

The Generation Effect

Millennials, employment precarity and the
21st Century workplace



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POVERTY AND
EMPLOYMENT PRECARITY
IN SOUTHERN ONTARIO



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GLOSSARY OF TERMS



- **Fordism:** A term widely used to describe (1) the system of mass production that was pioneered in the early 20th century by the Ford Motor Company or (2) the typical postwar mode of economic growth and its associated political and social order in advanced capitalism. As a mode of regulation, Fordism comprises an institutionalized compromise between organized labour and big business whereby workers accept management prerogatives in return for rising wages; and state intervention to secure full employment and establish a welfare state.¹
- **Keynesianism:** The macro-economic policies that came into vogue after WWII that were closely associated with Fordism. Based on the writings of John Maynard Keynes, the state was asked to implement short-term counter-cycle policies that increased government spending when the economy slowed and reduced spending when the economy improved.
- **Other employment:** Composed mainly of workers in full-time employment but either receive no benefits beyond a wage or are unable to confirm they would be with their current employer for at least 12 months. A small percentage are self-employed with employees or are in full-time employment but hours of work varied from week to week and in some cases could be less than 30 hours.
- **Neoliberalism:** An ideology and policy model that emphasizes the value of free market competition and that free markets are the most efficient allocation of resources. Its emphasis is on minimal state intervention in economic and social affairs, and a commitment to the freedom of trade and capital. As national economies became more interdependent in the new era of economic globalization, neoliberals also promoted free-trade policies and the free movement of international capital.
- **Secure employment:** Workers who score the lowest on the Employment Precarity Index (EPI).
- **Self-employment** (own-account self-employed): Self-employed person with no people working for them.
- **Short-term employment:** Comprised of temporary, temp agency and contract work
- **Stable category of employment:** Employment relationships that scored just above workers in Secure employment on the Employment Precarity Index.
- **Standard employment relationship** (SER): Full-time employment with one employer who provides at least 30 hours of ongoing employment per week, provides some benefits as well as a wage or salary, and with whom they expect to be employed for at least another 12 months.
- **Precarious employment:** Workers who score the highest on the Employment Precarity Index. This is also a term that often refers to temp/seasonal/casual employment, self-employment without any employees, permanent part-time work. Work that does not “fit” the standard employment relationship (SER). The Employment Precarity Index is a more precise way of measuring precarity as some workers in other forms of employment are included in the precarious category using the EPI.
- **Vulnerable employment:** Employment relationships that scored just below workers in precarious employment on the Employment Precarity Index.

1. SUMMARY | THE GAME *is* GETTING HARDER



The Generation Effect tells the story of a generation whose hopes and dreams are shaped by an economy that no longer provides the job and income security that their parents and grandparents experienced. It is a story of the game of life getting harder, not easier.

Baby boomers entered a very different world of work and workplace, one where secure jobs were not a given, but were plentiful and expected upon college or university graduation. The world they left for their children, however, barely resembles the one left for them. Forty years of neoliberalism and globalization have resulted in structural changes to our economy and workforce. Statistics Canada reported the 2016 Census revealed that, for the first time since comparable data was collected, less than one in two jobs in Canada is a full-time and full-year job. Full-time permanent jobs – i.e., standard employment relationships – were the foundation of the Fordist era and welfare state, and the work experience of the baby boomers. Full-time permanent employment is out of reach for far too many millennials.

In this report, secure employment refers to workers who score the lowest on the Employment Precarity Index (EPI). Their jobs are full time, permanent and are provided with extended benefits. Precarious employment refers to workers who score the highest on the Employment Precarity Index. The work does not “fit” the standard employment relationship and often refers to temp/seasonal/casual employment, self-employment without any employees and some permanent part-time work.

Millennials born between 1982 and 1997 are the first generation to begin their work careers in this new labour market. Work is hard to find and many of the jobs on offer are temporary. Jobs that provide pensions and extended health benefits are few and far between. In short, when it comes to work, millennials are getting the “short end of the stick.” It is not because they’re young, but rather, it is an outcome of neoliberalism and its consequential employment precarity. It is not that there are no “good jobs.” Some millennials do have well-paying, full-time permanent jobs with benefits and pensions. However, they are relatively few and reflect the growing polarization of jobs and income within this generation. The Generation Effect documents the numerous social consequences of precarious employment, from more frequent mental health and anxiety concerns to challenges forming relationships and engaging in one’s community.

Despite the high level of post-secondary, education only 44% of millennials have found permanent full-time employment. Another 47% are working at jobs with some degree of insecurity including over one-third who are on short-term contracts, freelancing, or working through a temporary employment agency. Millennials have had to absorb higher costs of post-secondary education compared to previous generations. They are carrying high levels of debt upon graduation, often into their late 20s and early 30s. The cost of housing – whether renting or buying – has soared over the past 10 years making it out of reach for many millennials in vulnerable and precarious employment.

Key findings

The 1,189 employed Hamilton millennials not in full-time education who participated in the 89-question online Hamilton Millennial Survey (HMS) in 2017 provide a snapshot of their work experience and the impact work is having on their day-to-day lives. We do not claim that our sample is representative of all millennials, but we do believe it provides a reasonable picture of what it is like to be a working millennial, and the contrast between those in secure employment and those in precarious employment. The study findings are summarized under five themes: health and mental health; community participation; quality of life and household wellbeing; work and the workplace; and financial security. The key findings are reported below. The full report provides a detailed analysis of the study's findings and is available at www.pepso.ca

Millennial workers in general have a high prevalence of less than good mental health. Those in precarious employment show an even higher prevalence of mental health concerns, depression and anger than millennials in secure employment. These findings are among the most significant in this study. The close correlation between mental health and the quality of employment is a red flag, suggesting that structural changes to work in general are having a negative impact on the lives and wellbeing of millennials.

