City of Toronto Report

Poverty and Employment Precarity in Southern Ontario (PEPSO)

Case Study #5: Impact of High Levels of Precarity on Urban Neighbourhood Economies and Particular Populations in Toronto

> Principal Investigator: Grace-Edward Galabuzi, Ph.D. Ryerson University

> > Author: Doreen Fumia, Ph.D. Ryerson University

> > > April 22, 2014

Poverty and Employment Precarity in Southern Ontario (PEPSO) Case Study #5: Impact of High Levels of Precarity on Urban Neighbourhood Economies and Particular Populations

Principal Investigator:	Grace-Edward Galabuzi, Ph.D. Department of Politics and Administration, Ryerson University
Co-Leads:	Navjeet Sidhu, Social Planning Council of Toronto Doreen Fumia, Ph.D. Ryerson University
Authors:	Doreen Fumia, Ryerson University, Grace-Edward Galabuzi, Ryerson University, Navjeet Sidhu, Social Planning Council of Toronto,
Project Assistants:	Ann DeShalt
Collaborating Partners:	Ryerson University The Regional Municipality of Peel The United Way of Peel, Region of Peel The Social Planning and Research Council of Toronto
Project Team:	Anita Stellinga, United Way of Peel Region Geoff McIlroy, Manager, Policy & Research Grace-Edward Galabuzi, Ryerson University Hannah Atom, Specialist, Policy & Research Louay Eskandar, Coordinator Data Analysis Shannon Keats, Specialist, Policy and Research Deirdre Pike, Social Planning and Research Council of Hamilton

Table of Contents (to follow)

City of Toronto

3. Overview of Toronto

The Greater Toronto Area (GTA) contains 18.1% of Canada's population and consists of the City of Toronto and the following four surrounding regions: (Peel, Durham, Halton, and York. The City of Toronto is the largest region and holds 46.8% of residents in the GTA. The population of Toronto is 2,615,060 and its residents are found in the following 5 boroughs: North York, East York, Scarborough, Etobicoke, and York (Toronto).

The city boasts 140 neighbourhoods that reflect different social classes, races, ethnicities, sexual orientations and geographic areas. As of 2001 there were 13 neighbourhoods the city designated as "Priority Investment Areas" and in the spring 2014 these designations will change. Weston-Mt Dennis will be re-designated as an area in need of improvement and it is likely that Regent Park will be added to the list.

The new term for these areas is "Neighbourhood Improvement Areas" (NIAs) which entitles them to funding from the city and their partners (charitable organizations and community groups) that will be targeted for revitalization of the social and economic community, improvement to safety and increased and accessible social services such as community centres, health, settlement and employment services.

Based on 2006 census data, immigrants make up over 50% of Toronto's population. Toronto is considered one of the most multicultural cities in the world, is home to over 200 distinct ethnic groups and residents speak over 140 different languages and practice a variety of religions.¹

Poverty is a serious problem in Toronto. Growth in poverty is evident amongst Toronto's most vulnerable residents: Aboriginals, recent immigrants, racialized communities, LGBTQ Youth and transgendered people, single parents, unattached seniors (especially women), and families with children. As of 2011, nearly a quarter (23.1% or 604,047) of Toronto's population lives below the Low Income Cut-Off (LICO).^{2 3} LICOs are income thresholds below which a family will likely devote a larger share of its income on necessities such as food, shelter and clothing than the average family. Participants who took part in the Photovoice research reported spending a huge share of their income on

bacgrounder.pdf.

² City of Toronto Fact Sheet- Poverty, Housing and Homelessness in Toronto: http://www.toronto.ca/affordablehousing/pdf/poverty-factsheet.pdf

¹ City of Toronto Fact Sheet- Release of the 2006 Census on Ethnic Origin and Visible Minorities: http://www.toronto.ca/demographics/pdf/2006_ethnic_origin_visible_minorities_

³ Social Planning Toronto Report- City of Toronto: Action on Poverty Profile: http://www.spno.ca/images/pdf/povertyprofiles/toronto/City-of-Toronto.pdf

basic necessities and experiencing difficulties making ends meet due to low income and precarity.



Map of Toronto

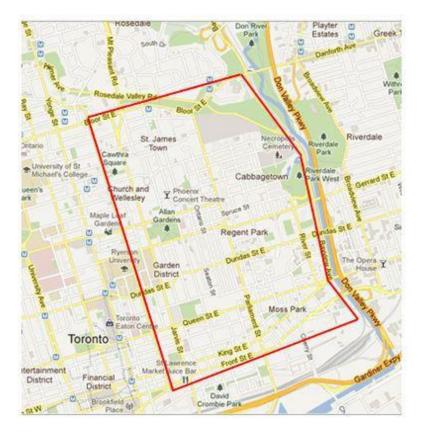
Map 1 – Map of City of Toronto

Selected Area Maps

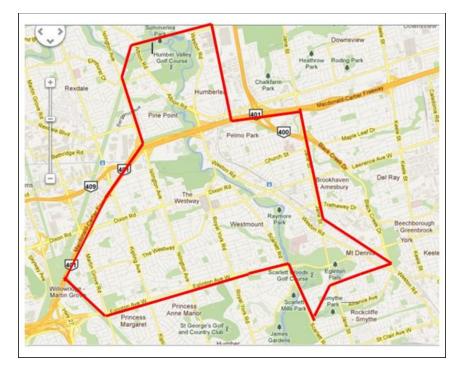
We selected two Toronto areas for this study: Regent Park-St. James Town found in Toronto Centre East and Weston-Mount Dennis found in the west area of Toronto. These neighbourhood areas have both separate and shared aspects about their areas but for the purposes of this study we divide them into two areas (not four) because of geographic proximity, overlapping services, city-generated boundaries and shared experiences of precarity and low income. The two neighbourhoods were selected for the study based on a set of social economic indicators including: median income, LICOs, recent immigrants, visible minority, and percentage of part-time population. Maps of the selected areas of the study are as follows

3.1 Maps of Selected Study Areas

3.1.1 Map of Regent Park- St. James Town



3.1.2 Map of Weston-Mount Dennis



In Toronto Centre East, ten local residents participated in the project, one male and nine women. Three participants identified as trans-women, one as bisexual, one as queer and five as heterosexual. Three participants declined to identify any race, religion or ethnicity while two identified as Canadian, one as Russian, one as white, one from their country of origin in Africa, one as Black and one as Latin American. Two people were in their 60s, five people in their 40s, two in their 30s and one in their 20s. Seven people had post secondary education and three had secondary education (up to grades 8, 10 and 12). Four people were unemployed at the time of their participation although they had been employed over the past year. All categorized their work as part time, on minimum hourly wages, no benefits and no employment security. Six people were employed during the period of their participation in the project and all concurred with the aspects of employment stated by those unemployed with the added descriptor of "employed in multiple jobs."

In Weston-Mt Dennis seven local residents participated in the project, five women and two men. All identified as heterosexual, two identified as black, one as mixed race, one as Native American, one as Latin American and one as Muslim. Two people were in their 50s, four in their 30s and one in their 20s. All had post secondary education. Three people had employment at the time of the project and three did not (one person did not have a response). The participants' names remain anonymous.

Whether currently employed or having worked in the past year, all experienced employment precarity as noted above with only one person who received benefits as a condition of their minimum hourly wage, part-time, temporary employment.

