paying between \$700 and \$900 monthly. The research showed that lower-priced housing was substandard, forcing people to choose between decent housing, or paying the monthly bills and buying groceries.

Perhaps the most surprising finding was that while loss of housing is a concern to low-wage earners, it is not necessarily their most vital concern. A number of other risk factors to the health and well-being of this population were identified including:

- Women remaining in abusive relationships
- Women seeking employment in the sex trade
- Lack of adequate income security programs for people experiencing illness and/or disability
- Food insecurity
- Depression and/or low self esteem resulting from the impact of poverty

The findings also revealed that the working poor are victimized by the stereotypes often associated with low-income people, stereotypes which are widespread amongst service providers as well as community members. Over time these judgments can have a significant negative influence on an individual's self-image.

The research reveals many accounts of hardship and near-desperation; it also reveals that people are living courageous lives, full of hope and the determination necessary to support and care for their families and their community. The research participants talk of their dreams of better days ahead – days that will bring jobs that pay a living wage as well as benefits and provide decent working conditions for employees; decent, affordable

PROFILE OF THE WORKING POOR

housing; improved support from the community and policy changes. Self-advocates and supporters of the working poor must work together to raise awareness of the need for action.

PROFILE OF THE WORKING POOR

INDEX

1.0 INTRODUCTION.....	8
2.0 METHODOLOGY	9
3.0 LITERATURE REVIEW	10
3.1 WHO ARE THE “WORKING POOR”?.....	10
3.2 CHARACTERISTICS OF THE POPULATION	12
3.3 LOW WAGES AND THE RISK OF HOMELESSNESS.....	13
3.4 POLICY IMPLICATIONS	14
4.0 RESEARCH FINDINGS.....	16
4.1 CHARACTERISTICS OF LOW WAGE EARNERS	17
4.2 TYPES OF EMPLOYMENT	18
4.3 HEALTH BENEFITS.....	20
4.4 WORKING CONDITIONS.....	22
4.5 BARRIERS TO BETTER EMPLOYMENT	22
5.0 HOUSING.....	23
5.1 LOW WAGE EARNERS AND HOMELESSNESS	24
5.2 ACCOMMODATION COSTS	24
5.3 NON-SUBSIDIZED HOUSING.....	26
5.4 SUBSIDIZED HOUSING OR RENT-GEARED-TO-INCOME (RGI) OR SOCIAL HOUSING	27
5.4.1 Housing Costs	27
5.4.2 Regulations and Structure	28
5.4.3 Health and Safety.....	28
5.4.4 Maintenance.....	29
5.4.5 Stigma and Perceptions	30
6.0 CONSEQUENCES	31
6.1 WOMEN	31
6.2 SINGLE PARENTS	33
6.3 LOW SELF-ESTEEM AND DEPRESSION:	34
6.4 DEPENDENCY ON OTHERS FOR FINANCIAL ASSISTANCE.....	36
7.0 CONCLUSIONS	37

Bibliography

Appendices

Appendix 1

Appendix 2

Appendix 3

PROFILE OF THE WORKING POOR

FIGURES

<i>Figure 1</i>	Income Breakdown by Family Type	11
<i>Figure 2</i>	Income Breakdown of Households with Children below 18Yrs.	12
<i>Figure 3</i>	Income Breakdown by Gender.....	13
<i>Figure 4</i>	Income Breakdown by Gender of Lone Parent	13
<i>Figure 5</i>	Range of wages.....	17
<i>Figure 6</i>	Type of employment.....	19
<i>Figure 7</i>	Accommodation costs.....	25
<i>Figure 8</i>	Location.....	26

PROFILE OF THE WORKING POOR

1.0 INTRODUCTION

In response to an acknowledged homelessness crisis in Canada, the Government of Canada announced a national homelessness program in 1999. During the first years of the program (1999-2003), entitled Supporting Communities Partnership Initiative (SCPI), communities focused on the most pressing and urgent needs of their homeless populations (Government of Canada, 2004). In Sault Ste. Marie, the first phase of funding provided an opportunity for the community to address some serious gaps in its capacity to accommodate the homeless. Two programs were expanded: one designed to assist the homeless access shelter through a mobile support service, and the second a financial aid program, called Community Assistance Trust (CAT), for items such as rent, utilities or heat, or other unexpected costs. The first phase also funded two new initiatives, the development of shelters for homeless youth and for homeless men respectively.

In the second phase of the national homelessness program, running from 2003 to March 31, 2006, SCPI II allowed communities to review their progress to date, and ensure future investments were targeted to those areas which best supported their homeless population (Government of Canada, 2003c).

Some of the SCPI II funds were allocated to research to determine the effectiveness of the community's efforts in filling the gaps in the continuum of care for those experiencing homelessness. In May of 2005, therefore, the Community Economic and Social Development program at Algoma University College was contracted to conduct research on the population defined as the "working poor" and to conduct an evaluation of other programs developed under the SCPI I funds (see Boston and Broad, 2006). The Social Services Solution Committee of United Way acted as an Advisory Group to this research (CSC, 2005).

Through a literature review and empirical research in Sault Ste. Marie which included surveys, interviews and focus groups, this study explored the following three research questions:

1. Who are the working poor?
2. What is the nature of their employment?
3. Are they at risk of homelessness?

The research indicates that there is a substantial group of people living in Sault Ste. Marie who would fit within the definition of the "working poor", and they are employed in a variety of types of employment, though most are clustered in the service industry, particularly within call centres. This group is indeed at risk of homelessness, however, research participants also indicated a number of other risk factors which compromise

PROFILE OF THE WORKING POOR

their health and well-being. The report also provides some case studies of real-life experiences of those who work for low wages, and outlines some of the painful choices that confront them on a daily basis. It concludes with an outline of some of the policy changes necessary to address the most severe difficulties facing the working poor.

2.0 METHODOLOGY

An ongoing literature review was conducted over the course of the research project, and a literature review conducted for a related piece of research (Boston and Broad, 2006) was also used. Literature regarding definitions, demographics, relationships between low wages and housing stability, types of low wage employment and working conditions, were reviewed.

Quantitative data was collected through a survey instrument designed for that purpose and entitled, 'Low Wage Employment and Housing Stability' (Appendix 1). It was designed to quantify the trends and issues around low-wage employment in the areas of: demographics, type and quality of employment, and housing stability. The survey probed details regarding type of employment, wages and benefits, hours worked as well as general questions regarding job quality and job security.

The survey was distributed over a six month period using a variety of outlets to give it wide circulation across the community. Flyers were distributed and posted in various locations and a press release was issued and carried by a number of media outlets, including the local newspaper. Student researchers spent time at various locations, such as malls and grocery stores, attempting to draw individuals from the working poor to participate in the survey. Close to thirty non-profit organizations were contacted and their assistance elicited in distributing the surveys, to broaden the search for low-wage earners. Snowball sampling was also used, wherein survey respondents were asked whether they were aware of other willing respondents. These individuals were then followed up by the researchers. A total of 76 surveys were completed.

Qualitative data was gathered through ten semi-structured interviews and two focus groups. Both the interview questions (Appendix 2) and the focus group questions (Appendix 3) were designed to be open ended. Interviews were recorded and transcribed, and the focus groups were facilitated in a way which allowed for participants to record a substantial amount of their input themselves through the use of post-it notes. This method was augmented by note-taking by the researcher.

Interviews and focus groups were conducted in an informal environment and care was taken to ensure that respondents felt comfortable prior to beginning the interviews and/or focus groups. Assistance for childcare and transportation was provided to allow their participation.

The nature of the topic presented challenges to find individuals willing and/or able to involve themselves in the study. Although the demographics for Sault Ste. Marie would indicate that there is a relatively large number of people that could be considered

PROFILE OF THE WORKING POOR

members of the “working poor”, the survey elicited a relatively low response rate. The number of interviews and participants in focus groups was, on the other hand, relatively high for a study of this scope, providing greater in-depth qualitative information.

As a result of the relatively low participation rate in the survey, some of the information collected is not necessarily reflective of the demographics of this population which resides within Sault Ste. Marie. Of note however, is that the results do compare similarly to national findings outlined in the literature review.

The qualitative data collected is relatively substantial for a study of this scope, and provides a significant contribution into understanding the lifestyle and challenges faced by low wage earners in Sault Ste. Marie.

3.0 LITERATURE REVIEW

The brief literature review conducted for this report examined definitions of the working poor; characteristics of the population; the connection between low wages and homelessness; and policy implications. Primarily the intent of the literature review was to provide a context for the empirical data collected in this study in Sault Ste. Marie, and to identify whether Sault Ste. Marie’s population had any different characteristics and/or needs compared to similar workers across Canada.

3.1 Who are the “Working Poor”?

In 1961, Statistics Canada determined the average amount spent by families for items of necessity based on the results of a 1959 family expenditure survey. A 70 percent income rule was adopted as a cut-off point: families/individuals that spent more than 70 percent of their gross annual income on essentials would have little or no income left for transportation, health care, personal care, education, household operation, recreation or insurance. The low-income cut off (LICO) standard would eventually be adjusted to 50 percent of gross annual income spent on essentials and remains at that level today.

Family size and community size are two factors determining LICO, resulting in 35 separate low-income cut-offs (Ross, 1994). The cut-offs established by Statistics Canada were intended to be used as a tool to identify families in straitened circumstances and not as a determinant of poverty lines. However, the low-income cut-offs have become the most widely accepted measure of poverty in Canada today.

Saunders (2005) distinguishes various approaches used to develop a formula for determining a plausible definition for low pay. Saunders found a number of papers looked at people earning less than \$10 per hour in 2000 or 2001 dollars. If converted to annual income at full time hours, this corresponds approximately to the before-tax LICO for a single unattached person in a large urban area.