The majority of Hamilton millennials reported a strong sense of community and attachment to the city. While most millennials participate in a range of community activities mainly to network and improve work opportunities, they also volunteer to give back to the community and to help their families. Music events and festivals topped the list of community activities, followed by professional events and sports/recreational clubs. Worrisome is a significant proportion of millennials are unsure whether Hamilton provides good networking and work opportunities.

Millennials are surprisingly optimistic about their future quality of life. Just over half expect to have the same or a better quality of life than their parents' generation. However, nearly 40% expect to be worse off. This is despite the fact that the vast majority of millennials think the "game" is getting harder. The lack of full-time jobs and housing were cited as the two biggest challenges for their generation. They have been forced to put off major life decisions – milestone events like relationships or marriage, starting a family, or buying a home, a car or taking a vacation. One-quarter of millennials have been forced by economic circumstances to remain or move back home with their parents.

An important sign of the times, the majority of millennials have jobs that do not provide extended health benefits, pension plans or other employer-funded benefits, nor do the majority of millennials receive employer-funded training. Millennials in precarious employment are most likely to not be paid in full for work done, and also risk consequences if they raise an occupational health and safety or employment standards issue with their employer. Workers in precarious employment have lower job satisfaction and do not see their current job as one offering good prospects for career advancement. Overall, 9 in 10 of millennials would prefer full-time, permanent employment, yet less than half are in full-time permanent employment.

A majority of millennial workers reported incomes less than what is considered a middle-class income in Canada.² Many are having difficulty covering basic living expenses, are challenged by even small, unexpected expenses, and are concerned about meeting their debt obligations and maintaining their current standard of living. Millennials are also carrying much higher student debt from their post-secondary education than previous generations. The overall financial insecurity and uncertainty among millennials only aggravates their stress levels, mental health and overall wellbeing.

Future outlook

The findings reported in *The Generation Effect* raise several serious questions that need to be answered. How will the continuation of income and job insecurity affect families, local neighbourhoods, housing markets and our healthcare system?

What is the long-term impact of low-income earnings on the quality of life and career opportunities of millennials, as well as the impact on future government tax revenues and the ability to fund and provide services? If the millennial generation is having fewer children not by choice but by necessity, and work is in fact a key reason, then what are the consequences of an unintended lower birth rate?

The Generation Effect shows that employment precarity is penalizing a generation. Precarious employment has become an unwanted, unnecessary and not-by-choice, new reality of our workforce and economy. Despite the recent changes to Ontario employment regulations, most legislation remains outdated and provides for a workforce and economy that no longer exists. Our social support systems are outdated and currently unable to support the growing ranks of the working poor and people living in poverty. The continued adherence to neoliberalism, an economic philosophy and ideology that has made it easy for corporations to trade and enhance their profits and, at the same time, eliminate full-time permanent jobs, has made life more difficult for millennial workers.

The Generation Effect provides a snapshot of the lives of Hamilton-area millennials working in a labour market that differs significantly from that of their parents. It is a starting point for a long overdue conversation about the current nature and structure of work, its impact on millennial workers and their families, our communities and society at large.



2. PEPSO + THE HAMILTON MILLENNIAL SURVEY



In 2013, the Precarity Employment and Poverty in Southern Ontario (PEPSO) research group released its first report *“It’s More than Poverty: Employment Precarity and Household Well-being”* based on data collected in late 2011 from across the Greater Toronto and Hamilton Area (GTHA). In 2015, a second report was released *“The Precarity Penalty: The impact of employment precarity on individuals, households and communities” – and what to do about it* based on data collected in 2014. These reports, which focused on an older cohort of workers aged 25 to 65, suggested that precarious employment was becoming the norm in many sectors and was having negative social effects.

The Generation Effect continues the PEPSO research focusing on how the changes to work are having an impact on the lives of millennial workers. The millennials are the first generation to have entered the workforce under neoliberalism and to experience precarious employment as the “norm.” Much of the research and literature on precarious employment has used gender, race, age, Indigenous and immigrant-status for analysis, but little research has studied the impact of precarious employment from a generational perspective.

This study’s findings reflect many of the PEPSO study results, but also reveal a disturbing trend that suggests millennials have fewer full-time, permanent employment opportunities, far more precarious employment and lower incomes than earlier generations. They are part of a new workforce where employer-funded benefits are the exception and not the norm. Employment insecurity, income inequality and job uncertainty define much of what millennials are experiencing in the workplace of the 21st century.

3. MILLENNIALS + WORKPLACE POLARIZATION



Defining the millennials

Generations are defined in many ways. Using a sociological lens, a generation can be defined when people belong to a common or shared period of history, or their lives are forged through common historical conditions, experience significant life events at critical stages of development, as well as shared socio-cultural location.³ They form a “generational consciousness.” A “social generation” is not defined by age alone (i.e., birth cohorts) although this is one of the key defining elements, but rather it “embeds youth and young adulthood within historical and local conditions.” The concept also “gives significance to the meanings that young people themselves attribute to their lives.”⁴ Demographics, attitudes, historical events, popular culture, and prevailing consensus among researchers are all factors used to define a generation. And although the lines that define the generations are useful tools for analysis, they should be thought of as guidelines, rather than hard-and-fast distinctions.⁵ As a birth cohort, the millennial generation has been defined by many different years, generally born between 1980 and 2000. For the Hamilton Millennial Study, the millennial birth cohort was defined as those born between 1982 and 1997, inclusively.