The Community Researchers (CR) engaged in a photovoice methodology that is a qualitative methodology that places cameras in the hands of participants for the purpose of telling a story through images. The CR took up to three images, shared these with the project team members as they narrated a story of employment precarity through the photos. The combination of the photos and the stories draws attention to the experiences and views of the participants in their struggles with precarity in the local spaces of their daily living.

Photovoice empowers the CR as knowers of their environments and as knowledge producers about their lived experiences of employment precarity. The photos and stories provide important information that needs to be communicated, especially to those who make decisions about circumstances that place people in positions of employment precarity.

3.2 Findings: Overall key themes in Regent Park-St. James Town and Weston Mount-Dennis neighbourhoods

A total of 17 community researchers from both study areas responded to three key research questions. *The Photovoice Project* supplied community researchers (CRs) with cameras to capture images that spoke to them of precarious employment. From these photos, the CRs were asked what the photos meant to them. The direct quotes are from these discussions. Qualitative data collected was analyzed and coded based on 51 images and related stories provided. We first present responses from two participants in the *Photovoice Project* to expand the project's definition of precarious employment (page 7) by engaging in personal definitions of "precarity." The first is from Weston-Mt Dennis⁴ and next is from Regent Park/St Jamestown. We then identify the key themes for each of the two research areas and each of the three questions posed to participants.

Representations and Definitions of Precarity

As noted above, precarious employment is measured by a number of factors including job insecurity, limited access to benefits and low pay. We asked community researchers to reflect on what employment precarity means to them and the photos below are two responses. The first is from a CR from Regent Park/St. Jamestown and shows a deposit slip and a diagram of thought circles that lists the worries that haunts someone with insufficient resources to provide for themselves and their family. The second is from Weston-Mt. Dennis and captures a sense of futility that continually looking for stable work produces.



In [this] picture we see a stub of Ontario Works

deposit and some of the main issues and worries that a person with a precarious job has in his mind (food, housing, school and children among others.) (Q1 A004)

⁴ The reason that Regent Park and St Jamestown are separated by the symbol "/" and Weston and Mt Dennis are separated by the symbol "-" signifies the meaning of the differential spatial divides. In the first instance, the neighbourhood areas are quite separate with two other neighbourhood enclaves that divide them (Cabbagetown and Moss Park; see Fumia, 2010 for more details). In the second instance, the borders of the neighbourhoods are contiguous and residents are sometimes confused where one neighbourhood begins and the other ends.



...[T]he train tracks ...[are] representative of my employment and prospects. Like a long, desolate, lonely trek with no destination in sight.... It is like a treadmill: going fast and working hard but ending up nowhere. [...] Precarious employment makes having goals, dreams, or even trying to expand one's horizons so difficult. (Q1 B004)

3.3 Key Themes Analysis

Key themes for this report were collected from the three questions posed to each participant in the two research regions and developed from what the participants drew to our attention. The responses describe issues that were raised and how they relate to precarious employment and the implications for their specific community and region.

The three questions and themes for each neighbourhood area are as follows:

3.3.1. Regent Park/St Jamestown Key Themes

Regent Park and St Jamestown are two neighbourhood enclaves that are well known for racialized poverty.

3.3.2 Question 1: How does precarious employment affect (good or bad) your livelihood?

- Food Security
- Social Services

- Social Health
- Housing
- Children's well-being
- Summary

3.3.3 Question 2: What changes have you noticed in your neighbourhood as a result of precarious employment?

- Health
- Lack and Erosion of Services
- Food
- Safety and Children's well-being
- Neighbourhood Change/Gentrification
- Summary

3.3.4 Question 3 What Resources are available in your neighbourhood for people experiencing precarious conditions (i.e. food banks, employment counselling, community services, clinics, etc.)?

- Amenities and Services
- Added Supports
- Summary
- •

Regent Park and St. Jamestown

3.3.2 Question 1. How does precarious employment affect (good or bad) your livelihood?

This first question generated comments that provide strong evidence about the need to focus efforts on providing healthy food, making those provisions a matter of citizenship and not affordability, and ensuring that food banks accommodate the irregular hours that those precariously employed juggle. As well, the importance of a broad number of social services is a complex set of social and economic necessities that require constant and vigilant monitoring. Housing is an ongoing concern, especially in a city like Toronto that continues to compete for a spot on the global playing field⁵ and in doing so, creating astronomical property values that push those on lower incomes further and further to the periphery. Children play a vital role in the future of the city and our research demonstrates the lack of consistent investment in children and youth.

Theme: Food Security

Our research data aligns with other research that indicates the issue of food is one of the primary concerns of people experiencing employment precarity. Fresh, healthy food is not always available and accessing food banks is difficult for those working irregular, just-in-time, part-time jobs. The multiple demands of finding healthy food at food banks, working and looking for more stable employment combine in ways that structure

⁵ See Leslie Kern's, Sex and the Revitalized City (2012, UBC Press)

unachievable goals as the CR below explains. Making more charitable food bags available does not solve the problem of inadequate employment options.

Researchers suggest that community food security needs to be thought of as an issue of citizenship rather than one of consumer goods (Walsh and MacRae, 1998).⁶ Food is integral to people's daily lives and existence and because of this it should not been viewed as something we either can or cannot afford. Rather, governments should go beyond a focus primarily on price and convenience, and commit to the accessibility and provision of adequate amounts of healthy food on an ongoing, sustainable basis. This is in contrast to initiatives that provide band-aide solutions such as food banks and in contrast to market driven control over food quality and availability. Our approach in this case study likewise assumes that the right to food security is a basic right of citizenship and not a simple matter of consumer choice.



... most often I can't get there when

the food bank is open or I have to miss a day of work to go to only receive unhealthy or expired food. [...] I use the food bank every month and I find it helpful to offset what I can't afford at the grocery store or risk shoplifting. (Q1 012)

When able to access food banks, the problem of an adequate supply of staples is a constant concern as this respondent observes.

You end up going to many free meals and food banks, and still not getting enough staples like ketchup, milk and cheese. If they just had a milk, ketchup and cheese/eggs food bank maybe we could make up for the shortfall. (Q1 010)

Providing food for families is always forefront on the minds of those precariously employed.

I use the food bank every month and I find it helpful to offset what I can't afford at the grocery store or risk shoplifting. I think to fix this problem increase the food allowance and lower the necessary food prices. This will have a great impact on

⁶ Jennifer Welsh and Rod MacRae. (1998). Food Citizenship and Community Food Security: Lesson from Toronto, Canada. Canadian Journal of Developmental Studies, Volume X1X, Special Issue.

social needs and no one should go hungry and live without food. I'm sick of the government shrugging their shoulders and saying it's not a big issue. (Q1 A012)

Another participant referring to a photo of a sparsely stocked cupboard comments,



basically empty because of my precarious job... more funding allocated to food banks, increase in work wages and more work opportunities – these are the resources that I need to get out of this situation. (Q1 A007)

Theme: Social Services

Newly unemployed participants immediately sought social services for re-training to broaden their appeal in the job market. Despite these time consuming efforts, they are not always fruitful. People become more and more disheartened the longer they remain attached to employment precarity.