Another definition of the working poor and working poor families is offered by Fortin and Fleury (2004, p.3):

PROFILE OF THE WORKING POOR

“ Working poor individuals are those individuals aged 18 to 64 who have worked for pay a minimum of 910 hours in the reference year, who are not full-time students, and whose family income falls below the low income cut off and working poor families are defined as those economic families where at least one member is a working poor individual.”

Distinctions between low-income people and low wage earners have been also been defined. Although one member of the family may receive low wages, individuals are not necessarily part of the working poor because their household income may be higher than the low income cut off.

In 2004, a family of four with a maximum income of \$26, 613 living in a community with a population base between 30, 000 and 99, 000 was considered a low-income family. Similarly, a single person living in a community of the same size with a maximum income of \$14,075 would fall under the LICO. For the purpose of this study the researchers accepted the low income cut off criteria with slight adjustments, as an acceptable means to determine who are the working poor. The low income cut-offs were expanded to \$32,000 and \$18, 000 respectively, as study participants were still struggling even at the slightly higher levels.

Information gathered in 2000 by Statistics Canada reveals that 12, 230 or 16.7% of individuals experience low income in Sault Ste. Marie.

Figures 1 and 2 illustrate the income breakdown by family type and income breakdown by households with children below 18 years respectively..

Figure 1

Income breakdown by Family Type

Total Annual Income	Total	Lone Parent Families	Married Couple Families	Common-law Families
> \$34 999	7 055	2 825	3 475	755
> \$29 999	5 570	2 575	2 380	615
> \$24 999	4 395	2 255	1 640	500
> \$19 999	3 035	1 760	880	395
> \$14 999	1 970	1 165	600	205
> \$9 999	1 205	700	395	110
> \$5 000	675	400	225	50

Source: Statistics Canada

PROFILE OF THE WORKING POOR

Figure 2

Income breakdown of Households with Children Under 18yrs.

Total Annual Income	Total	Lone Parent Families	Married Couple Families	Common-law Families
> \$34 999	3 225	2 120	730	375
> \$29 999	2 820	2 005	505	310
> \$24 999	2 415	1 795	370	250
> \$19 999	1 985	1 500	300	185
> \$14 999	1 355	1 030	200	125
> \$9 999	855	650	130	75
> \$5 000	450	370	45	35

Source: Statistics Canada

Specific information from the 2000 census shows that 77% of households headed by single parents with children under 18 years generate less than \$35,000 gross income per year. Seventy-two percent of these families survive on less than \$29,999 gross income per year and 65% are trying to get by on less than \$25,000 gross income per year. The census also found that 15% of married couples and 43% of common-law families with children below 18 years have a household income that is less than \$29,999 gross per year. Twenty-two percent (22%) and fifty-five (55%) have a household income of less than \$34,999 gross per year respectively.

Out of 8 000 individuals residing in one-person private households, 1 180 people have a gross annual income of less than \$10,000 and 4 370 have a gross annual income of less than \$19,999.

3.2 Characteristics of the Population

The Canadian Policy Research Network (CPRN) has provided a profile of low-paid work in Canada, drawn primarily from Statistics Canada data (Saunders, 2005). This report identifies a number of characteristics of the population that comprise the working poor, including (p. iii):

- 16.4% of full-time workers in Canada in 2000 were low-paid (earning less than \$10 per hour)

PROFILE OF THE WORKING POOR

- Certain groups are more vulnerable to low wages including: youth, Aboriginal individuals, women (particularly women with lower educational levels), immigrants (particularly visible minority immigrants)
- 22% of women were low-paid compared to 12% of men (see Figures 3 and 4)
- Aboriginal workers in 2001 had wages 23% below the national average, and their average earnings were lower in every educational category
- Low pay is more prevalent among more poorly educated earners but 6.5 % of university graduates earn low pay
- Once working for low pay, half will not move up to better wages within five years

Figure 3

Income Breakdown by Gender

	AVERAGE INCOME	MEDIAN INCOME
FEMALES (31 845)	\$21, 199	\$15, 339
MALES (28 510)	\$34, 522	\$30, 116

Source: Statistics Canada

Figure 4

Income Breakdown by Gender of Lone Parents

	AVERAGE INCOME	MEDIAN INCOME
LONE PARENT FEMALES (3 300)	\$27 312	\$21 518
LONE PARENT MALES (800)	\$38 638	\$36 825

Source: Statistics Canada

3.3 Low Wages and the Risk of Homelessness

Saunders's (2006) research exposed that one in six Canadians is unable to afford shelter that meets accepted norms for adequacy, suitability, and affordability. Improving the affordability and decency of housing will help low-paid workers avoid poverty and a wide array of other social and economic challenges. Alleviating the stress that accompanies unaffordable and substandard living arrangements will allow individuals to redirect their energy towards more positive outcomes.

“When people are well housed, their family and community life is more stable enabling greater opportunities for good health, educational performance, job security and community safety,” (Hay, 2005, p.1).

Census information from Statistics Canada indicated that in Sault Ste. Marie tenants will pay an average of \$546 per month for rent. It is also revealed that 50% of renters spend

PROFILE OF THE WORKING POOR

30% or more on their household income on rent. Forty percent (40%) spend between 30% to 99% of their household income on rent.

The dramatic changes to income security programs have also compounded the problem of homelessness in Canada (Falvo, 2003; Mayor's Homelessness Action Task Force, 1999). For example, more restrictive eligibility criteria and reduced benefits under Employment Insurance (EI) have placed additional pressure on the social assistance program. These cuts also impact on the working poor: in Ontario, the cuts to social assistance in the mid-1990s, included cuts to benefits that had been extended to low wage earners:

Medical and drug benefits that were previously available for the working poor have been eliminated, as has the \$37-a-month pregnancy allowance. (Mayor's Homelessness Action Task Force, 1999, p. 260)

Other policy issues, like the more restrictive definition of disability to applicants of the Ontario Disability Support Program (ODSP), the requirement that homeless people provide receipts to receive the fixed shelter amount to which they are entitled, the use of actual costs for utilities and board and lodging instead of automatic minimums and the reduction of the shelter allowance for people on welfare living with their parents, have increased the risk of homelessness and have most adversely affected the poor and the working poor (Mayor's Homelessness Action Task Force, 1999).

3.4 Policy Implications

Despite a 43 percent increase in the standard of living over the twenty year period of 1981-2001, the share of jobs paying less than \$10 per hour during that period has not fallen (Saunders, 2005). This situation is exacerbated by social policy in Canada that has neglected to provide support needed for the growing number of working poor adults. "A decade of cuts to social programs by provincial governments intent on trimming deficits has resulted in a system that doesn't do enough to guard against the risk of people falling into a low-income trap", (Toronto Star, September 14, 2005).

In contrast to European countries, Canada lacks policy to negate the effects of low-paid employment. For example, "Sweden's relative success in reducing poverty and inequality has been largely dependent on a closely integrated package of economic, industrial, fiscal, and social policies designed to regulate the economy, promote full employment, reallocate resources, and redistribute income," (Olsen, 2002, p.32).

This has placed low wage earners in a highly vulnerable situation, facing untenable decisions such as whether to pay rent, or buy groceries. Women, one of the groups who are particularly vulnerable to low wages (Saunders, 2005) are also faced with difficulties in finding childcare, particularly given that twenty-three percent (23%) of low-paid workers are single mothers. In Sweden, public policy has addressed these types of barriers facing low-wage earners by a series of national social programs:

"Fiscal measures designed to encourage women to enter the paid labour force have been complemented by extensive public childcare provision, parental insurance, child

PROFILE OF THE WORKING POOR

allowances, job security legislation, and elaborate labour-market training programs.” (Olsen, 2002, p.32).

Further, since it is not uncommon for people in low-paying jobs to work irregular hours, child care in Sweden is provided twenty-four hours a day and seven days a week. In Canada, “in contrast, the sanctity of the market has always been preserved. Many women are economically forced into wage work but offered little by way of public support to facilitate this transition”(Olsen, 2002, p.32).

Changes to Canada’s Employment Insurance Act in 1993 also contributed to the challenges facing low income earners:

“the cutbacks to the EI program have meant that many unemployed workers are no longer able to qualify for benefits. This also affects access to maternity, parental and compassionate care benefits. The scope of coverage of EI needs to be reexamined: the pendulum has arguably swung too far in the direction of restricted access” (Saunders, June 2005, p.22).

People in low-paid positions and the unemployed have great difficulty moving out of their situation. In his final report Saunders (2006) identifies that most low paid individuals are unlikely to receive employer-sponsored training and, in fact, training opportunities are more likely to be provided for employees with higher levels of education. Since the low-paid worker is employed they are not eligible to access training programs offered through EI programs, but even those who are eligible may find themselves back in low-paid employment:

“moreover, for those who are eligible for assistance, employment programs tend to emphasize getting any job quickly, rather than giving the skills and supports needed to obtain and sustain decently-paid jobs. We need to improve access to skills upgrading for adult workers and give consideration to providing training/education leaves” (Saunders, January 2006, pp. 49-50).

Increasing the minimum wage may help raise individuals above the after tax poverty line. If increases to minimum wage are gradual then the risk of losing employment opportunities are low. The Organisation for Economic Co-operation and Development, 1998, cited in Saunders (June 2005, p.9) states that:

“There is evidence that minimum wage increases do lead to wage increases for low-paid workers- minimum wages are binding for some, and a ripple (or spillover) effect leads to increases for those previously at, or just above, the new minimum.”

Establishing an income supplement for the working poor may help in raising low-wage earners out of poverty. “An income supplement with a maximum benefit of about \$225 per month (\$2700 per year), coupled with a minimum wage of about \$9.00 per hour, would yield a total of about \$10.50 per hour, based on a 37.5 hour week, or roughly the

PROFILE OF THE WORKING POOR

LICO threshold (before tax for an individual in a large urban centre)”(Saunders, January 2006, p.35).