Hamilton millennials

Millennials are the largest generation in Canada. They represent 26% of Hamilton’s population,⁶ and are the city’s largest generational cohort. Hamilton today, having gone through four decades of deindustrialization, economic and social upheaval, but more recently an economic, cultural and civic renaissance, has become one of the most economically diverse cities in Canada.⁷ It has offered a greater range of employment opportunities, and until recently, much more affordable housing than Toronto and other Greater Toronto Area municipalities.⁸

A large portion of millennials who grew up in Hamilton are choosing to remain in the city. A steady migration of millennials from across the Greater Toronto Area to Hamilton has contributed to the growth of the Hamilton millennial generation.⁹ Those who were born and grew up in Hamilton lived through a significant economic downturn during which the city’s steel and manufacturing industries were closing and jobs were being moved back to the U.S. or elsewhere. By the early 2000s, Hamilton millennials had grown up and were in their post-secondary studies or beginning to move into the workforce. A new demographic and work landscape began to take shape. But with that new growth and economic diversity have come more precarious employment and less full-time employment. The millennials may possibly be the first generation to experience a lower standard of living than their parents.

Growing income inequality

The millennial generation has been deeply affected by rising class and income inequality in Canada, the U.S. and other developed rich nations. This trend has accelerated under neoliberalism as a result of the political influence of corporations and wealthy individuals.¹⁰ Statistics Canada has reported that the gap between “have and have-not” millennials has grown worse over the past 10 years because salaries “fell at a steeper rate for young people in the lowest income categories.”¹¹

A report from the Luxembourg Income Study that investigated incomes in eight countries including Canada reflects similar outcomes for young adults in the “rich” world, including plummeting prosperity and loss of wages in real terms.¹² The data found that in Canada the average disposable income of young millennials was more than 20% below the national average. Young Canadians between 25 and 34 years earn \$4,200 less today at a full-time job than someone in the late 1970s (in equivalent dollars).¹³

David Macdonald, an economist with the Canadian Centre for Policy Alternatives revealed that the accumulation of greater wealth was happening only among millennials who were already wealthy. In fact, wealth inequality has soared among middle class youth. “Of all the wealth held by those in their 20s, 70% is held by the top 10% and the bottom 70% hold 1% of that wealth.”¹⁴

Underemployment

Millennials are also a generation affected by underemployment. A 2014 Statistics Canada study reported that, “40% of millennials with university degrees are employed in jobs that require only a college or high school education.”¹⁵ The study also reported that 13% of millennials are employed part-time – citing that “no other generation in Canadian history has experienced such a high level of underemployment.”¹⁶ Underemployment poses serious consequences for millennials as “two-thirds of the wage growth that happens in the course of a person’s career occurs in the first 10 years.” Being stuck in “entry-level” jobs, precarious jobs or jobs that don’t require the acquired education and skills can have an impact on future earnings and wealth accumulation.¹⁷

Neoliberalism and the millennial generation

In the late 1970s and early 1980s, political and economic forces signaled a significant change on the economic horizon: the beginning of the rise of neoliberalism and the undoing of the post-war welfare state. This post-war “golden age,” which was characterized by Keynesian economics and Fordism (see glossary), offered many workers full-time, stable, life-long “cradle-to-grave” jobs. Extended health and other employer-funded benefits, and company pensions were the norm. The welfare state was structured to provide workers with some level of income security.¹⁸ The “standard employment relationship” (SER) (see glossary), generally defined as, “an employee with full-time, continuous employment with one employer,” had been the focus of labour and employment legislation that provided worker protections since World War II.

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

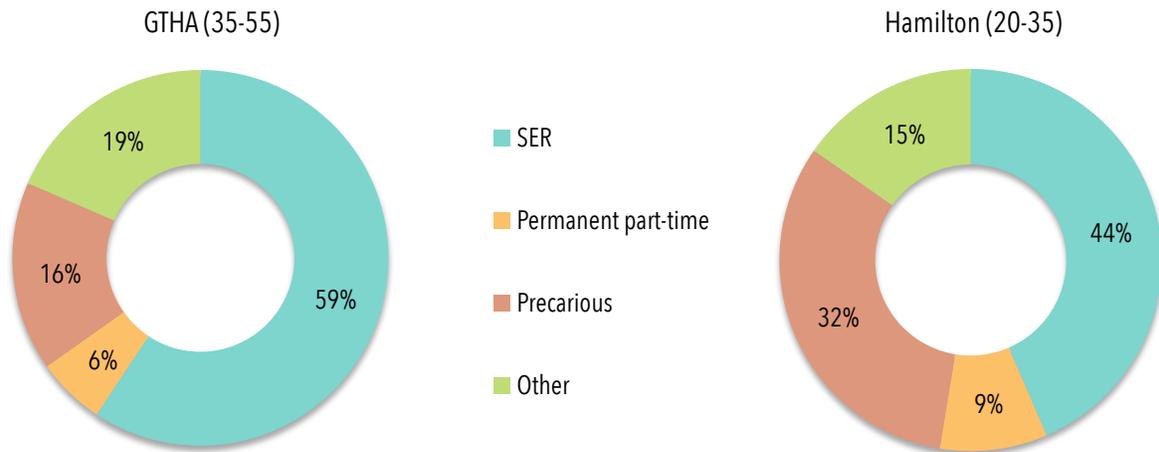
Many full-time, permanent secure jobs were replaced by “non-standard employment relationships” (NSERs) and precarious-natured work – short-term contracts, temp agency and part-time jobs, freelancing, self-employment, and other forms of “flexible” work. The SER was no longer the preferred model for post-Fordist employers. Workers were increasingly viewed as contingent or “a resource to be turned on and off at will.”²⁰ Fewer and fewer of these new non-standard employment relationships come with either employer or state benefits, pensions or training. Labour and employment legislation, such as unemployment insurance, which was based on the SER, doesn’t provide protection for millions of workers now employed in a more precarious, globalized economy. The rise of precarious employment has resulted in more employment and income insecurity, and uncertainty for workers across generations, but particularly the millennials.