Suddenly I found myself unemployed but I

remained optimistic that I would find a job within a month. After sending several resume[s] I started to lose hope [...] I visited the Centre for Education and Training and got help from the experts in preparing my resume. [...] The Centre for Education and Training provides access to computers and high speed internet, photocopier and fax machines at no cost. Although I have not found a full time job, I still have the access to the resource centre. (Q1 A001)

While unions are imperative for establishing good jobs and protecting workers, in a limited job market they can be perceived as a barrier for those without unionized experience. One CR remarked,

I went to George Brown for training (2 days) and took a test. I am now certified but still not working because I don't have access to the union. I couldn't work for two years because of this. I was then pushed to get a job but the company went bankrupt. (Q1 A003)

Training Centres provide both practical resources to help with job hunting as well as optimism needed to maintain hope in a tight job market. Some noted that even though training centres were not necessarily a ticket to a job, the services kept them active in their job search and up-to-date with employer expectations.

Social service centres such as the Afro-Canadian Cultural Centre Action Centre in Regent Park helps with basic skills such as literacy. A volunteer CEO ast this centre remarks,

I figured out people in Regent Park can't read or write, so they become aggressive. They can't read a ticket but can't tell the police office that. They are missing literacy skills and are getting in trouble because of that. (Q1 A003)

For those dealing with addictions finding steady employment and social acceptance can be particularly difficult. One CR advocates for harm reduction centres.



I totally think that harm reduction is great

considering that most of the people working in the organization are addicts. I do not feel excluded in my community because of addiction. My work is precarious but all of my jobs have been accepting of me and open. I would not be able to find work somewhere else, because of where I live and my life style. (Q1 A006)

Examining comments made around the need for and availability of social services there were two that stood out for their attention to the connections between social precarity and employment precarity. They expressed how precarity infiltrated the very fabric of the social environment.

Precarious work causes insecurity that not always can be coped [with]. [It] creat[es] other problems like addictions, credit card debts, marriage break ups, sickness, and even robbery of food and goods at stores. Also, without having a secured job there are more possibilities of homelessness. [Q1 A004]

Theme: Social Health

While physical and mental health issues can be a concern for those precariously employed, social health is also identified as a concern that effects public space.



left here by homeless (who do not have a job) that go over there to smoke and drink. (Q1 A 004)

Without employment, days can be long and spending hours in public spaces is not uncommon. One participant blames litter on people without jobs or homes. While this may be an inaccurate accusation, it nonetheless is a comment about the relationship between the use of public space and the lack of employment opportunities and places for people to go when unemployed.

Theme: Housing

Many of the participants reported the low standard of housing. The Association for Community Organizing and Reform Now, Canada (ACORN, Canada) is especially active in the Weston-Mt Dennis area and has launched a Toronto campaign for landlord licensing to ensure that housing standards are regulated, monitored and penalized for non-compliance (ACORN Canada, 2010 – Report, Past time for remittance justice, Dec 4, 2010 www.remittancejustice.org). Other organizations such as the Ontario Coalition Against Poverty (OCAP) have mobilized to fight for more affordable adequate housing. One participant clearly demonstrates why this is so important.

The Coalition for Poverty got me my first apartment, the second apartment was advertised in the rental magazine and the third one in the papers. All with mice coming under doors and cockroaches, and sometimes bedbugs. Outrageous! This should never happen! (Q1A 010)

Without regulations that ensure landlords maintain municipal and provincial housing standards, people with income insecurity are destined to live in conditions such as the image below shows.



You end up in poverty with slum landlords and bugs and mice, and almost uninhabitable places with mice coming through the walls and under the doors and sometimes rats and baby mice. It is very unsanitary. I had to sleep on my lounging chair for a whole year because the bugs and mice primarily go around the outsides of a room, not so much in the centre. When they do spray for bugs, it isn't a very good job or not very often. (Q1 A 010)

Another community researcher applauds a state initiative to combat precarity by providing a temporary program that supports independent housing. Yet the participant further points out the limits of a program reliant on ongoing funding. The initiative temporarily alleviates the effects of employment precarity and at the same time creates unstable social precarity.

I am currently in the At Home Study. It's a research project through St. Michael's Hospital for people with an addiction problem and suffering from mental illness. The study started in June of 2012 and will end in 2013. The study is about what would happen if you took these people off the streets or from the shelter, housed them in market rent apartments and set them up with a worker to monitor their progress. They provide \$600 for rent and ODSP⁷ pays up to \$470. We chose our own apartment, and they paid for our furniture and rental insurance. The downside is that in March 2013, the study will end and, as of now, we don't know what's going to happen. Without work, the apartments will be unaffordable and our options aren't good. (Q1 A013)

Theme: Children's well-being

Precarious employment has a trickle-down affect from parents and guardians to children. Programs such as music were once viewed as critically important to child development. In today's economy, income security makes affordable access difficult to what has become "frivolous extras". If a child must wait 2-3 years to be accepted in a subsidized music program, they may lose the opportunity, or the interest, altogether.

⁷ Ontario Disability Support Program



This is the Dixon Hall Music School for kids who cannot afford the cost of private piano lessons. The children have to fill out an application and waiting times are 2-3 years. When it's time to call for availability, the cost of the lesson for low-income families is as low as \$5 per lesson. (Q1 A008)

In the example above, not only are children disadvantaged, the volunteer music teacher is also disadvantaged by a program that is underfunded. Such a lack of adequate funding for children's program structures the conditions of precarious work that leads to a denial of recreational opportunities for children. This is circular logic that does nothing other than work against both adults and children.

There are comments such as the one below that gesture to the intergenerational stresses on families and children such as the affordability and availability of food that parents and guardians know their children need and not the only food available at food banks.

Because these places don't have enough funding, my work is precarious. I work on and off throughout the year. During Christmas time, I have to go on unemployment because there is no work. I am always worrying about work. ... It becomes very complicated when you have to go on and off unemployment. (Q1 A008)

3.3.3 Question 2: What changes have you unnoticed in your neighbourhood as a result of precarious employment?

Similar to the comments in response to question 1, the responses to question 2 highlight the need for targeted services made accessible to those who need them, greater investment in children and youth. As well, this set of responses draws attention to how neighbourhoods revitalize without pushing lower income residents out. This is an issue for city planners, urban planners and for local anti-poverty organizations and resident associations.

Theme: Health

Both physical and mental health were noted as additional factors of concern for those precariously employed. As tis participant points out,

Prolonged unemployment has affected my health in a negative way. ... a lack of steady income affects my mental and physical health, and my sense of pride. [...] What concerns me is, if I will be able to stay in my apartment without government assistance. (Q2 A 001)



...I now no longer see the bright

tomorrow. Anxiety has caused my blood pressure to rise to a dangerous levels and for the first time I take two medications to control it. I am so preoccupied with expenses that I am constantly juggling my finance in my mind that sleep doesn't come easily. I have visited the Health Centre many times thinking that I was having a heart attack which turned out to spasms, caused by anxiety. If one looks around out community one will see a number of health services and drug stores and the lack of meaningful employment in this community. (Q2 A 001)

One participant alludes to direct relationship between mental and physical health and precarity,

It's also tough for people who have mental disabilities and need support 24 hours a day. I also live in Ontario Housing with what I get on ODSP and my two parttime jobs, I could never make market rent. (Q2 A006)

The stress of living in an impoverished neighbourhood has multiple effects.