In *Lifting All Boats* (2005), Saunders argues for coverage of drug and basic dental costs through universal provision. Failure to provide for these expenses has resulted in what Saunders (2005) refers to as the “welfare wall”. He points out that financial penalties can arise as people are faced with losing drug and dental benefits as they move out of social assistance and into the low-paid workforce.

“Currently, we have a society in which benefits are available to the very poor and to those with good jobs, but not to those who are working and poor...establishing universal coverage for these needs will also benefit employers and low-wage earners since funding for such benefits would be generated through general revenue rather than through deductions from wages” (Saunders, January 2006 p.21).

4.0 RESEARCH FINDINGS

The purpose of this study was to develop a profile of the individuals living within the City of Sault Ste. Marie who meet the definition of the “working poor” outlined above, i.e., those individuals who are working full-time but as a family earning less than the low-income cut off (LICO).

The research data collected provides a comprehensive complex portrait of this group of Sault Ste. Marie residents. The data indicates that low-wage earners living in Sault Ste. Marie struggle on a daily basis to earn enough money to support themselves and their families, and they often have to choose between paying for such basic necessities as food, housing and prescription drugs.

Laura is married and has four children. Both she and her husband are employed and are considered low-wage earners. She shares how each month she deals with this challenge:

I get a lot of notices from bill companies. And when they give me a notice I go and pay for it. It sounds stupid but I can't pay every bill every month. I can't. We lost \$200 in disposable monthly income this year and I know that doesn't sound like a lot but that's groceries. It makes a big difference. My oldest son is already up to my forehead and my other three don't eat a lot during the day but they make up for it in the evening –they're raiding the cupboards.

My husband's uncle is really helpful when it comes to money. If I had to pay back every cent I owed him I'd be in debt big time. He's really helpful. And my mom- she'll buy treats and stuff for the kids. And if she sees stuff on sale that she knows I might need she'll buy it for us – you know toilet paper, cases of Kraft dinner. That sort of thing.

PROFILE OF THE WORKING POOR

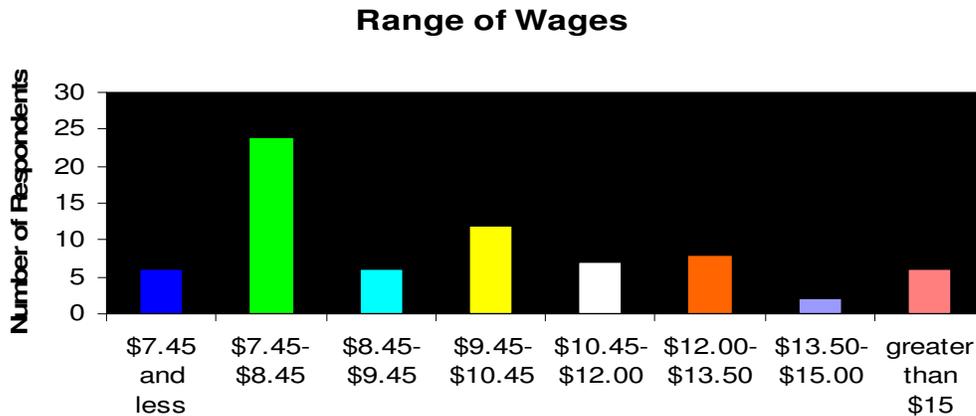
In addition to the quantitative information revealed in the survey, the qualitative research uncovers the personal challenges faced by respondents. This information has been collated throughout the report to provide a more detailed profile of the low income earners in our community.

4.1 Characteristics of Low Wage Earners

Sixty-one percent (61%) of survey respondents indicated they are full-time workers, twenty-five percent (25%) are part-time and six percent (6%) are casual employees. Five percent (5%) of respondents are temporary workers, including people who are seasonally employed. Twenty-five percent (25%) of respondents work less than 24 hours per week. Even though over forty-five percent (45%) of respondents work over 35 hours per week they are still falling under the low-income cut offs.

The survey revealed that sixty-six percent (66%) of respondents earn less than \$10.45 per hour. Thirty-three percent (33%) earn less than \$8.45 per hour. Additional findings reveal that 8% earn less than minimum wage, 10% earn less than \$12 per hour, 11% earn less than \$13.50 per hour, 3% earn less than \$15 per hour and only 8% earn greater than \$15 per hour.

Figure 5



Sixty percent (60%) of households generate earnings less than \$22, 000 annually. In households where combined earnings are over \$22, 000, it was often the product of one of three arrangements: 1) a group of roommates pooled resources; 2) room and board arrangements; or 3) adult children remaining in parental home.

Perhaps more surprising is that twenty percent (20%) of respondents who work over 44 hours per week continue to struggle below the LICO, although respondents also revealed that over three-quarters (76%) of low-wage earners that work over 44 hours per week do not receive overtime pay.

PROFILE OF THE WORKING POOR

The survey revealed that there are a number of similarities between Sault Ste. Marie low wage earners and those of Canada:

- nearly two-thirds of low wage earners are women
- two-thirds of low income homes include children.
- one-third of women are the sole income earner in the family

These figures are consistent with national studies (Saunders, 2005). In two areas, however, Sault Ste. Marie had remarkably different findings, in education and in ages in that just over forty percent (40%) of all respondents have a post-secondary degree – over 30% higher than the national average. Thirty-six percent of survey respondents had completed some post secondary education, 14% had a high school diploma and 13% did not have a high school diploma.

Local findings regarding the impact of age are also disparate when compared to the national findings in Saunders' report. Where Saunders finds that almost fifty percent (50%) of people younger than twenty-five years of age are low-wage earners, the local surveys show that only 16% in this age category are low wage earners. Sault Ste. Marie's 25-35 age category is over twice the national average (36% compared to national average of 16.3%) , while the remaining categories compare very closely.

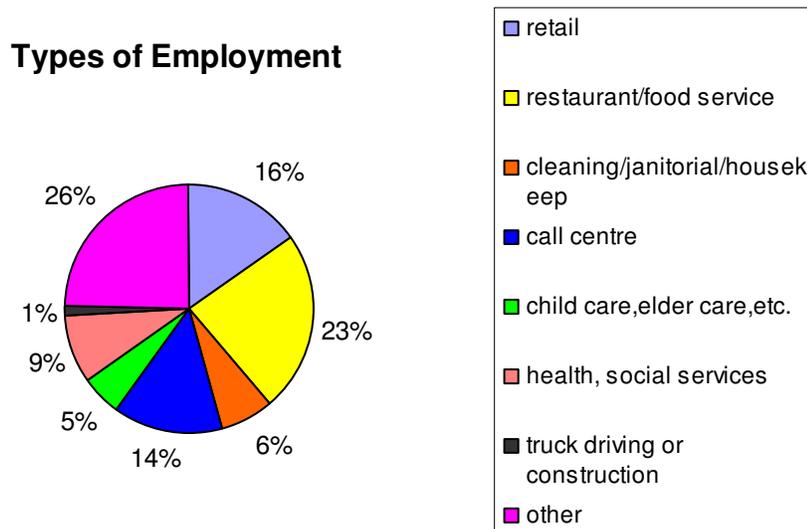
Given the low number of respondents to the survey, this may be due to the sample size, however, it would be worthy of further study to determine whether this is an anomaly, or whether there are other factors leading to these variations in education levels and ages of Sault Ste. Marie's working poor.

4.2 Types of Employment

Figure 2 (below) shows the various types of employment held by survey respondents. Fifty-five percent of respondents indicate that they are employed full-time, 22% are part-time, 6% are casual and five percent are on call. The category designated "other employment" may include education, tourism, office reception, small business management, police services, research, child care and administrative services.

PROFILE OF THE WORKING POOR

Figure 6



The research revealed that some of the low wage earners in the study found themselves unsuitable to some types of employment that could pay slightly higher wages. The following participant, Rick, outlines his dilemma:

Rick is twenty-six years old and is currently working in retail. Working forty hours a week at \$7.50 an hour Rick clears about \$1000 every month. While admitting that retail can have its difficult moments Rick switched to his current job when his position at a call centre, a job that paid closer to \$10 an hour, began to compromise his health:

When I used to work at the call center I used to get major chest pains. The environment is very high stress, very high pressure. I have high blood pressure to begin with so I had to be careful. I actually had to get off work just because of it. I went to my doctor and he said it was fine and to just watch my stress level. My stress level was too high for my ability to cope so I left after six months.

Approximately 33% of respondents indicated that they had more than one job. Survey participants were asked to identify their second job as the job they would give up first. Thirty-six percent (36%) are employed in their second jobs full-time, 25% are part-time and twenty percent (20%) are casually employed. Forty-eight percent (48%) indicated that these were permanent positions. Secondary employment was in the areas of retail (33%), child care/elder care (17%), restaurant/food services (13%) and other areas (31%)¹.

¹Percentages do not tally due to requesting that survey respondents identify all options related to the second job.

PROFILE OF THE WORKING POOR

4.3 Health Benefits

For higher-waged earners, extended health care benefits such as prescription drug costs, dental and vision care, paid sick days and often employee assistance plans which include counselling and other types of care, are the norm. For low-wage earners however, these are less likely to be provided and, if provided, to carry less coverage. Respondents indicated that they tend not to seek medical attention due to the additional expenses they would be forced to incur.

The risks to health created by lack of extended health benefits in low-paying jobs are compounded by the failure of social policy which provides support for people with infirmities or extended illnesses. Brenda's story illustrates how the lack of an adequate social safety net has severely compromised her health.

In 2003, Brenda was diagnosed with cancer. Her job did not provide her with any health benefits or paid sick leave. When she applied for EI she found out that she was only eligible for fifteen weeks' of sick leave.