The children of early baby boomers, the birth cohort “Generation X,” born between 1965 and 1980 (PEW Research 2015), were the first to experience the initial creeping effects of globalization and a neoliberal economy as they came of age in the late 1980s and 1990s. But it was the millennial generation that grew up, was educated and entered the workforce in a fully transitioned neoliberal economy and society. The expectation of graduating university or college and securing a full-time, permanent job with mobility that their fathers and some mothers had was no longer a given. The traditional path to establishing independence has been stalled if not broken. “The transition to adulthood [has become] less rigid and more ill-defined and has become a full-blown obstacle course.”²¹

Figure “0” compares the 2017 experience of millennials in Hamilton with those of workers aged 35-55 working in the Greater Toronto and Hamilton labour markets. Millennials are less likely to be in a Standard Employment Relationship and benefitting from stable full-time employment with benefits. Nearly one in three are in a precarious form of employment such as short-term contract work and freelancing and another 15% are in a category defined as “other.” The “other” category is mostly composed of workers in full-time employment, but whose future employment is uncertain or whose compensation for employment only included a basic wage, but no benefits.

Figure 0: Form of employment of workers age 35-55 and 20-35: 2017

Source: Age 35-55, PEPSO Survey 2017; Age 20-35, Hamilton Millennial Survey.



Defining precarious employment

While much has been written about precarious employment in both academic and commercial literature, no common definition of precarious employment exists. The PEPSO research group was formed in 2010 to measure the prevalence of precarious employment in the Greater Toronto Hamilton Area (GTHA) labour market, and to examine the effects of insecure employment on workers, families and communities. The PEPSO studies defined precarious employment through the construction of an *Employment Precarity Index* (EPI) comprised of 10 different characteristics or measures of an employment relationship. The Index was used to categorize workers by their level of employment security (i.e., precarious, vulnerable, stable or secure). The EPI enabled the researchers to better identify who is in secure employment and who is in precarious employment.²²

Using the Index scores based on the 2011 sample, the PEPSO researchers defined four more or less equal size employment security categories in their first report. Those in precarious employment scored in the top quarter of scores on this Index. We use the same Index score cut points defined in the *It's More than Poverty* report to allocate workers in this study to one of the four categories.²³ [See Appendix C for more detail on the *Employment Precarity Index*.]

Setting the stage: the rise of precarious employment

Precarious employment is not a nation-specific issue, but rather a worldwide phenomenon, reflecting the reach and immense impact of four decades of neoliberalism.²⁴ Governments have been slow to respond and to regulate these new types of employment. Outdated labour and employment laws have allowed employers to “not only lower the quality of jobs, but also reduce the number of stable, full-time jobs and accelerate the creation of precarious employment.”²⁵

The Canadian Centre for Policy Alternatives (CCPA) reported that 41% of work in Canada is part-time, contract, or own-account self-employed.²⁶ For millennials, “labour market policies have positioned them as disposable and dispensable items in the economic management of workplaces.”²⁷ Global capitalism executed the “privatization of risk,” essentially shifting the burdens of potential illness and unemployment, among other issues onto individual employees.²⁸

In Canada, job growth in part-time and temporary work has outstripped full-time work, with part-time jobs growing 25%, and temporary employment growing 40%, while full-time work has increased only 16% since 2000.²⁹ According to Statistics Canada, Canada has one of the highest percentages of low-paid workers among similarly industrialized populations (25%). Temporary work now accounts for 11% of all employees in Canada, an increase of 75% since 1989. Own-account self-employment (i.e., no employees) now accounts for over 10% of all workers in Canada, an increase of 60% since 1976. Together these two forms of precarious employment account for more than one in five jobs in Canada.³⁰ Temporary employment in Canada, which had been concentrated in the service industries, rose 70% between 1997 and 2015, increasing in all major industry sectors, but soaring in health and education by more than 100%.³¹

In Ontario, insecure forms of employment currently represent one in five workers, an increase of nearly 60% since 1989. Approximately 60% of workers in the Greater Toronto Hamilton Area have stable, secure jobs — about 80% of these jobs are full-time and 20% are part-time.³² The remaining 40% are employed in some form of precarious employment. Ontario has 735,000 temporary employees and more than 1,000 temporary work agencies.³³ Temporary workers are more likely to experience employment violations according to a recent study by the Workers Action Centre.³⁴ The proportion of low-wage workers in Ontario grew by 94% between 1997 and 2014, outstripping total employment growth (30%). The number of Ontario workers who were working for the minimum wage increased 396% from 1997 to 2014. 12% of Ontario workers earned the minimum wage in 2014 compared to 2.4% in 1997. In 1997, one in 40 Ontarians earned the minimum wage. Today it is one in eight.³⁵

Employment precarity has had an impact on Canadians across generations, but it is the millennials who are bearing the brunt of the neoliberal economy. The consequences of precarious employment are more apparent today as the quality of life and the standard of living are declining for many millennial workers. Good jobs and career opportunities are no longer a given. Improving the social and economic standing of millennials will allow them to contribute to their community, to the economy and to society at large. There is an urgent need to reduce the burden of poor mental health, and the uncertainty and insecurity associated with precarious and vulnerable work.



4. SURVEY DEMOGRAPHICS



This report was developed using data collected from 1,189 Hamilton Millennial Survey (HMS) participants with a Hamilton or Burlington postal code born between 1982 and 1997 inclusive, who worked for pay or profit in the past three months at the time of the survey and were not full-time students. Survey data was collected in the spring of 2017. Our focus is on the overall experience of the millennial generation and of millennials in precarious employment and low-income employment. We use the Employment Precarity Index developed by the PEPSO research group to define precarious millennials. We also report findings by the form of the employment relationship, gender, race and place of birth where appropriate. We only report these findings where they are statistically significant at the 5% level.

Figure A: Millennial respondents by age (early millennials born 1982-1989, later millennials born 1990-1997)
SOURCE: HMS survey 2017.

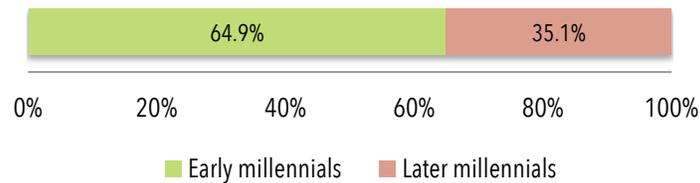


Figure B: Millennial respondents by gender
SOURCE: HMS survey 2017.