...as a result of precarious employment...there are a lot of drug dealers drugs.... There is constant disruption and stress and thievery. (Q2 A 010)

Theme: Lack and Erosion of Services

Participants gave accounts of the relationship between precarity and increased need for social services and how this relationship affected both young and old. Referring to an art centre that provides classes to youth one participant notes,

Unfortunately this centre [that offers art classes to youth] always struggles financially because there is no [longer any] government funding. There have been changes to funding recently. Children pay geared to the

income their families have. [...] Over 75 children were deprived of the program due to lack of funds. (Q2 A008)



They don't see the people. They are only thinking about their own jobs, not other people's jobs – they don't have any work [for us]. When the city changed the structure of Regent Park, it put new drop-ins. (Q2 003)

The sentiment in the above quote signals to the focus of the city's efforts: more bandaide solutions (drop-ins) rather than systemic ones (jobs).

Commenting on the increased numbers of homeless people living in the area, this participant blames the lack of services provided to those who experience precarious employment.

In the wintertime and, in fact, all year round, [homeless people] struggle to stay warm and usually are famished. The direct result is impacting my life and my surrounding acquaintances and friends. Insufficient services [are to blame]. (Q2 A007)

Services to assist people retrain are imperative for those seeking employment. As one participant explained, even accessing these services can be a barrier.

The bus service was good but even getting into a course and qualifying for Second Careers took three years and I am still waiting on Second Careers funding. (Q2 A10)

Theme: Food

Food was mentioned more frequently than any other issue and for this reason it is included again as a theme for question 2. Underpinning the theme of food is an overlap with social services that needs to be noted.

With reduced budgets to support drop-ins, one participant's frustration was palpable.



The changes that I have noticed in my neighbourhood are more drop-ins. When someone doesn't eat well, they can be sparked easily. Doesn't matter what you say or do, people need food. [...] When the city changed the structure of Regent Park, it put in new dropins. But there's no food. The meals are very small. The food is expired. You must get to the food fast, because if you miss the timeslot, you're done. You must then wait until the next shift. If you missed the last call, your day is done. (Q2 A003)

If you're trying to seek a job, you can't have breakfast [when the drop-in opens at 9 am]. You need food in the morning for energy. If the last meal is at 4 pm [and] you don't get food until 9 am the next morning- how can I seek a job? Keeping us this way is keeping people busy but hungry. (Q2 A003)

Because of the decreased support for drop-ins and food banks, some have eeked out small plots of land for ad hoc community gardens. While this is encouraging from the perspective of community engagement, as one participant notes, it also signals desperation.



There's an unused piece of yard and dirt. They decided to plant some seeds and grow their own fruits and vegetables. Obviously money is tight and seeds are cheap.....but the fact that neighbours feel they need to do this is a sign of the lack of money to buy these items. (Q2 A013)

This may not always be an accurate explanation for a community garden, but in this case, given the location of the garden, it is fair to make this assumption. Another aspect that relates to the location of this particular community garden is that it, too, is precarious since the area is undergoing a re-build in the name of revitalization.

Theme: Safety and Children's Well-being

The issue of intergenerational effects of precarity are difficult for people to measure. However, it is clear that it is of the utmost importance to attend to these issues. With funding to children's programs being cut, such as the Music program in Regent Park, there are worries that with increasing employment precarity, fundraising will no longer make up the deficit.



due to lack of funds. With the economic situation, we now have fundraising events. They are not as successful as the used to be. What is the solution to keep these affordable places [for children] open? (Q2 A008)



In the playground area. I was told by some parents that they are more worried looking for a job or working two part-time jobs in order to cover their families' basics needs. I ask to myself, will all these children have the opportunity to go to college or university? Will they get a secure job? That is why I took a picture of the playground with a question mark written on a blank paper. (Q2 A004)

There is constant worry about the safety of the neighbourhood that affects both young and old. There have been studies that highlight the lower rates of success for children living in poverty. There have been studies in Regent Park and St. Jamestown that report youth who avoid identifying where they live in order to prevent an automatic rejection in the job market.⁸

Theme: Neighbourhood Change/Gentrification

One other issue that we felt was important to note is that of the relationship between the space where these neighbourhoods are located and the social projects of revitalization. While this is a whole project in itself, we want to note that there have been changes in

⁸ Purdy, Sean. 2007. " 'Ripped Off ' by the System : Housing Policy, Poverty, and Territorial Stigmatization in Regent Park Housing Project, 1951-1991". Labour/Le travail, 52 : 1-54.

the area since the 1950s that have sought to eradicate poverty, impoverished and substandard living conditions and precarious employment – all with unsustained success rates to date.⁹ As we have seen in this case study, there have been comments about the damaging effects of changes to drop-in hours and how the decline of services have hindered the provision of extra-curricula programs for children and people's ability to find affordable housing, feed themselves *and* look for a job. The research finds that living in neighbourhoods marked for special funding from the state (NIAs) has both positive and negative effects.

On the one hand it provides much needed services and community infrastructure. On the other, it creates stigma that marks the area and its residents as unproductive and unemployable. Once an area is improved, it is subject to property hikes that benefit homeowners and disadvantages renters. Regent Park has provided low rent housing for years and the recent revitalization project has transformed the area into a mix of market value condominiums and rent geared to income housing. It remains to be seen whether or not the rent-geared housing will be maintained or if the area succumbs to the effects of full-fledge gentrification that pushes those on lower incomes out of the neighbourhood.



The starting price of the [new condos in Regent Park] is \$200,000 and up. This means that people on a fixed income or working poor can't afford to live in these new condos.(Q2 A012)

Responding to a neighbourhood in need of revitalizing addresses one set of concerns that focus on bricks and mortar, safety and improved services. Another set of concerns arises from the effects of gentrification, or, rising property values, more policing, noise control and limiting informal social gathering on street corners. Research demonstrates that once a neighbourhood is transformed through gentrification, low-income residents are priced out of rent-geared-to-income apartments.¹⁰ These quotes above and below address the tenuous relationship between social housing, gentrification and NIMBYism.

⁹ Purdy, Sean. 2004. "By the People, For the People : Tenant Organizing in Toronto's Regent Park Housing Project in the 1960s and 1970s." *Journal of Urban History*, 30 (4) : 519-548. Fumia, Doreen. 2010. "Divides, High Rise and Boundaries: A study of Toronto's Downtown Eastside." *Ethnologies*, 32 (2): 257-289.

¹⁰ For example see August, 2008; Caulfield, 1994; Fumia, 2010, Purdy, 2004.



We are getting evicted because we live in prime real estate and they are tearing down this building to provide condos and a mall to this community. (Q2 A010)

3.3.4 Question 3 What Resources are available in your neighbourhood for people experiencing precarious conditions (i.e. food banks, employment counselling, community services, clinics, etc.)?

The last question we asked the community researchers about are the resources that exist and which ones in their neighbourhood they use.

Given that this section repeated some of the same themes found in responses to questions 1&2, it is shorter than the first two sections. However the added points to note are the wide range of services provided by a wide range of organizations, both government and community-based. As well, it is important to pay attention to the services for populations more marginal that need to have their supports maintained and improved. Funding is the lynchpin that holds these supports in place and recent waves of economic precarity has stretched the volunteer human resources, charitable giving, and fundraising efforts. What this means is that a basic standard of living is difficult to maintain if the resources from citizens are the foundation of programs that should be provided by the government. This is a similar argument we posed earlier in relation to food security and the right to healthy food. And to be clear, the most reliable formula for sustainable results is to provide jobs with liveable wages to enable people to provide for themselves.