When I got sick I found out that you only get 15 weeks unemployment when you are ill. And to think all cancer treatments are a minimum of 18 weeks and the government only covers 15 of them. So regardless of what is happening you don't even have enough time to recuperate from what you are going through. Which as far as I am concerned is a grave social injustice to everybody. And I should have the comfort of knowing that I can return to work within that year feeling well.

In February of 2005 her cancer returned. She credits its reoccurrence with not having made a full recovery before returning to work in 2003 after a stem cell transplant. This time she did not have enough insurable hours to claim EI. Brenda had to work through part of her illness and chemo therapy treatment until she had enough hours to qualify for EI.

I ended up having to go [back] to work early because my son and I couldn't afford to live – you can't live on fresh air and you can't continue to live on the charity of friends and family. So I went back to work and the cancer returned. I couldn't quit because I didn't have enough insurable hours. I had to work through my chemo until I had enough hours to collect EI.

For most, their waged employment places them above the income eligibility requirements for Ontario Works (OW) thus excluding them from receiving drug and dental coverage offered to OW recipients. At the same time, the unexpected costs of drug and dental

PROFILE OF THE WORKING POOR

care, when essential, places them in an untenable position, and makes their otherwise tight budgets impossible to manage.

The research indicated that forty-one percent (41%) of low wage respondents did not receive health coverage of any kind through their employer. Thirty-five percent (35%) received some form of partial coverage and less than one-quarter of respondents (24%) indicated that they received full health benefits from work that included coverage for costs such as dental, vision and drug expenses.

Robert is in his early twenties and works full-time at ten dollars an hour. He does not receive medical benefits through his employment and earnings of approximately \$1200 per month means he makes too much to qualify for the medical card offered through Ontario Works.

Recently I had to go to the dentist and have my tooth taken care of. I had a big piece of it missing. It was pretty painful. I had to go and get it fixed and get a dressing put on it. It cost about \$150 and it came out of my pocket. I couldn't afford a pain reliever either. The dental costs had to come out of the cheque I used to pay rent and I had one evening out just before I lost that piece of my tooth. Pay day was about ten days away and I was broke after that appointment.

Sick days, or time to care for an ill child is also denied most low-income earners. Almost three-quarters (73%) of respondents indicated that they did not receive any paid sick days whatsoever. The remaining twenty-seven percent (27%) indicated they did receive paid sick days though it was often less than five days a year. Some individuals indicated that they were allowed a certain number of unpaid sick days and then were penalized for any time missed after their allotted days were used up. This situation could eventually result in termination.

Franca works at a call centre and lives everyday with a chronic health condition that compromises her immunity and energy. She is allowed five paid sick days off a year and ten unpaid emergency days that can be used for taking time off. A punitive system is in place for people who take too much time off work beyond these allotted fifteen days. This can be difficult for Franca who is often ill due to her chronic condition.

After someone has used up their sick days and emergency days they could get fired for missing too much work. You get a point for each day you miss. After five points you get a verbal warning and then after six you get a written warning and then after too many points you can get fired for missing too much. The points fall off every three months. I get tired a lot with my condition. I would take more time off if I was allowed but then again I wouldn't want to miss pay.

PROFILE OF THE WORKING POOR

4.4 Working Conditions

Job security and quality for the working poor is tenuous at best. Seventy-seven percent (77%) of the working poor respondents do not have union representation which increases vulnerability of the worker. Employees are at greater risk to suffer poor working environments and arbitrary decisions made by upper levels of authority.

Josh earns well under \$18,000 a year. He is employed in the service industry and is not represented by a union. He explains how this impacts both his earnings and his schedule.

The manager is scheduling himself all of the good shifts. And he makes a substantially greater wage because of the administrative stuff he has to do. He makes about 12 bucks an hour where I make \$7.45. He tends to schedule himself on the shifts when all the good tips come in. So I have talked to him about opening up the schedule and so have the other wait staff. I have talked to the head bartender and he's disempowered by the whole dynamic between the manager and the assistant manager because he was told he should be picking the staff that he needs around him to do the best job but he is not given the power to make the schedule. So he is left hung out to dry and I am left hung out to dry. All I get is a Monday night or Tuesday night shift when nobody is in there. I'm just picking up the slack and making the place go so that they can have a really good shift on Thursday night and the same people get to make all the money.

4.5 Barriers to Better Employment

The respondents to the survey identified two major issues as barriers to better employment, childcare and transportation. Not surprisingly, given the high prevalence of single-parents identified in the survey, seventy-three percent (73%) of respondents cited lack of affordable and reliable childcare as a barrier to better employment. This is consistent with national statistics (Saunders, 2005).

Transportation to and from work was identified as a significant expense for the working poor. Local cash fares for one way bus trips are \$2.00. Children under 13 years of age ride free if accompanied by an adult or pay \$2.00 riding alone. A monthly bus pass for an adult is \$56.00 and \$46.00 for a child. According to the Low Wage Employment and Housing Stability survey, 48% of respondents earn less than \$12,000 per year. A single mother with two children who relies on city transit for transportation must pay \$145 every month for bus passes. Assuming that she earns \$1,000 per month she is paying 15% of her monthly wage to transportation costs.

Transportation becomes even more difficult and costly for low-wage earners living in rural areas of the city. Some participants who lived in areas that did not have bus services expressed that at times they have had to choose to spend their last forty dollars on gas to get in to work for the week, or buy groceries. In most cases people went without eating.

PROFILE OF THE WORKING POOR

Twenty-seven percent of participants indicated the travel to and from work was an obstacle to better employment.

Wayne lives about thirty minutes out of town. After paying his mortgage and bills he is left with a little more than \$100 for groceries and gas. Wayne must drive in to town at least five days a week to get to work and he cannot afford to move closer to his job. The expense of keeping a vehicle running so that he is able to maintain his employment is financially draining.

I have no choice. I have to have my car to go to work. The car needed a new tire so I went to Total Tire and bought a used tire. The heater for the motor broke down and I went to the auto wreck and bought a used heater and put it in myself. The car has 415 000 km on it. If anything happened to that junker I don't know what I would do. If I couldn't get in to work I would probably have to go on welfare.

5.0 HOUSING

Decent, affordable housing is key to the health and well-being of a population, and is an indicator of the development of a nation according to the United Nations' Human Development Index. This study was designed, in part, to determine the correlation between low-income employment and homelessness, homelessness being defined as: "Citizens who are homeless are individuals or families who lack, or are at risk of lacking appropriate, safe, affordable and secure housing due to poverty, unemployment, financial losses, bereavement, trauma, family breakdown, mental or physical disabilities, institutional release, lack of family support, discrimination and/or an inability or reluctance to access community services" (SSSC, 2002: p. 1).

While some of Sault Ste. Marie's working poor are forced to resort to emergency shelters, many indicated that they have been forced to rely on family or friends for lodging. The research also showed that others are able to access rent-geared-to-income (RGI) units through social housing such as housing cooperatives, non-profits or municipal housing. This research found that low wage earners faced many difficulties in accessing decent affordable housing – though there were also some inspiring stories of families, friends and landlords who assisted them in maintaining their homes.

A 53 year old participant shared that due to illness and low-income jobs she is unable to afford her own apartment. She was living with her sister while waiting for a spot in subsidized housing to become available. The wait was too long and she felt like she was burning out her family. Eventually, her brother fixed up a room behind his business for her to move into.

PROFILE OF THE WORKING POOR

I live rent free because if it wasn't free I wouldn't eat. If it wasn't for my brother allowing me to live there rent free I honest to god don't know what I would do. I am on-site custodian for them. I look after their building in the sense that I lock the doors turn off the lights and make sure that nobody comes into it. If they were not there for me I would be living in my car because I have no place to go.

5.1 Low Wage Earners and Homelessness

Almost thirty percent (30%) of the research respondents have been homeless at one time and of this group, 90% have been homeless more than once for a period longer than three weeks. These three weeks are significant as funding through Ontario Works for those obligated to stay at a homelessness shelter are eligible for assistance from Ontario Works for a maximum of two weeks. After this time period expires, expenses for accommodation is incurred at a loss to the shelter. Thus there is a great deal of pressure on the homeless to obtain housing within the two week period, often resulting in quick decisions. The housing therefore, may be substandard or too expensive. This finding is consistent findings reported in a related research report (Boston and Broad, 2006).

The research identified that low-wage earners were at risk of homelessness due in part to the cost of housing but also because the cost of other essential items such as food and childcare forced them to make untenable choices about the allocation of meager earnings.

5.2 Accommodation Costs

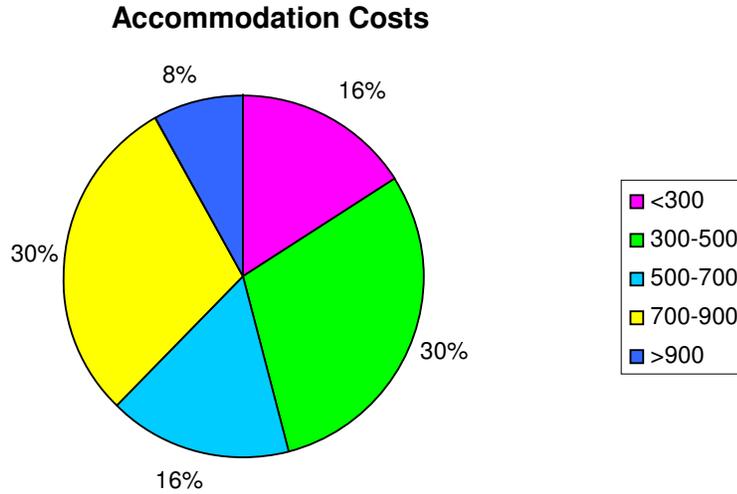
Renters comprised 70% of respondents while only 10% of respondents were home owners. Only 18% indicated they were in receipt of rent subsidies either through government transfer payments/subsidies or family/friends. Typically, monthly accommodation costs ranged from \$500 to over \$900 (See Figure 3).