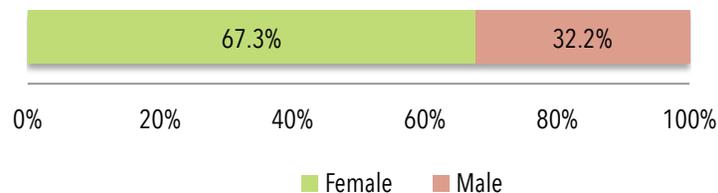


Figure C: Millennial respondents by race
SOURCE: HMS survey 2017.

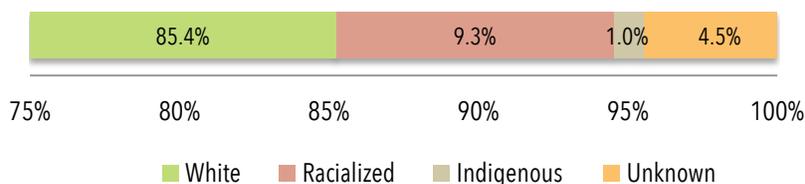


Figure D: Millennial respondents by country of birth

SOURCE: HMS survey 2017.

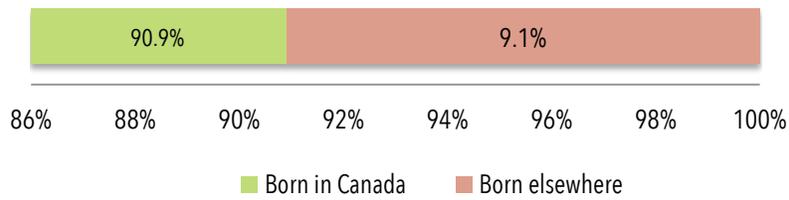


Figure E: Millennial respondents by marital status

SOURCE: HMS survey 2017.

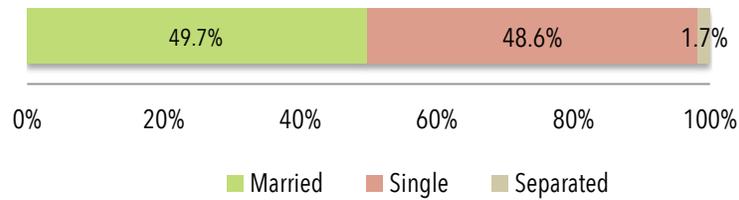
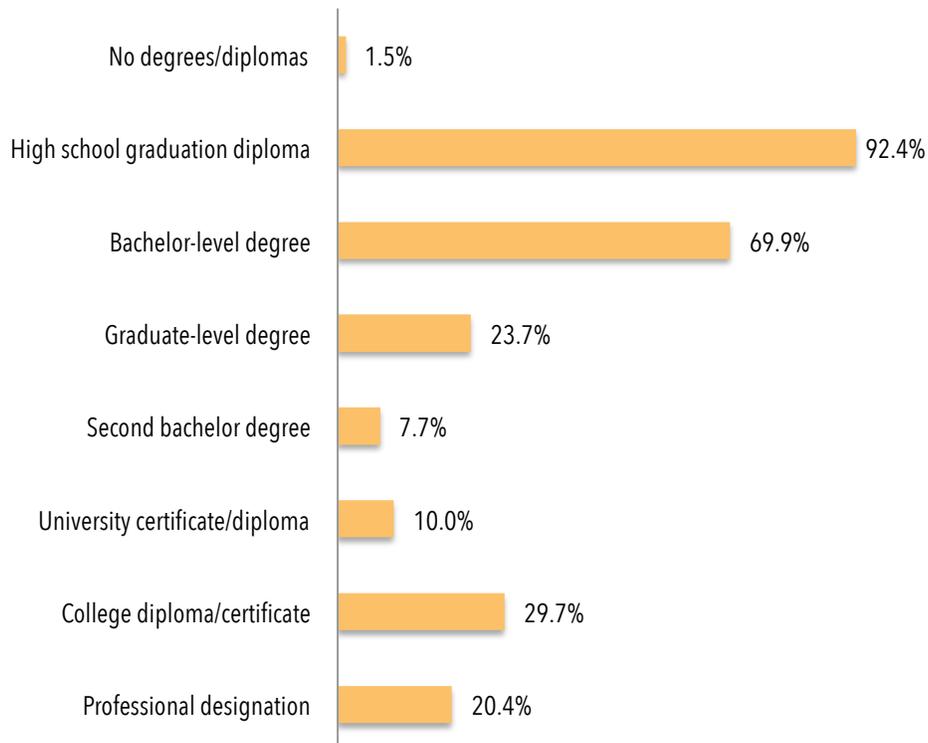


Figure F: Millennial respondents by education (multiple responses allowed)

SOURCE: HMS survey 2017.



5. GENERAL + MENTAL HEALTH



SUMMARY OF SECTION

The figures in this section examine the relationship between work and general health, mental health, depression and anger among millennial workers. They suggest a strong association between the frequency of mental health, depression and anger and the level of employment insecurity.

More than 10% of millennial workers reported less than good general health and more than 25% reported less than good mental health. Millennials in precarious employment reported a higher prevalence of less than good mental health, anger and depression than millennials in general. Less than good mental health was also associated with lower income, and non-full-time employment.

We can speculate why millennials and, in particular, millennials in precarious employment, report frequent health concerns and poorer mental health. Workers in precarious employment experience several types of insecurity and uncertainty, including less satisfaction with their employment, uncertainty over work schedules and how this might affect personal and family life, uncertainty related to future employment prospects, and greater difficulty with financial commitments and obligations (i.e., covering basic expenses, inconsistent income). It is likely that some of these factors and others could influence stress, anxiety, anger and other potential mental health issues.