Theme: Amenities

The amenities provided by Community Centres and Churches complement and overlap those provided by government-funded social services. The Community Researchers make it clear that often churches and grass roots community organizing often services more directly related to the needs of people precariously employed. Under question three, rather than repeat the themes noted in questions one and two, we here have a list of services and amenities embedded in quotes provided by the participants in Toronto East.



Photos above: Our Lady of Lourdes, Christian Community Centre, Maggie's, Regent Park Employment Centre)

There is a long list of amenities and services offered in Regent Park/St. Jamestown. For example one participant refers to places to do laundry, have meals and get food bank items, and a women's centre. There are also places to make use of computers, fax machines, scan photos, and printer and copier services (Ralph Thornton). (Q3 A010) Others commented on a variety of available amenities and services listed below including the roles that churches, community centres and libraries play in local communities.

"The Catholic Church [Our Lady of Lourdes] has always been the anchor for my family and [...] when my parents face adversities they turned to the church" (Q3 A001)

"This food bank is provided by Our Lady of Lourdes Church." (Q3 A004)

I went to Our Lady of Lourdes Church on Wednesday nights a lot for a meal and sometimes took home food or a food bank item or more if there were less people." (Q3 A010)

[At the] Christian Community Centre they offer many programs for anyone who needs them. The majority are newcomers, but anyone is welcome. There are food programs, emergency food banks, after school programs, language classes and drop-ins to name a few. Feeling like you belong is vital for any neighbourhood's sense of community and growth. (Q3 A 013)

"We also have a library and the Wellesley Community Centre where we can have access to a free gymnasium and a weight/fitness studio if we are not able to afford for a gym and we want to exercise." (A 004)



The Dixon Hall provides cooking,

dancing, and sewing classes for seniors in the community. For most of the women, this allows them to be occupied during the day with activities they could afford and enjoy very much. The cost of the programs is \$5 per year. But during the summer time, it is off due to lack of funding. These programs are important for the community and need more funds to stay open. (Q3 A008)

Participants identified a range of programs and services in the community connecting those in precarious employment to housing, food security, health care and services such as retraining. They help alleviate some of the burdens of precarious employment and mitigate the effects of precarity in the neighbourhood. Some of the other services that need to be strengthened through adequate, consistent and ongoing funding include libraries, state transfers (program such as Ontario Works and the Ontario Disability Support Program) and transportation.

One CR comments on the number of resources,

I don't have enough time and energy to go to every resource there is all the time.

The next image is iconic in the neighbourhood for it is ubiquitous. The two Health Buses can be spotted providing services on the go during the day and in the evening. The volunteer nursing staff delivers healthcare services to over 2000 people each month. The cut-backs to this service has had a detrimental affect on many in this part of the city, people with mobility issues and little spare cash for transportation.



There are so many resources in my

neighbourhood for people experiencing precarious employment conditions or needing other services. There is the Health Bus that used to give out vitamins, but now they don't. They still give out socks and toiletries etc. You can find this bus at free meals or in front of health clinics or places with free meals at various dates and times. (Q3 010)

While some are satisfied with the level of support they receive from the services in Toronto East, others are not. This next participant was frustrated by being turned away from places and having to wait unreasonable periods of time to access services.

The services [at Regent Park Community Health Centre] have long waiting lists and people have to wait and almost give up on the Regent Park Health Centre. I called to see a dentist and they told me there was a three-month wait, and my tooth was decayed. (Q3 A 012)

Another important service provider in the neighbourhood is Regent Park Employment Services.

At the Regent Park Employment Centre they do counselling, help with resumes and call contractors. The centre also offers services to open small businesses. This service is [for the] few new immigrants with money. (Q3 A003)

Theme: Added Supports

There are two other service providers that are important to note. In these two neighbourhood catchment areas there is a significant population that deal with drug addictions and engage in sex work. Service supports are especially important for the health of these individuals and for the neighbourhood. The next CR discusses supports for trans-identified and cis-gendered¹¹ women.

¹¹ "Cisgender" identity is whereby one self-identifies with the gender that corresponds with their biological sex.



Bag Lady. [..] the women that work there are not judgmental... and I feel very accepted there. [...] It has lunch, showers, and a food bank. Without these services in the community, I would not have enough food and sometimes shelter. (Q3 A006)

The other is Maggie's (image above) a "safe place for sex trade workers and also a safe place for girls to do their drugs." [,,,] No matter how rough you are, or how many days you've been up, they're waiting there with open arms and hearts to offer a café, clean space... I don't know where I would be without them. They just need to be open more. (Q3 A011)

3.4. Weston-Mt Dennis

Weston-Mt. Dennis has not had as much state intervention over the years as Regent Park and St. Jamestown. It is a neighbourhood in need of revitalization according to government criteria that designates it an NIA. Many local residents agree with this assessment. As is always the case, once an area such as Weston-Mt. Dennis undergoes revitalization, it remains to be seen whether or not the lower income residents can afford to live there. The same three questions that were raised with the Community Researchers in the East part of Toronto were raised with those in Toronto West.

1.4.1. Key Themes Weston-Mt Dennis

3.4.2 Question 1: How does precarious employment affect (good or bad) your livelihood?

- Class, social power, discrimination
- Resilience
- Hope and dignity

3.4.3 Question 2: What changes have you unnoticed in your neighbourhood as a result of precarious employment?

- Changes
- Community Safety, youth

3.4.4. Question 3: What Resources are available in your neighbourhood for people experiencing precarious conditions (i.e. food banks, employment counselling, community services, clinics, etc.)?

- Services
- Debt

3.4.2 Question 1: How does precarious employment affect (good or bad) your livelihood?

While there is some overlap with the narratives that have sprung from the *Photovoice* in Regent Park/St Jamestown, there is a different quality to this section's stories. There was more explicit reference to the ways in which race and racism plays a role in employment precarity. There is also specific reference to the class shifts that take place as a result of employment precarity. One other significant factor in this set of stories is the tension between keeping one's hope alive at the same time these hopes are battered by loss of dignity and confronting adversity.

Theme: Class, Social Power and Discrimination

Participants were painfully aware of the effects of social marginalization on their employment prospects and how it creates precarity.

This [precarious employment] relates to me because I'm a minority who has a parttime job. Where I work, there are a lot of people who are part-time and most of them are minorities. Sometimes I find myself worried about what my future is going to be in Canada since most people here are like me, working part-time or not working at all. (Q1 B006)

According to Sheila Block, racialized Ontarians are far more likely than the rest of Ontarians to live in poverty, experience barriers to employment, and earn less even when they are employed.¹²

According to the 2012 report "Falling Behind: Ontario's Backslide into Widening Inequality, Growing Poverty and Cuts to Social Programs"¹³ the highest income earners have enjoyed significant increases in the past decade while the bottom 40% have seen stagnant or declining incomes.

One community researcher poignantly identifies the thin line between class divides in relation to precarious employment. The example below demonstrates social class precarity produced by employment precarity.

¹² Canadian Centre for Policy Alternative, Ontario's Growing Gap: The Role of Race and Gender. June 2010.