Roberta elaborates about her challenges with lack of affordable housing in Sault Ste. Marie.

I do not make enough money to buy a house. I live in an apartment that costs beyond my means because apartments that cost less are terrible. I moved here after the apartment building I had been living in was raided for drugs by the police a couple of times. I pay \$850 a month to live here and I make about \$1500 a month.

PROFILE OF THE WORKING POOR

Figure 7

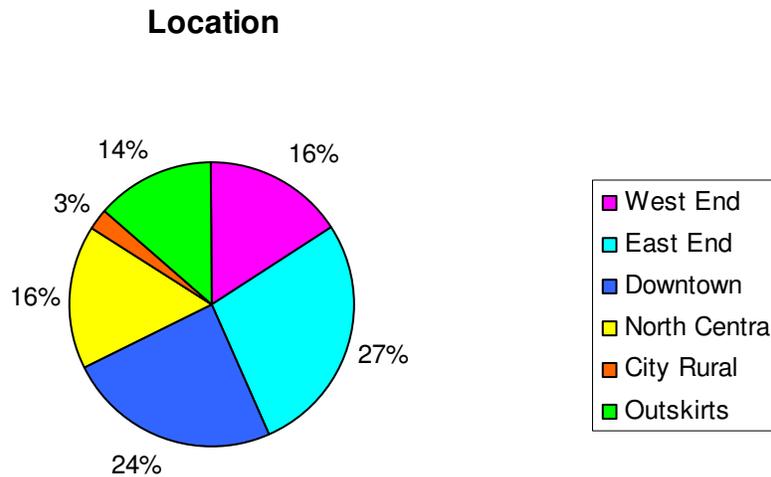


Low wage renters were concentrated in two areas of the City - the east end (east of Pine Street, South of Trunk Road) and the downtown district (between Pine and Gore, south of Great Northern Road).

Accumulating moving costs is extremely difficult, given budgets that usually do not stretch far enough to cover the basic essentials yet forty-five percent (45%) of survey participants indicated an expectation to move within one year. Thirty percent (30%) specify an inability to afford costs as the significant reason for moving. Fifteen percent indicate a decrease in income as a reason for moving, while another 15% credit an increase in family size and 10% blame substandard accommodations. The remaining 30% claim other reasons for their anticipated move which include: dangerous living conditions, waiting to move into RGI housing and needing to move out of parents' homes.

PROFILE OF THE WORKING POOR

Figure 8



5.3 Non-Subsidized Housing

In Sault Ste. Marie, high market rent costs combined with the shortage of inexpensive subsidized housing perpetuates situations of homelessness for many individuals. People are forced into shelters or situations that would not be of their own choosing. Low wage interview participants feel forced to remain in parental homes, live with other people, continue struggling with market rent and tolerate substandard living conditions.

Fiona and her husband rent a small house in the city that is not maintained by the landlord. The building has inadequate security and poses health risks to the tenants. In addition, the exterior is not maintained and sometimes embarrasses Fiona.

We didn't have soffits [on the roof] and spent three thousand dollars ourselves on the house and fixed it up and didn't get a penny back. I have all the receipts. They don't care about the house. We wanted siding on that house for a long time, I can't stand the outside. It's cracked near the basement and when it rains or the snow melts water leaks through into the basement. The interior was horrible. We had problems with mould –the board of health would have closed it down. The family that lived in it before trashed the place and I wasn't going to live in a place like that. So we spent a lot of money ripping up the carpets, painting, putting in a tub –they only paid for a toilet –put in new flooring, carpets in all the rooms. Just a lot of work. We spent three thousand dollars and didn't get anything back for it. We didn't even get money taken off the rent. We've asked for new doors. The windows don't have screens –one window has a big crack and doesn't even lock, so we have to put boards over it to keep it locked.

PROFILE OF THE WORKING POOR

5.4 Subsidized Housing or Rent-Geared-to-Income (RGI) or Social Housing

Social housing was developed to address the needs of low-income people who require decent, affordable housing, and within Sault Ste. Marie, there are several types including housing cooperatives, non-profit housing and Sault Housing, until recently housing developed and supported by the Province of Ontario. For many, subsidized housing is an excellent alternative to paying market rents that are completely unaffordable, but for many low wage earners, the geared-to-income nature of the housing, with fluctuating monthly payments according to income levels, create new challenges. Additionally, other factors such as regulations regarding housing size and access, maintenance, safety and the stigma of receiving assisted housing decrease the effectiveness of this potentially significant benefit.

5.4.1 Housing Costs

The calculation of rent for RGI housing is determined by calculating one-third of gross monthly income, thus tenants in subsidized housing units are required to bring in proof of their income every month for monitoring purposes and for rent adjustment. As a result, rent increases or decreases according to wages. Using the gross earnings results in RGI tenants losing close to 50% of their monthly net earnings to rent. Although RGI tenants bring in their statements each month, the rental costs are actually back dated two months which means rent is always being paid according to the renter's financial position two months prior. This can create serious problems for low-wage earners who are often juggling payment priorities, and particularly when their hours of employment have been decreased.

A focus group participant, who was a single mother of one child, expressed her frustrations with the affordability of subsidized housing. With her monthly earnings varying, there were many instances when she had to pay full market rent though her annual total was less than \$12, 000.

... working people pay 33% of their gross pay plus an additional sixty to seventy dollars for PUC and six dollars a month that the co-op calls sector support. They also take 33% from my child support. I have to sell personal baking to raise extra dollars to buy groceries and gas. And I don't report this because if I did they would take 33% of that too and I wouldn't have gas to go to work and my son and I wouldn't have enough to eat! The working poor stay poor and try to keep their dignity by being quiet about it. Being quiet means nothing changes. That's why I am here.

Once the RGI tenant has been earning wages sufficiently high enough that they have been paying full market rent for one year, they will lose their RGI status in the thirteenth month. The tenant is able to remain in the unit but the unit reverts back into a full market rental unit. Should the tenant experience a decrease in income they must reapply to regain

PROFILE OF THE WORKING POOR

their RGI status, a process which may take six to twelve months. As a result of these eligibility requirements, some low wage earners find RGI units too expensive. An interview participant was a single mother of two and generated only \$18,000 a year. A portion of that income was through child support and the remainder was her wage earnings. Despite the obvious poverty of her situation, she was still required to pay \$750 monthly to rent a geared to income townhouse unit.

5.4.2 Regulations and Structure

Due to the long wait list, RGI candidates are advised to take the first unit that is offered. This requirement often means that individuals on the waiting lists are unable to consider factors such as distance from work and access to child care. Should an RGI candidate refuse a unit due to such considerations, wait times are extended, and after three refusals individuals are removed from the waiting lists and must reapply.

Research participants also expressed concerns about having to relocate to smaller RGI units when family size decreased, often requiring a move to a new neighbourhood. Children's feelings of security are put at risk as they are forced to change schools and leave behind relationships with friends, teachers and neighbourhood networks. Such moves have resulted in increased costs and travel time to get to work, leading to difficulties with child care increased separation between family members.

The research findings revealed that cooperative housing units also face challenges in responding to tenant needs, due in part, to the lack of preparation of tenants to be self-governing through a Board of Directors. The research indicated a need for ongoing training for Board members around issues such as conflict of interest and confidentiality:

Anyone can be voted onto the Board. There are a lot of people in charge that have somehow been voted in that are not thinking of the co-op as a co-op. It should be treated as a community and people should help each other out. People are using their board positions for their own agendas and are unable to look at things as a whole. They look at what is best for them or what is best for their friends. Decisions are not being made for what is best for everybody.

Board meetings are inappropriate sometimes. Certain issues should not be brought before the board are made very public- anyone from the co-op can attend these board meetings. They turn into public humiliation ceremonies. A lot of times complaints never happened or are very minor and usually they are none of anybody's business. These issues would be kept private if you did not live in a co-op.

5.4.3 Health and Safety

One of the primary concerns expressed by research participants regarding safety was with regard to the large number of children living in social housing. This is due in part to the

PROFILE OF THE WORKING POOR

very low number of one-bedroom units in the developments, as well as the high number of low-income families with children.

When addressing the advantages of social housing many focus group participants indicated that the large number of children accommodated in the units was a strength, particularly in some of the co-op housing communities but the large number of children sometimes creates a problem with an inappropriate age mix in social groups.

Additionally, participants feared that a concentration of children meant that there was easy access to children for pedophiles, particularly given that there are few play areas for children and these are not well supervised.

Areas with a high density of social housing units experience a much higher rate of crime than less distinct areas. Thefts are fairly common and many focus group participants have had their sheds broken into, bikes stolen, vehicles raided and amounts of cash and valuables removed from their residence.

Mark is 28 year old entrepreneur. He and his wife ran a business for two years before filing for bankruptcy. Mark is currently working as freelancer but does not earn enough money to give up the security of his subsidized apartment. As a recovering addict, Mark has found it challenging living in a low income area where he is exposed to a variety of lifestyles. While he is swift to define his respect for individual choice he just as quickly counters that he does not have a choice where he lives. This has challenged Mark who is surrounded by a number of tenants that openly use drugs on the premises.

Being in recovery means you are living with the urge to go back to it all the time. You can smell pot in the neighbourhood and people are drinking all the time. The neighbourhood makes it very challenging. I don't have any choice where I live though.

5.4.4 Maintenance

The research participants indicated that maintenance issues were a frequent concern in RGI housing, due in part to bureaucratic processes.

We needed a plumber for two weeks after a flood and he never showed up. The place was full of mould and we eventually had to fix the problem ourselves at our own expense.