The high levels of poorer mental health, depression and anger among millennials should be viewed as a red flag warning as they pose serious consequences for the millennial generation's future well-being.

5.11 | General health

In Figure 1, over 10% of millennials reported their general health was poor/fair. Twice as many racialized millennials reported their general health was poor/fair compared to white millennials. Millennials in a standard employment relationship were half as likely to report poor/fair general health as millennials in other forms of the employment relationship.

Figure 1: General health and mental health of all millennial workers

SOURCE: HMS survey 2017.

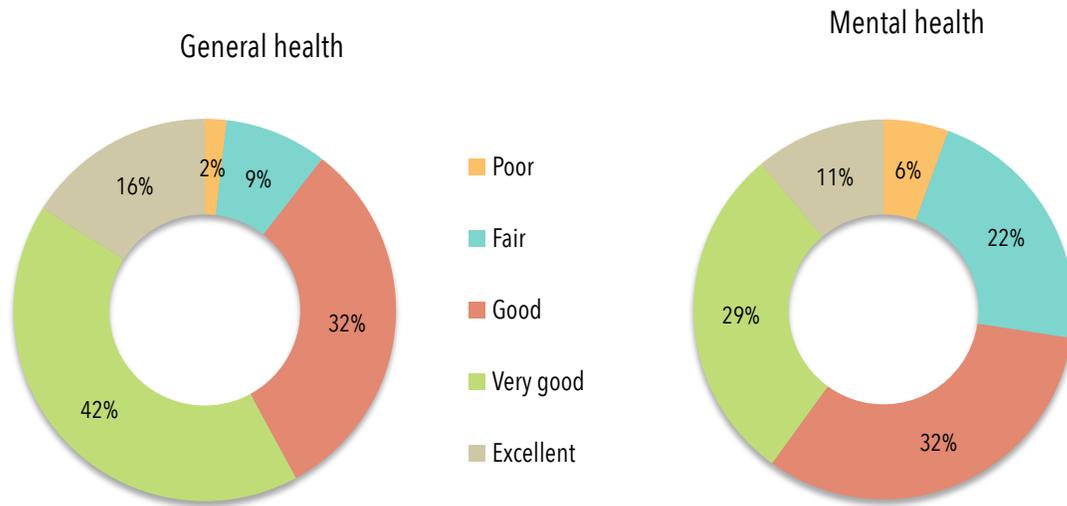


Figure 2 examines the relationship between employment precarity and general health. Precarious employment is associated with poorer general health compared to more stable and secure forms of employment. Workers in precarious employment are five times more likely to report their health as poor/fair compared to workers in more stable employment.

Figure 2: General health reported poor/fair by employment security

SOURCE: HMS survey 2017. Significant at $Pr < 0.001$

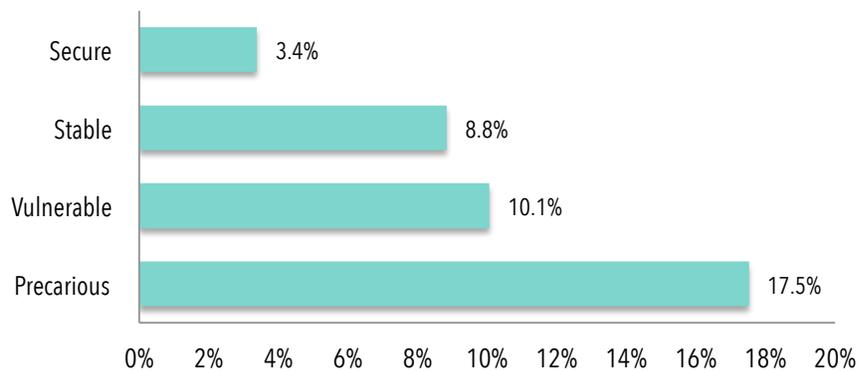
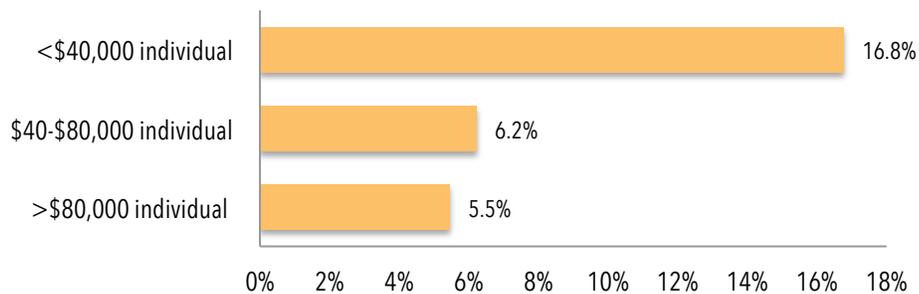


Figure 3 indicates how individual income is associated with the general health of millennial workers. Millennials reporting individual annual incomes of less than \$40,000 were more likely to report poorer general health than workers in all other income brackets.

Figure 3: General health reported poor/fair by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



5.12 | Mental Health

In Figure 1, slightly more than 1 in 4 millennials indicated their mental health was fair/poor. Barely 10% thought their mental health was excellent. More millennials born in Canada reported poor/fair mental health (28.4%) compared to millennials born outside of Canada (17.6%). It is not clear why this is the case and requires further investigation. Millennials in a standard employment relationship were less likely to report poor/fair mental health than millennials in other forms of the employment relationship.

Figure 4 examines the relationship between employment precarity and mental health. Precarious employment is associated with a higher prevalence of poorer mental health. Workers in precarious employment are three times more likely to report their mental health as poor/fair than workers in secure employment. As employment security increases, mental health improves.