¹³ Mehra, Natalie. 2012. www.WeAreOntario.ca



This is a middle class family selling contents of home. They have lived in Weston over 20 years. They were very angry, [...] and no longer feel they are middle class. "What middle class?" the homeowner replied. In desperation, expensive items were sold for less. I took advantage of the goodies by buying bait spar for myself. Since the family has to downgrade their lifestyle, the bigger question is now, Where are they going to move to? (Q1 B001)

Race, racism and ethnocentricity were reported as factors affecting the possibility of finding secure employment. Despite this middle-aged, mixed raced woman's higher education degrees, she says of her inability to obtain secure employment,

I have lived in Canada since 1974 and have received a Canadian education, and I will never be "from here". (Q3 B002)

The community researchers were often witness to statements indicating loss of dignity, the effects of discrimination and the erosion of class status. Here an explicit reference is made to how changing conditions translate into informal learning about a general sense of distrust,

Precarious work has taught me that there is nothing guaranteed in life – today you might have a good job, a car and a house with everything you love in it, but one day you can lose everything because you have lost one thing in your life "a job. (Q1 B006)

The research data affirms that no single cause is the determining factor for employment precarity. It has elucidated the important point that multiple social factors are at play and require careful consideration when developing strategies to alleviate the effects of precarity. This participant acknowledges the role race plays when he suggest that we

make policy that benefits all people and continue to talk about racism in the workplace, because I believe that racism still plays a part... (Q1 B006)

Theme: Resilience

The participants we spoke to demonstrated a high level of resilience. While they were aware of their capacity to remain positive, they were also aware of the systemic structures that eroded their resilience.

Because of my limited part-time employment situation I am allowed to spend more time with my family. [...] precarious work has ...had me in the

dumps wondering how I am going to support my family and put food on the table, a roof over our heads, and clothing on our bodies. (Q1 B003)



Precarious work affects me in good and bad ways

in my livelihood. [...] precarious work has taught me to save money ... I have learned to use resources in the community to save more money for rainy days. For example, now I use a bicycle everywhere to save money on public transit, which saves me approximately \$100 each month and, at the same time, I get my exercise and save on a gym membership. The negative way precarious work has affected me is that not having a stable job that is fulltime makes me worry a lot about how I'm going to pay off my student loan, eat, and pay rent; or what if I get sick without having any benefits, what's going to happen to me? (Q1 B 007)

One community researcher observes that finding work for which she is qualified is either non-existent, part time or temporary.

These precarious jobs make budgeting next to impossible, especially because the hours are not guaranteed. (Q1 B004)

Resiliency is a double-edged sword, it has the capacity to lift people's spirits at the same time it hardens them in ways that are often imperceptible to themselves and others. The image below identifies a fence as a barrier between the hardship of precarious employment and the security of stable employment. The community researcher's analysis explains the compulsion to present a positive face not only in order to survive, but also possibly to avoid stigma by presenting as strong and happy in the face of adversity.



Graffiti Mural

Through a Fence best depicts precarity because ...[t]he fence is precarious employment, although the faces in the mural are mostly all smiling and seem happy, I believe that precarious employment has programmed people to smile even though they are not feeling happy with their lives. (Q1 B003)

Theme: Hope and dignity

While getting a job has its benefits, if it is a "just-in-time" job, people are not able to plan their lives or look for more secure employment opportunities.

Precarious employment also means it is basically impossible to keep two jobs to make ends meet, as the hours the employers deign to give are according to their whims and to get hours and keep a job you have to be totally flexible and available whenever they decide they will use you. (Q1 B004)

Being hired on the pretence of secure employment only to discover that the job was temporary because it was a "fill-in" for someone away temporarily, contributes to loss of dignity. The quote below demonstrates not only the frustration but the loss of dignity when not given enough hours to make a living (she was allotted 10.5 a week).

I was hired ...and was let go after the three-month probationary period without cause. I felt that I was not liked because I constantly had to ask for more shifts. I believe I was hired to cover for a head cashier while she was away recovering from surgery. ... It is demeaning to have to constantly request more hours ... in order to make a living." (Q1 B004)

Another participant comments on the everyday effects of precarity.



Precarious work has affected my livelihood and neighbourhood in many different ways. [...] I visit the stores when there are sales, even though I don't have much time during those periods. This problem exists because many people, including myself, do not have permanent jobs to support our livelihood, which makes it hard to buy goods at their regular prices. (Q1 B005)

One participant strongly advocates for a more humane approach to social assistance programs and says that the government should provide vouchers that offer more appropriate options,

...they should give food vouchers so I could pick out what I want for my family ...the food bank should be checking expiry dates and stop treating people like seagulls and giving mouldy, expired food. (Q1 B005)

3.4.3 Question 2 What changes have you noticed in your neighbourhood as a result of precarious employment?

Neighbourhood changes reflect the social and economic conditions of the people who populate the areas. While it is tempting to individualize the blame, when there are systemic conditions that limit the number and types of jobs available, people cannot stitch together enough adequate work hours to support themselves, money is taken out of circulation leaving businesses vulnerable to low patronage and ultimately the integrity of the neighbourhood suffers. The notion of "more" is a repetitive one that signals "more" deterioration of the social and spatial environment, "more" dollar stores, "more" crime, "more" drug use – when what people are asking for is *more jobs*!

Theme: Changes in the neighbourhood

There have been major changes in the neighbourhood economy, from one where there were major established manufacturing plants as employers, such as Kodak Industries, to more of a service based economy catering to lower incomes such as No Frills supermarkets and Dollar Stores. Other stores present in this area that replace once thriving businesses and prey on vulnerable consumers are Money Cheque cashing stores that charge high fees for quick cash. These changes have come with more precarious conditions and types of work. One woman notes the changes in what is available in her neighbourhood and some of the worrying effects of these changes.



As a result of precarious employment, all night many barber shops, hair salons that do double duty in providing multiple side lines such as music CDs sales, and jewellery, and fashion parlours for manicures and false nails, false hair and clothing sales have opened up to provide services to people in the local area. Prostitutes hang out on the corners... Panhandlers and petty drug dealers who have moved into the area receive hand outs or accost residents of all ages... (Q2 B002)

Another community researcher highlights an image that evokes neighbourhood changes as a result of the shift from stable jobs to no jobs.



I chose "Abandoned Beer Store" for this question. [...]The businesses that used to have full-time permanent employment are moving out or have already moved out of the neighbourhood. They are being replaced with lower end dollar stores and/or thrift second hand stores such as No Frills, Dollarama, and The Salvation Army Thrift Store. (Q2 B003)

One participant notes the increased number of buildings for sale.

I believe what is happening here is a lot of jobs are being replaced by machines...I see many buildings are empty that used to have people working in them and I see many people in my neighbourhood who don't have a job anymore and who worry if they will find a job again that they can live on. (Q2 B006)

Another similar response is evoked,

There are vacant lots popping up all over the place! Businesses for rent or lease signs are everywhere and stores are going out of business. ...Houses are being abandoned. Squatters and/or homeless people are moving in. I have even seen people taking over abandoned vehicles in vacant parking lots. (Q2 B003)

Changes that participants report reflect the notion of "more" hardship.

I have seen more people at food banks, soup kitchens, drop-in centres, more crime, more addicts and dealers, more people with mental health issues. The general poverty here makes people depressed, sullen, and competitive, so there tends to be less community and more separation in the neighbourhood. People seem more defensive and don't smile as much because of economic stress. (Q2 B 004)

Understanding the links between social and economic changes in the local neighbourhood settings is important. The quote below demonstrates the changes stitched through education, employment and the ability to support oneself.