Residents in some units need to fill out a maintenance form anytime they want to fix up their home. Sault Housing, as with Ontario Housing, stipulates that this expense comes out of the renters' own pocket and so do the expenses to restore it to its original appearance.

You can't even fix up the place so it isn't run down looking unless you have permission from the housing authorities. And then you have to pay to undo anything you did before

PROFILE OF THE WORKING POOR

you leave. Once we wanted to install a second phone jack in the house – we only had one – and we weren't allowed to because it would damage the wall.

5.4.5 Stigma and Perceptions

RGI units also tend to be clustered in certain areas of the city, resulting in a ghetto-izing effect on tenants. Low wage tenants expressed feelings of being stigmatized because they were living in an area that was commonly known as a low income area. One participant provides her interpretation of society's views of people who live in these areas.

When you say low income you are saying low personage. You are not talking about income. You are lower than low. You are the scum of the earth.

People who rely on subsidized housing feel that they must surrender their privacy in exchange for cheaper rents. It would be fair to say that unanimously, research participants felt that there was not enough confidentiality among housing authorities or within the neighbourhood. Residents in social housing feel they are being treated in an undignified manner.

I understand security issues but I really don't think it's the office's business who stays overnight at my place. I shouldn't have to report who will be staying with me for one night or two weeks. It's nobody's business.

Many people were concerned about breaches of confidentiality by housing authorities.

I walked into the office and the manager was talking with a renter about a neighbour in the co-op. It made me sick. I knew when I left the office she would be talking about me next.

Laura lives with her family in social housing and has often had to deal with disrespectful treatment in her own home.

The first time he came over was to check a problem with the light switch on the landing but then he came up on to my main floor and started poking around. I thought I would let it slide but then he started getting on me for every little detail. He noticed a few things we did around the house to make it nicer and flipped out because we didn't submit paperwork to do it. He told me we weren't even allowed to change a lightbulb without his permission. My pay stubs were messed up at work and my rent had to be readjusted the next month to make up for it and he just flipped out. Once he was just driving around and swung by to complain about the screen on our door –I asked why he didn't call first and told him not to come by anymore unless my husband was home. I asked him if he thought he could be so rude to me because I am a woman and I told him that he was not allowed to speak to me like I was lower than him. It's better now that I put him in his place.

PROFILE OF THE WORKING POOR

The stigma attached to social housing can also have an intergenerational impact. One research participant describes it this way:

I was living in a townhouse on top of the hill. It was very hard for my children. Being in that complex, those townhouses are – like being in a slum. And everybody knows its housing. And my children took a lot of teasing. They didn't tell me this until after we left the place. I had no idea they were going through that.

The research also revealed a troublesome possibility – that parenting skills of RGI tenants may be questioned:

Jessica's daughter was molested by a neighbour in the co-op. Upon learning this Jessica immediately called the police. The response from the police was slow and when the police finally did arrive, Jessica and her daughter were treated callously.

When they finally showed up they were so disrespectful. They don't respect you because of where you live. They treated us like we were no minds and had the nerve to say that what happened to my daughter was my fault. They said my child was dirty. They said I was a bitter woman and an incompetent mother. That was how they dealt with our crisis. If I lived in a two-garage home with four bedrooms I'm pretty sure I would have gotten a different reaction.

6.0 Consequences

One of the goals of this research was to determine whether the working poor were at risk of homelessness. As indicated in Section 4.2, many low wage earners are working well in excess of forty hours per week, sometimes at multiple jobs, yet still not earning above the LICO. The literature review revealed that trends in low-wage employment have combined with cuts to the social safety net in Canada, forcing many low-income people into grim situations.

In Sault Ste. Marie the research data indicated that the poverty experienced by those working in low-wage positions puts their overall well-being at risk as a result of a number of factors including homelessness, but also including unsafe work, food insecurity and a lack of benefits such as drug and dental care.

The research reveals that the consequences of earning wages lower what is required to meet the basic necessities can be dire. For women, for people with disabilities, and for single parents, life is particularly difficult.

6.1 Women

The combination of low wages, lack of extended health benefits, and difficulty in accessing affordable childcare that meets work scheduling demands, have forced some

PROFILE OF THE WORKING POOR

women to seek employment in the sex trade. In the sex trade industry the risk of real physical harm to these women is very high. The very nature of the work puts these women into unsafe situations where they: 1) can become easy targets of violence, 2) are at greater risk for communicable diseases, and 3) are often submerged in a culture with higher incidences of drug and alcohol abuse due to the stressful and depressing nature of the work. These women feel in bondage to their double lives having tired of seeking support from a variety of people and organizations, and not having found it.

One woman, Nicole, allowed her situation to be documented for the benefit of this report.

Nicole is a college educated, single mother of two children under 10 years of age and earns just over \$1200 per month in a low wage position. She also receives \$500 a month in child support though this is not enough to meet her expenses.

I feel like the decision was made for me. I didn't really have a choice did I? I mean what were my options- poverty or this. And believe me, it's not something I am proud of and I only do it because I don't feel like I have many options. I hate that I am a 36 year old hooker. This wasn't my dream.

The stress of her situation has taken a physical and emotional toll. Nicole experiences long periods of depression and is anxious most of the time. Unable to find affordable housing or a better paying job she continues to struggle in the 'business' not seeing a way out.

I can barely eat now and I can't sleep and sometimes I bolt awake in the middle of the night having panic attacks about what I am doing. But what else can I do? I just don't want my kids to suffer. I don't spoil my kids either. I just want to take care of them and give them good meals and clothe them - the basics.

Other women in the study also reported being forced to compromise their safety due to low wages. These participants were staying in abusive relationships because they do not have the means to be financially independent outside of the relationship.

Carla is a 38 year old woman. She has struggled with a chronic and potentially life threatening medical condition her entire life and has been inadequately employed because of it. At one time, low-wage employment coupled with her health issues created a situation of financial dependency on her partner. She states that she remained in the abusive relationship due to her inability to financially survive on her own.

I stayed with my husband longer than I should have because I couldn't afford to get my own place and I didn't want to call my parents to bail me out. It was mental abuse and financial abuse as well. He controlled money a lot. If I didn't have a job there was a lot

PROFILE OF THE WORKING POOR

of name calling - I was lazy. And if I had a job he was mean to me because I wasn't keeping up with the housework.

Nancy was a mother of two and lived with a mentally and physically abusive husband for five years before she finally left.

He was mostly verbally abusive but once in awhile he would pop me in the arm or shove me around a bit. I have pictures of the bruises he left. But I was afraid to leave because I just didn't know how I could possibly manage on a part-time shift job, earning 15 bucks an hour with a couple of kids.

6.2 Single Parents

As mentioned in other sections of this report, the research indicates that low-wage earners are often forced to choose between paying the rent or paying for utilities, buying medication or buying groceries. For single parents, trying to pay the rent and feed their children can be a daily nightmare as a well-publicized provincial campaign illustrated in its slogan “pay the rent AND feed the kids”.

I was 30 years old and unable to provide the basics for my kids. I was a single mother with two kids and going back to school to make a better life for her family. I still felt like white trash. I burnt out my family and I just didn't know where to turn. I have my two kids to care for that need to eat and be clothed. Thank god they at least have drug benefits from their dad.

Feeding their children was a primary concern for many single parents and several expressed difficulty in providing nutritious meals for themselves and their families.

Jeff is in his late forties and well educated. He has a respectable position at a local institution but earns barely enough to feed himself. He is officially employed half-time, but the workload requires that he works a full forty hour week. Jeff also has joint custody of his daughter and son. He does not qualify for any type of assistance to supplement his low income.

After keeping up with the mortgage and monthly bills, Jeff is left with roughly \$100 per week to cover transportation costs, groceries, medication, clothing and any other incidentals. With his children living with him half of each month, he has difficulty meeting necessary expenses:

PROFILE OF THE WORKING POOR

I am not eating. I'll let the kids eat. I'll get macaroni and Ragu and live on that. When the kids are there I'll buy groceries and when the kids aren't there I just live on whatever is in the cupboard. And I don't buy clothes and I don't buy anything – except for food.

At times Jeff's situation has become so desperate that he has felt undignified and humiliated by actions he has been forced to take to physically sustain himself.

I've had to go into my garbage to get food sometimes. That's a tough one. That's been very tough. I've never told anyone that. And I would never want my children to know any of that but that has happened a few times and it's not been fun.

6.3 Low self-esteem and depression:

While the risks to physical health are outlined above, the consequences for low-wage earners also include impacts on their self-esteem and mental health. Given the difficulties of their circumstances, it is not surprising that almost every participant expressed feeling depressed at times regarding their financial situation. The usual stressors that everyone experiences – family and/or work issues, caretaking, time pressures and so on – are further exacerbated by not having enough money, and a daily struggle to meet their family's needs.

My financial situation has if not caused at least exacerbated my tendency towards depression. It holds me back socially. I don't have friends. Sometimes I won't stop at the store on the way home from work to get milk because I just don't want to see anybody. I am not socially active and I probably should be.

Needing to rely on family and friends to get through the month is difficult, but for some the need to apply for social assistance causes greater shame and embarrassment. Although Ontario Works benefits are intended to fill the gap between income and expenses, for many low wage earners, applying for assistance feels like dependency.

When you need to supplement your income with social assistance you feel ashamed because you wanted to do it yourself. And when it isn't there for you, you are ashamed because you start to feel that you should have been able to do it on your own but you can't.

Living with poverty and depression can become a cycle of reinforcement, like a vicious circle that keeps turning and turning.

My self-esteem is so low. I don't care about myself and then I get depressed. That makes it harder for you to try to do better or to try to change your situation until you can snap out of it. But how do you snap out of it? When I first graduated from college I had all these dreams. I tried to find a great job and never found one. And it seems each time I'm brought down it gets harder and harder to get back up.”