Figure 4: Mental health reported poor/fair by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

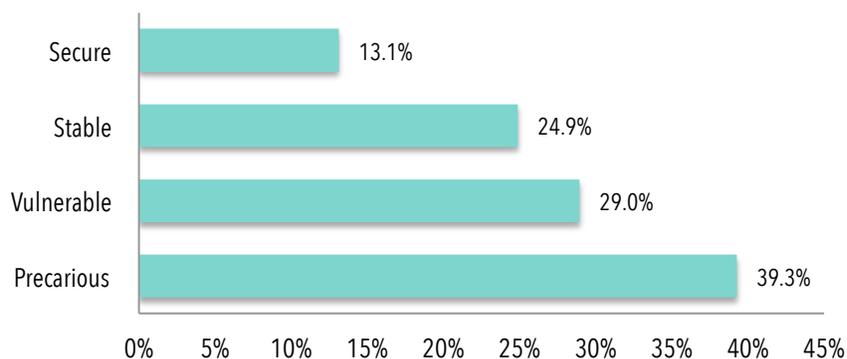
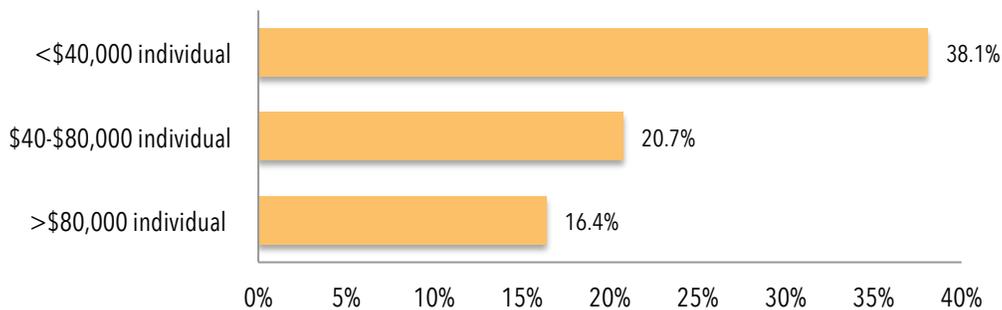


Figure 5 shows workers with annual individual incomes of less than \$40,000 are more likely to report poorer mental health. However, over 20% of millennial workers earning \$40-\$80,000 reported poor/fair mental health.

Figure 5: Mental health reported poor/fair by individual income

SOURCE: HMS survey 2017. Significant at $P < 0.001$



Overall, these findings are stark and suggest that employment security and income are significantly associated with the state of mental health and the lives of millennial workers. As employment insecurity and uncertainty increases, workers are increasingly more likely to report poorer mental health.

5.13 | Depression

Overall, only 8% of millennial workers are never depressed or anxious as a result of their work or work status. 28.5% reported being depressed or anxious often. Female millennials are more likely to report they are at least sometimes depressed as a result of work compared to male millennials. 30% of millennials born in Canada reported being depressed often compared to 18% of millennials not born in Canada. More than one-third of millennial workers in non-SER employment reported being depressed often compared to one in five workers in SER employment.

Figure 6 examines the relationship between employment precarity and the prevalence of depression as a result of work. Precarious employment is strongly associated with a higher prevalence of depression. As employment security increases, the frequency of depression decreases. Approximately one-half of millennials in precarious employment reported being depressed often compared to 1 in 10 millennial workers in secure employment.

Figure 6: Depressed or anxious as a result of work or work status by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

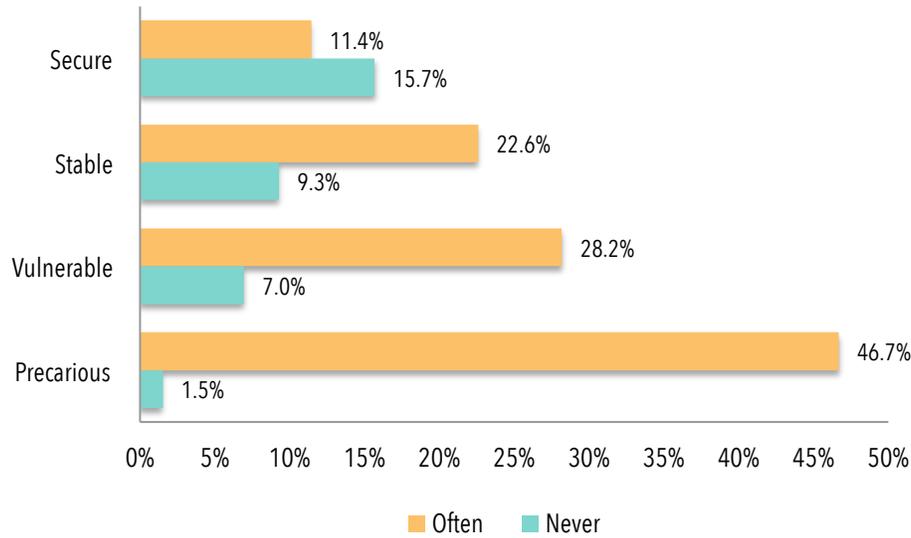
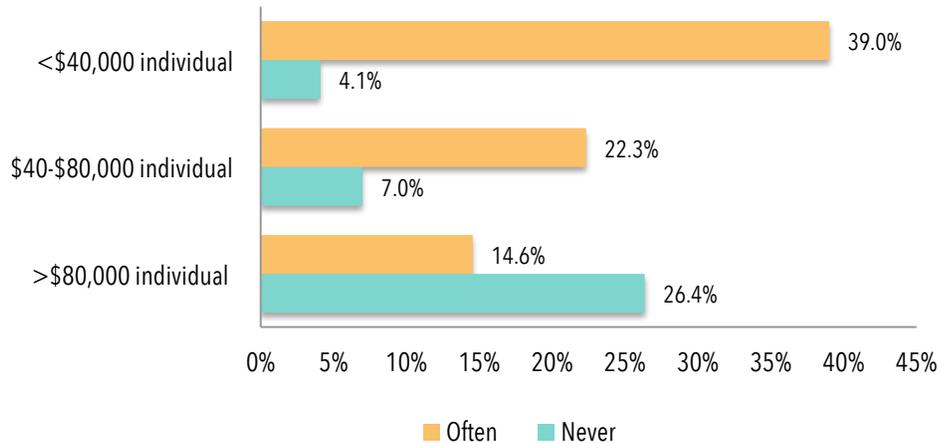


Figure 7 shows that 4 in 10 workers with individual incomes less than \$40,000 are often depressed as a result of work. Only 4.1% reported never being depressed. As individual income increases, the frequency of depression decreases.