All I want is a job that can pay my rent, buy food and afford a car, is that too much to ask for someone with a college education? (Q2 B007)

Because of the links between social and economic changes, the activities people engage in change. For example, one participant shares his unemployment status with many others in the neighbourhood since he is in good company and there is no social risk.



There are many changes due to precarious employment in the neighbourhood. Along with all the other unemployed individuals, I am also going though a difficult time. I attended some job fairs, where I came across people dealing with similar issues of insecure employment. (Q2 B005)

Theme: Community Safety, Youth

There is an overwhelming recognition of increased violence and criminal activity in the neighbourhood as a direct result of precarity.

There is a strong presence of drug use and criminal activity in the neighbourhood which I think is directly related to precarious employment. (Q2 B003)

In this next excerpt, we see a participant negotiating the underpinnings of crime as the result - not of any individual shortcoming - but rather as a systemic structuring of precarity.

Disempowered youth react against perceived injustice to them, to their parents and their communities, and [rebellion] is the only way to express frustration even if it's counterproductive. Poverty and lack of opportunities create unhappiness and a disregard for social norms, which ultimately leads to crime. (Q2 B004)



code because it represents the kind of gangster attitude young people take when they feel abandoned by the system and need to create their own culture in rebellion against the norm. (Q2 B 004)

Once again understanding the root cause of increased substance use and violence is not the fault of the individual, but rather the result of precarious employment, is articulated by this participant,

In my neighbourhood I can see a lot of people around during the day, which means they are not working which might increase violence and crime in the neighbourhood. Because when people don't work, they might start drinking or get involved with drugs more to distract themselves. (Q2 B006)

This same participant believes that the government has a role to play and must take a responsibility for the changes taking place in Toronto neighbourhoods.

I believe the government should do a better job to create more jobs for individuals in the community by encouraging big companies to stay in the community and provide more support and funding for people who would like to open their own businesses. (Q2 B006)

3.4.4. Question 3 What Resources are available in your neighbourhood for people experiencing precarious conditions (i.e. food banks, employment counselling, community services, clinics, etc.)?

These stories that arose from Question 3 in Weston-Mt Dennis were telling for their repetitiveness. The community researchers stressed both the importance of social services in helping people look for jobs (and keep up their spirits), at the same time they fully understood that the system of employment is broken. In other words, it doesn't matter how much help people get, if there are no stable, well-paid jobs for particular populations, then help does not alleviate this lack. It is also sobering to consider that youth entering the job market not only have lower chances of finding stable employment, but that their school debts layer the problem in ways that structure long-time indebtedness.

Theme: Services

There are a number of services in the Toronto west area that provide health services, employment, counselling, seniors' case management, and post-settlement services for newcomers, children and youth, people with disabilities and families. One participant listed the following: The Jane Street Hub, the Unison Health and Community Service, COSTI, Macaulay Child Development Centre, Midaynta Community Services, North York Community House, and Yorktown Child and Family Centre.

The community researchers in Weston-Mt Dennis identified useful services that help with job hunting and filling gaps for what people cannot afford when precariously employed. Despite a number of services available, people continue to find it difficult or impossible to find stable employment.



Holding a job posting at the Jane St Hub because it is a very skinny folder easily looked through in 3minutes. Jane St Hub is an employment centre ...It is definitely good

for low-income people. Looking for work is exhausting and costs money if you want to go downtown to look for work and it is very discouraging. As a teenager I was able to find jobs in no time, and now as a grownup I can't even get a menial job. (Q3 B004)

Another CR comments,

The Jane Street Hub. This place saved my life. If it wasn't for social services like the ones provided here the crime rate would be out of control. (Q3 B007)

The sense that working several part-time jobs with low wages is discouraging is an understatement. Woking hard without being able to provide the necessities of life for your family is a fact that many must confront with little hope of their situation changing in this economic climate.

I would like a full time job that puts food on the table, a roof over my family's head, and clothes on our bodies. Not three different precarious jobs that barely do any of those basic fundamental necessities. (Q3 B003)



employment centres and community centres opening to serve the unemployed in a better way. However, there is always chaos in those employment centres because of increased number of visitors. Most of the time, it's difficult to find a spot to use the resources. (Q3 B005)



The centre offers lunch and dinner to individuals in the neighbourhood who may be in need. Also, they provide bread, fruits and vegetables to take home with you. What I see is that people need these services more than before. I believe things are getting worse in people's lives than getting better, because more and more people don't have basic needs in their lives, such as food. This relates to my life because if I get sick, and I don't go to work, I don't get paid, and if I don't get paid, I don't have enough money for groceries and rent. I will need to go to the food bank to get some things I can eat until I can save money to buy groceries. (Q3 B006)

Theme: Debt

One community researcher highlighted a less common story about looking for employment after school and found herself entering employment precarity instead. Her story alerts us to the ways in which people living in precarity are diverse and should not be lumped together as a unitary population.

I feel sometimes that someone like me (young, single, somewhat educated) does not fall into any priority group and I have felt very abandoned and discriminated by the system. I have gone to drop-in centres and other resource centres and felt that because I was young and without a visible disability addiction, that I was judged and people presumed I should be working or in school. What people don't know is that I fell into a huge debt due to the high cost of post-secondary education and due to poverty, homelessness, depression and stress was unable to continue my education. (Q3 B004)

3.5.1 **Recommendations**:

There were several recommendations made by the participants based on a constant fear and focus on food. The following represents a number of these and has embedded in it some issues that need careful consideration.

"To improve, the city needs to rebuild food banks like they were before. I used to go to Tim Horton's and other places to collect food. But I had to travel to get there. Now, there are no more food banks, only drop-ins. You can't pick your food for the week anymore. You have to search for other food banks around the city. There are eight food banks but only for families. Also, the food doesn't meet people's religious and ethnic needs." (Q2 A003)

"I think that they should give food vouchers so I could pick out what I want for my family. I think to fix this problem increase the food allowance and lower the necessary food prices. This will have a great impact on social needs and no one should go hungry and live without food. I'm sick of the government shrugging their shoulders and saying it's not a big issue." (Q1 A012)

Below are recommendations that encourage collective participation in the struggle against poverty and more careful consideration by policy makers who neglect key aspects facing those who are precariously employed.

"We can improve the situation by making our voices heard and by educating the communities." (Q1 B005)

"[We] can educate policymakers to think about the people who live in Canada more often when they are making or changing policies, because most people who get affected are the low-income newcomers and minorities, and their children, who are supposed to make Canada better in the future." (B 006)

"Also, they can change policy for people who work part-time so that everyone who works part-time contributes to healthcare coverage, has a minimum of 25 hours of work per week, and can take a few paid sick days per year." (B006)

One participant believes that,

"[The government] should reduce the cost of education, because if I have lost my job because I am not needed anymore, I will probably need to change my career and go back t school to learn something else." (B 006)

Another advises,

"There are ways to make precarious the employment situation better by changing the recruiting strategies and providing secure employment, where there is less contract-based, trial-based, and short-term employment." (B005)

GENERAL RECOMMENDATIONS

Policy level action on employment standards enforcement/Minimum wage

- 1. Living wage campaigns for by-laws/ordinances at the municipal level
- 2. Adopt 'not-a precarious employer' designation
- 3. Employment equity legislation
- 4. Unionization for precarious workers
- 5. Advocate for more training for job developers to utilize best practices to increase engagement employment partnerships for precariously employed individuals.
- 6. Advocate for an increase in apprenticeship, professional bridging, and on-the-job learning programs in all sectors including "soft-skills" training.
- 7. Support the recommendations of the Social Assistance Review to develop a plan to review and address the issues of labour market that results in low pay and precarious employment.
- 8. Provide an accessible and timely process for reviewing and granting professional licenses to overcome barriers and employment disparities faced by internationally trained professionals in regulated professions.
- 9. Reform the Employment Insurance program to meet the needs of the growing precariously employed people including reducing eligibility requirements, extending benefits period, and improved access to the Second Career grant.