PROFILE OF THE WORKING POOR

The working poor may also need to access counseling services regarding issues not directly linked to their financial situation. Ironically, fewer free counseling services may remove this as an option. Due to the impact of low-wage jobs, i.e., workers working shift work, taking two or three jobs, this group of people are also at risk of losing their natural support networks due to lack of time and money for leisure activities.

Maria is a thirty-something professional woman who is overworked and underpaid. Haunted by issues that extend beyond her financial situation, Maria would like to seek counseling but is unable to afford the extra expense.

I am very thankful that I have people in my life that help me –that support me. I know I need counseling in my life but I can't afford it. Sometimes I have really dark days of depression and I really need to talk to someone about those things and I can't really afford it. The waiting list for the subsidized counseling is very long. So I am very thankful that there are all these people around me that I can talk to. Relative to other people I am actually in a good situation.

Low wage earners whose mental health is compromised find living on such a low income makes matters worse. Some people are forced to rely on their physicians to assist them with the costs of medication, even though this may not provide optimal treatment.

I'm being treated for depression. It happened a few years ago. I couldn't eat, couldn't sleep –that kind of thing and I was diagnosed with depression. I was put on medication which has been very helpful. But again if it had not been for my doctor giving me free samples of medication I would not have it because I am not covered by a health plan. So he gives me samples of Paxil which is not as effective as what I was taking before. But even if I apply for Blue Cross they will not cover an existing problem. So I am relying on my doctor.

The research shows that unfortunately, old stereotypes about the deserving and undeserving poor are still flourishing and continue to influence how low wage earners are treated. These attitudes impact the individual's own self-perceptions and are widespread throughout the community, including within some of the agencies that provide needed services. For some, accepting these judgements are necessary, but the experience can have a devastating effect on the human spirit.

Brenda is in her early fifties and has spent the past year recovering from a lengthy illness. She works part-time and has recently decided to go back to school. Brenda accessed OW so that she would be able to supplement her income while completing her course.

PROFILE OF THE WORKING POOR

I was given \$37 dollars extra and I was told how grateful I should be for getting an extra \$37 a week to go back to school. 'Don't forget you are being given this' and he was poking his finger on the table. 'You are being given this \$37. You better be grateful for it.' He said that. You have to sit there and take that sort of thing.

Some of the participants were well aware that they were expected to live up to – or down to – expectations of others, even when those stereotypes resulted in a loss of their own dignity. One participant described how disrespected she felt when trying to negotiate a bank loan.

I just broke down at the bank. It's something I felt undignified doing and I felt like this woman wouldn't do anything unless I cried. I've never missed payments or been late – sometimes I don't shuffle my money quick enough but I always have money flowing to the people I owe. So I just felt that –here is the bank and they can see that I do remit monthly payments to them and she just wouldn't budge. You know I was really upset and I can usually hold it together. But I thought she wants to see me cry so if that's what's going to get me through this then I am going to have to do it. But it happens. And it's not like me to do that. It's very undignified for me to do that.

It is not surprising that at one time or another, people who are categorized as the working poor have experienced feelings of despair, hopelessness, isolation and disenchantment. Some feel that the community is simply not aware of their existence:

I am emotionally frustrated because I feel like I am not being heard from anybody. I am talking but nobody is listening nobody cares.

6.4 Dependency on others for financial assistance

The research indicated that many people were unable to “make it” on their own and had to rely on others for help. Examples given throughout this report include family, friends and even landlords, providing free housing, reduced rent, or food and other necessities; extended health benefits provided by ex-partners. Numerous examples of kindness and charity were given by participants, but they all tend to result in a feeling that low wage earners are not doing enough:

If it wasn't for my partner I wouldn't be able to pay for my car to be fixed. I wouldn't be able to do the simple things like a meal out or simple entertainment activities that would otherwise break my bank account. My partner is helping me get a fridge. I have never ever relied on a partner for financial help. And even though he isn't keeping accounts of what he is paying, it just doesn't feel good.

PROFILE OF THE WORKING POOR

Low wage earners can themselves be called on to assist other members of their families who find themselves in similar situations. One of the research participants explained that his mother's challenges as a low-wage single parent still effected him, who is now himself a low-wage earner:

Patrick is a twenty-five year old student. He works part-time and does a bit of work under the table once in awhile. Patrick experienced poverty when he was growing up and other than scant financial support from government agencies he has not had the luxury of leaning on his family for financial support.

We had to live with my grandmother for 10 months and my brother, my mother and I slept in the same bedroom because there wasn't enough room. Those conditions weren't as unsuitable as where we went to from there. We moved into a trailer park and the trailer became increasingly dilapidated. One end was sinking, the walls were falling apart and we were infested with ants and fleas.

Earning well below \$18 000 a year himself, Patrick tries to help out his mother as she continues to struggle today.

My mom was your typical alienated factory worker – working in a women's workhouse. When I reflect back on my situation growing up, I internalize my mother's work ethic and diligence to improve our quality of life and to gain independence. And my mom did a really good job by teaching me the sensibility to steer myself away from bad situations – we lived in bad neighbourhoods after all. So when my mom phones and says that she needs something or she's not going to make her mortgage payment – and that's not often - then \$300 comes out of my bank account.”

7.0 CONCLUSIONS

The situation of the working poor in Sault Ste. Marie does not differ markedly from that of low wage earners across Canada with the exception that they appear to be slightly older and better educated. This likely is a reflection of Sault Ste. Marie's demographics (slightly older than the national average) and entry-level employment opportunities which have been primarily concentrated in the service sector over the last ten to fifteen years.

The earnings of the “working poor” are placing them at substantial risk particularly women who make up two-thirds of the low wage earners:

- some are taking high-risk positions in the sex trade
- some are staying in abusive relationships
- self-esteem and mental health are seriously compromised

Further, low wages are compromising workers ability to meet the basic necessities of life, specifically:

PROFILE OF THE WORKING POOR

- food insecurity is substantial throughout this population
- they are at substantial risk of homelessness

The research data shows a strong correlation between low wage earners and homelessness, both in workers requiring shelter accommodation from time to time, and in living in substandard housing. To address the housing needs of this particular group will require consultation and engagement in addressing their needs with appropriate housing. This research shows that the current social housing available is not adequately meeting the need. The research also shows that social housing policy is not reflective of the needs of low wage earners, not adequately addressing such issues as access to childcare, transportation to work, and fluctuating income levels.

Communities benefit from the skills and assets of all the community members. This research has illustrated the strength and courage of a significant group living and working within Sault Ste. Marie, who have much to offer the community, yet feel that their voices are not being heard.

Improving the quality of life for the working poor means a healthier and more sustainable community for everyone. While some low-paying jobs may be expected for entry level positions, opportunities to advance to better paying, more secure jobs with health benefits are essential for the community's health and well-being.

PROFILE OF THE WORKING POOR

Bibliography

Boston, M., and Broad, G. (2006) Evaluation of Homelessness Initiatives: Pauline's Place Vincent Place and Mobile Support Worker Program. Sault Ste. Marie, Ontario, Canada: Community Economic and Social Development, Algoma University College.

Community Supporting Citizens. (2005, May). *Terms of reference and reference manual: UnitedWay and advisory committee*. Sault Ste. Marie, Ontario, Canada: Author.

Falvo, N. (2003). *Gimme shelter: Homelessness and Canada's social housing crisis*. Toronto, Ontario, Canada: The CSJ Foundation for Research and Education.

Hay, David. (2005). *Housing, Horizontality and Social Policy*. Ottawa, Canada: Canadian Policy Research Networks.

Mayor's Homelessness Action Task Force. (1999). *Taking responsibility for homelessness: An action plan for Toronto*. Retrieved October 5, 2004, from http://www.city.toronto.on.ca/pdf/homeless_action.pdf

Olsen, G. M. (2002). *The Politics of the Welfare State: Canada, Sweden and the United States*, Toronto: Oxford University Press.

Ross, David., Shillington, E.R., and Lochhead, Clarence. (1994). *The Canadian Fact Book on Poverty. A working definition of Statistics Canada Low Income Cut-offs (LICOS) (commonly known as poverty lines)* available on line at http://www.ccsd.ca/pubs/archive/fb94/fs_povbk.htm

Saunders, R. (2005) Does a Rising Tide Life all Boats? Low-paid workers in Canada. CPRN 'Vulnerable Workers Series (No. 4) available on-line at <http://www.cprn.com/en/doc.cfm?doc=1371>

Saunders, R. (2006) Risk and Opportunity: Creating Options for Vulnerable Workers, CPRN 'Vulnerable Workers Series (No. 7)' available on-line at <http://www.cprn.com/en/doc.cfm?doc=1371>

Statistics Canada. (2001). *Aboriginal peoples survey community profiles*. Retrieved, November 2, 2004, from <http://www12.statcan.ca/english/profil01ab/PlaceSearchForm1.cfm>

Statistics Canada. (2003a). *Aboriginal population profile: Highlights for Sault Ste. Marie, Ontario*. Retrieved October 1, 2004, from <http://www12.statcan.ca/english/Profil01ab/Details/details1.cfm?SEARCH=BEGINS&ID>

PROFILE OF THE WORKING POOR

Statistics Canada. (2003b). *Participation and activity limitation survey: Household income.*

Retrieved November 2, 2004, from <http://www.statcan.ca/english/freepub/89-585-XIE/income.htm>

Statistics Canada. (2004). *Community profiles 2001: Highlights for Sault Ste. Marie, Ontario.*

Retrieved October 1, 2004, from <http://www12.statcan.ca/english/profil01/Search/Place Search1.cfm>

Toronto Star, September 15, 2005

PROFILE OF THE WORKING POOR

APPENDIX 1

Employment and Housing Survey

1. Please indicate age.

Under 25
25-35
36-45
46-60
Over 60

2. Please indicate your gender.

Male
Female

3. Please indicate highest education level completed.

Elementary school
Some High School
High School Diploma
Some Post-Secondary
Post-Secondary Degree (Specify)_____

4. Please indicate current family status.

Married
Divorced
Common Law
Single

5. Please indicate number of children living in your home.

None
1
2
3
More than 3

6. Do you financially support anyone living elsewhere? (i.e. child support, child in college or university etc.)

PROFILE OF THE WORKING POOR

No
Yes

7. Do you rent or own the home you live in?

Rent
Own
N/A

8. Where do you reside within the city?

West end (west of Gore St, South of Second Line)
East end (East of Pine Street, South of Trunk Road)
Downtown (Between Pine and Gore, South of Great Northern Road)
North Central (Bruce Hill, P-Patch, Fort Creek, Lake Street hill areas)
City Rural (Second Line North, East, West to city limit boundaries)
Outskirts(within 20km of limits)

9. Please indicate number of people residing in your home.

1
2
3
4
5 or more

10. Please indicate number of bedrooms in your home.

1
2
3
4
5
Other. Please specify number____

11. Please indicate type of residence.

House
Apartment
Shelter

12. Cost of accommodations per month (including PUC, taxes, heat, insurance, etc)

Under \$300
\$300-500

PROFILE OF THE WORKING POOR

\$501-700

\$701 – 900

More than \$900. Please specify amount \$_____

13. Are you receiving any form of rent subsidy/assistance?

No

Yes

14. If Yes, which of the following would be applicable?

subsidized by a government agency

assistance from family or friends

rent reduced by landlord

other (specify)_____

15. Have you ever been homeless?

No

Yes (How many times?) _____

16. If yes, for how long?

1 week

2 weeks

3 weeks

More than 3 weeks

17. Do you expect your current housing situation to change? (i.e. a need to relocate)

No

Yes

18. If Yes, when do you plan to move?

2 weeks

1 month

3 months

6 months

1 year

19. Why do you plan to move?

Can't afford costs (please specify which costs specifically)_____

PROFILE OF THE WORKING POOR

Income change
Family size increased/decreased
Substandard accommodations (run down, dangerous etc.)
Other (please specify) _____

20. Are you currently working?

No
Yes

If 'No', please fill in the following employment questions based on your LAST place of employment. If 'Yes' continue with your current employment(s).

21. Do you work at more than one place of employment?

No
Yes
If yes, how many places? _____

22. Please indicate all that apply to your primary employment (the job you feel the strongest attachment to).

Full-time (regularly scheduled more than 24 hours per week)
Part time (regularly scheduled less than 24 hours per week)
Casual (scheduled on at least a bi-weekly basis, number of hours vary)
On Call (called in on an occasional basis, when additional help is needed)
Permanent
Temporary or contract. If so, please specify length of employment period
_____ weeks.

23. Please indicate the number of hours worked in the last 12 months.

Less than 24hrs/week
24-35 hrs/week
35-44 hrs/week
Over 44 hrs/week

24. What is your primary type of employment?

Retail (sales clerk)
Restaurant, food services
Cleaning, janitorial, housekeeping
Call centre
Child care, elder care, personal needs support
Health or social services

PROFILE OF THE WORKING POOR

Forestry or Fishing

Truck driving or construction

Other. Please specify _____

[Please answer only if you worked at more than one place of employment]

25. Please indicate all that apply to your secondary employment (the job you would give up first, if another opportunity presented itself)

Full-time (regularly scheduled more than 24 hours per week)

Part time (regularly scheduled less than 24 hours per week)

Casual (scheduled on at least a bi-weekly basis, number of hours vary)

On Call (called in on an occasional basis, when additional help is needed)

Permanent

Temporary or contract. If so, please specify length of employment period
_____ weeks.

26. What is your secondary type of employment?

Retail (sales clerk)

Restaurant, food services

Cleaning, janitorial, housekeeping

Call centre

Child care, elder care, personal needs support

Health or social services

Truck driving or construction

Forestry or Fishing

Other. Please specify _____

27. If you work more than 44 hrs/week, do you receive overtime pay at a premium rate (more than your usual hourly rate)?

No

Yes

28. Do you belong to a union?

No

Yes

29. If yes, which type of union is it?

Public

Private

PROFILE OF THE WORKING POOR

30. Please indicate your hourly rate for your primary job.

Less than minimum wage (\$7.45 per hour)

\$7.45 - \$8.44

\$8.45 - \$9.44

\$9.45 - \$10.44

\$10.45 - \$11.99

\$12.00 - \$13.49

\$13.50 - \$14.99

\$15.00 or more. If more, please specify hourly rate \$_____

31. What is your gross annual income?

Under \$10,000

\$10,001 - \$12,000

\$12,001 - \$14,000

\$14,001 - \$16,000

\$16,001 - \$19,000

\$19,001 - \$22,000

\$22,001 - \$26,000

Over \$26,000 . Please specify annual amount \$_____

32. What is your household's gross annual income?

Under \$10,000

\$10,001 - \$12,000

\$12,001 - \$14,000

\$14,001 - \$16,000

\$16,001 - \$19,000

\$19,001 - \$22,000

\$22,001 - \$26,000

Over \$26,000 . Please specify annual amount \$_____

33. How far is your home from your work?

Under 3 km

3-10 km

Over 10 km

34. How do you get to work?

Drive

Bus

Walk

PROFILE OF THE WORKING POOR

Car Pool

Bike

Other (please specify) _____

35. Does your employer provide health benefits (drug, dental, life insurance)?

No

Yes, partial

Yes, full

36. Does your employer allow paid sick days?

No

Yes

37. Within the last 12 months have you requested and/or received any form of social assistance?

No

Yes. Please specify what type (Income assistance, health benefits, emergency assistance) _____

38. If 'Yes' (to question #37), please indicate reason for request.

Unable to work (lay off, not enough hours available, sick etc)

Increase in living expenses (shelter costs, heat, hydro etc)

Medical / Dental costs not covered by OHIP

Other (please specify) _____

39. Within the last 12 months have you applied for and/or received Employment Insurance benefits?

No. If applied but denied benefits, please specify reason (insufficient hours, deemed to have "quit" employment, etc) _____

Yes. Please specify type (parental, sick, regular) _____

40. Do you feel your current employment situation will be changing in the near future?

No

Yes. Explain why _____

41. Please indicate whether you feel that any of the following may act as barriers to better employment for yourself. (Check all that apply)

PROFILE OF THE WORKING POOR

Lack of affordable/reliable childcare	Lack of education
Lack of jobs in Sault Ste. Marie	Diagnosed mental illness
Lack of networks with employers (contacts)	Physical disability
Ethnic or cultural background	Visible minority
Age	Gender
Language	Travel to and from work
Criminal Record	Drug/Alcohol Problem
Other (please specify) _____	

42. Please provide any information you might feel is relevant to assist us with gaining a better understanding of the situations faced by the people who are identified as the “Working Poor” in Sault Ste. Marie. Any comments you would like to add are welcomed and would be greatly appreciated.

If you would be willing to participate in the interviews and/or the focus groups, please contact us at the information below.

Thank you again for your time and input.

Dr. Gayle Broad and Steffanie Date
Algoma University College
Community Economic and Social Development Department
E-mail: broad@auc.ca or date@auc.ca
Phone: (705) 949-2301 Ext. 4348 or 1-888-254-6628 Ext. 4351

PROFILE OF THE WORKING POOR

APPENDIX 2

INTERVIEW QUESTIONS

Employment Information

1. You have indicated that you work at _____. Can you tell me a bit about what the general tasks and responsibilities of this position are?
2. Can you tell me a bit about what your day at work is like? Who sets the priorities, when do you go on breaks etc.?
3. What are the benefits of the job?
4. What are disadvantages of the work? Why?
5. Do you feel that your employer is a fair employer? Why or why not?

Housing Information

6. If you had a higher income, what changes would you make to your housing?
7. Do you feel that there is a chance that you may lose your current housing? Why or why not?
8. Do you spend more than 50% of your income on your housing costs (including insurance, puc, taxes etc.)?

Employee Information/Personal Information

9. Do you feel that work related issues trickle into other areas of your personal life? How does that manifest itself?
 - physical (decline in health, exhaustion, poor diet etc.)
 - mental (insomnia, depression, inability to focus etc.)
 - relationships
10. a) Does low paying employment lead to the development of any other challenges?

b) Does inadequate housing/homelessness lead to the development of any other challenges?
 - proximity to work
 - travel time
 - sitter arrangements

PROFILE OF THE WORKING POOR

- quality/quantity time with family
11. Have you ever remained in an unsafe living arrangement because you were not able to afford housing on your own wage? May I ask you how the living arrangement was unsafe?
12. a) Have you ever felt forced to resort to actions in the workforce (current or past) that may be against your personal ethic to meet basic needs? If so, are you comfortable sharing your experience with me?
- b) Have you ever felt forced to resort to actions in your personal life (current or past) that may be against your personal ethic to meet basic needs? If so, are you comfortable sharing your experience with me?

PROFILE OF THE WORKING POOR

APPENDIX 3

FOCUS GROUP A

FOCUS GROUP QUESTIONS FOR SOCIAL HOUSING TENANTS

- 1. What are the advantages of social housing?**
- 2. What are the disadvantages of social housing?**
- 3. What changes need to be made to improve social housing?**

FOCUS GROUP B

FOCUS GROUP QUESTIONS FOR THE WORKING POOR

- 1. How does your situation as a working poor individual effect all aspects of your life (physical, mental, emotional and spiritual)?**
- 2. What changes need to occur to improve your situation (employment, policy and personal changes)?**

PROFILE OF THE WORKING POOR