Bibliography

Access Alliance Community Health Centre Income Security, Race, and Health Research Working Group (2011) *Working Rough, Living Poor* : Employment and Income Insecurity faced by racialized Groups in the Black Creek Area. Toronto: Access Alliance Community Health Centre

Active Assist. Fee Assistance Program. Retrieved from: http://www.mississauga.ca/portal/residents/activeassist

Application for Accessible Transportation. Retrieved from: http://www.peelregion.ca/transhlp/pdf/app-transport-servform-2011.pdf

BramaleaLive!. Live! today for a healthy tomorrow. Retrieved from: http://www.bramaleachc.ca/assets/files/Resources/BCHC-Newsletter-fall12.pdf

Brampton Flower City. (2012). Brampton Transit. Seniors ride for \$1. Retrieved from: <u>http://www.brampton.ca/en/residents/transit/Fares/Pages/SeniorID.aspx</u>

Caledon Comminity Services. Transportation. Retrieved from: http://www.ccs4u.org/transportation.aspx

CURA PEPSO: Case Study 5.(Winter 2012). Sharing Your Experiences through Photovoice: A practical Guide

Halton Region. Subsidized Passes for Low Income Transit (SPLIT). Retrieved from: <u>http://www.halton.ca/cms/one.aspx?objectId=66697</u>

Human Resources and Skills Development Canada. (2012). Employment Equity Acts and Mandates. Retrieved from:

http://www.hrsdc.gc.ca/eng/labour/equality/employment_equity/act_mandates/index.sht ml

Lankin, F., & Sheikh, M. (2012) Commission for the Review of Social Assistance. Brighter Prospects: Transforming Social Assistance in Ontario. A Report to the Minister of Community and Social Services.

Law Commission of Ontario (2012). Vulnerable Workers and Precarious Work. Toronto. Law Commission of Ontario

Lewchuk, Lafleche, Dyson, Goldring, Meisner, Procyk, Rosen, Shields, Viducis and Sam, Vrankulj. (February 2013). *It's More than Poverty: Employment Precarity and household Well-being.* Poverty and Employment Precarity in Southern Ontario (PEPSO).

Living Wage Hamilton. Becoming a Living Wage Champion: Get Involved. Retrieved from: <u>http://livingwagehamilton.ca/wp/?page_id=11</u>

Living Wage Hamilton. What is a Living Wage? Retrieved from: http://livingwagehamilton.ca/wp/?page_id=5

Ministry of Health and Long-Term Care. Ontario Public Drugs Programs. Retrieved from: http://www.health.gov.on.ca/en/public/programs/drugs/ MiWAY. The new Mississauga Transit. Retrieved from: http://www.mississauga.ca/file/COM/SeniorBusPasses_2012.pdf

Precarious Employment and Poverty in Southern Ontario (2013) Its More than Poverty. Toronto: United Way of Toronto.

Peel Poverty Reduction Strategy. (February 2013). Awareness, Access and Opportunity. Retrieved from:

http://www.caledon.ca/en/townhall/resources/D1PeelPovertyReductionStrategy.pdf

Peel Poverty Reduction Strategy. (February 2012). Awareness, Access and Opportunity. 2012 – 2015 Three Year Action Plan. Retrieved from: http://www.povertyinpeel.ca/security.htm

Poverty: A Tale of Hardship, A Report on Poverty in Peel. Peel Presentation to Provincial Cabinet Committee on Poverty in Ontario. Retrieved from: http://www.peelregion.ca/social-services/pdfs/Report-Poverty-June-2008.pdf

Region of Peel. Accessibility Plan. Accessibility Planning Program; Making Way for Ontarians with Disabilities. Accessibility is a Right Brochure. Retrieved from: http://www.peelregion.ca/corpserv/makingway/pdfs/aac-2010.pdf

Region of Peel. (2012). 2011 Association of Municipalities of Ontario conference, Ministry of Community and Social Services, Social Assistance Review.

Region of Peel. Corporate Overview. The Peel Region. Retrieved from: <u>http://www.peelregion.ca/overview.htm</u>

Region of Peel. Dental Health: Keeping Smiles Bright in Peel. Healthy Smiles Ontario (HSO) Program. Retrieved from: <u>http://www.peelregion.ca/health/dental-health/forms_hso.htm</u>

Region of Peel. Diversity and Inclusion Strategy: Diversity and Inclusion. Diversity in Peel Community and Regional Workforce Retrieved from: http://www.peelregion.ca/corpserv/diversity10/workforce.htm

Region of Peel. Diversity & Inclusion Strategy: Diversity and inclusion. Retrieved from: <u>http://www.peelregion.ca/corpserv/diversity10/mandate.htm</u>

Region of Peel. Housing Initiatives and Resources: Peel Housing Programs and Initiatives, Rent Supplement Programs. Retrieved from: http://www.peelregion.ca/housing/initiatives-resources/programs/rent-supp.htm

Region of Peel. Peel Data Centre. Data. 2011 Census: *Population and Dwelling Counts. Summary. Population Growth – Peel and GTA.* Retrieved from: http://www.peelregion.ca/planning/pdc/data/census/2011-Census/summary.htm

RegionofPeel.RegionalMaps.Retrievedfrom:http://www.peelregion.ca/maps/location/peel-region.htm<

Region of Peel. (May 2008) Social Services in Peel. Position Statement on Immigration. Human Services commitment to Immigration. Background information Retrieved from: http://www.peelregion.ca/social-services/immigrsn-stat.htm Statistics Canada. (2012). Low income cut offs. What are the LICOS? Retrieved from: <u>http://www.statcan.gc.ca/pub/75f0002m/2012002/lico-sfr-eng.htm</u>

Social Planning Council and Research Council of Hamilton. (2004). *Incomes and Poverty in Hamilton,* Hamilton Social Planning and Research Council.

The Regional Municipality of Peel. (2011). Accessible Transportation. Application for Accessible Transportation. Retrieved from: <u>http://www.peelregion.ca/transhlp/pdf/app-transport-servform-2011.pdf</u>

The Social Planning Council of Peel. (September 2004). Portraits of Peel: Neighbourhood Environmental Scan 1996 – 2001.

Toronto Training Board. (2009). *Trends, Opportunities, Priorities Report 2009.* Toronto, Toronto Training Board

United Way of Greater Toronto. (2007). *Losing Ground: The Persistent Growth of Family Poverty in Canada's Largest City*, Susan MacDonnell, Director of Research, Data Analyst: April Lim, Senior Research Analyst Geographic Analysis and Mapping: Diane Dyson, Research Analyst.

Workers' Action Centre. (2007). Working on the Edge, Toronto, Workers' Action Centre