Figure 7: Depressed or anxious as a result of work or work status by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



5.14 | Anger

Overall, 1 in 5 millennial workers reported being angry often as a result of work. Millennials in a standard employment relationship are less likely to be angry as a result of their employment than workers in other forms of the employment relationship.

Figure 8 examines the relationship between employment precarity and being angry as a result of work. Precarious employment is strongly associated with a higher prevalence of anger at work. Workers in precarious employment are more than six times more likely to be angry often because of work compared to workers in secure employment.

Figure 8: Angry as a result of work or work status by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

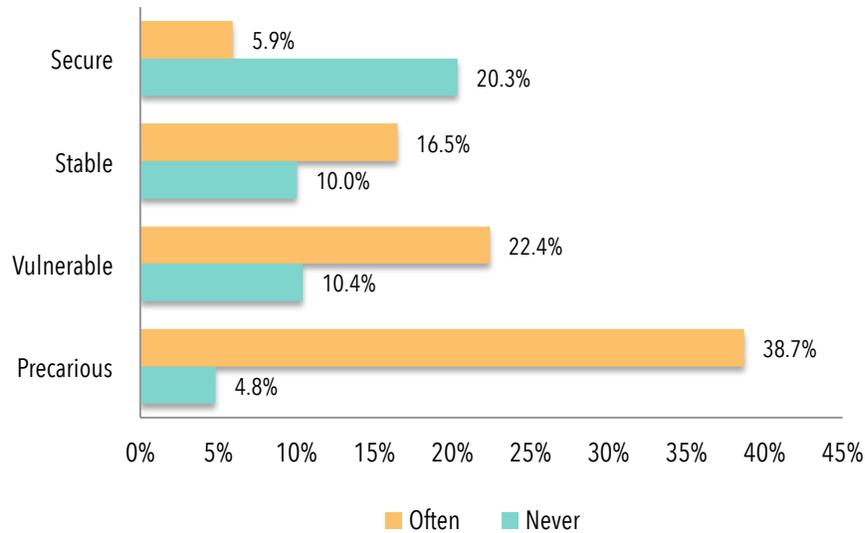
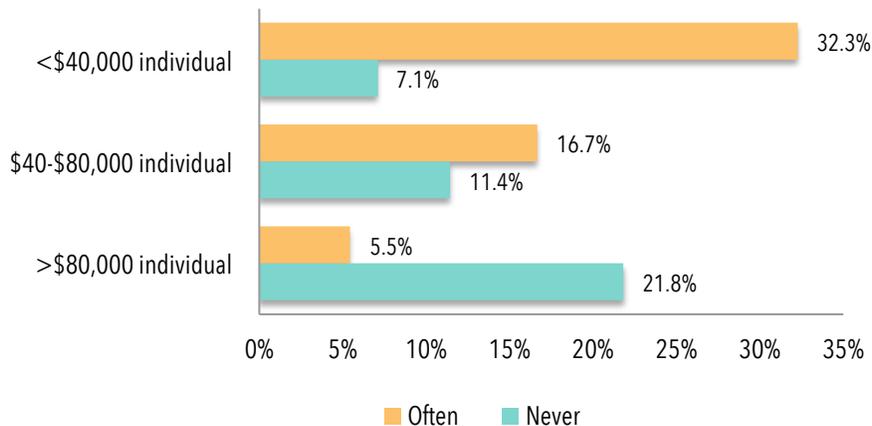


Figure 9 shows that nearly one-third of workers with individual incomes of less than \$40,000 reported being angry often as a result of work. Workers with individual incomes of less than \$40,000 are more than six times more likely to report being angry often compared to workers with individual incomes of more than \$80,000.

Figure 9: Angry as a result of work or work status by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



6. COMMUNITY BELONGING



SUMMARY OF SECTION

This section examines the impact of employment precarity and income on the sense of belonging to one's community, the level of community participation, the prevalence of volunteering and the motives behind volunteering. As the Community Foundations of Canada has stated, "Belonging is at the heart of building stronger communities and a more cohesive, inclusive country. It is about how much we believe we fit in a group or place, and is also fundamental to our sense of happiness and well-being."³⁶ Inclusiveness in the workplace, whatever it may be, is also fundamental to our sense of happiness and wellbeing, and belonging. This study and other research have shown that precarious employment and income uncertainty can have a negative effect on a person's ability and reason for participating in and feeling part of their community. They suggest that improved employment security is associated with increased community participation.

6.11 | Sense of belonging to the community

Overall, there is a strong attachment to community among Hamilton millennials. Specifically, 67% of Hamilton millennials indicated their sense of belonging to their communities was strong. Millennial workers in SER employment (full-time, permanent) reported a higher sense of community belonging compared to workers in non-SER employment.

The sense of belonging was strong across all four of the employment security categories — from 75% of those in secure employment to 64% of those in precarious employment. These results suggest that the strong sense of belonging to the Hamilton community goes beyond the realm of work and that other factors about Hamilton may be having a positive impact on millennials. Millennials earning more than \$80,000 reported a higher sense of community belonging (74%) than those earning less than \$40,000 (64%).

Figure 10: Sense of belonging to the Hamilton community strong/very strong by employment security

SOURCE: HMS survey 2017. Significant at Pr=0.036

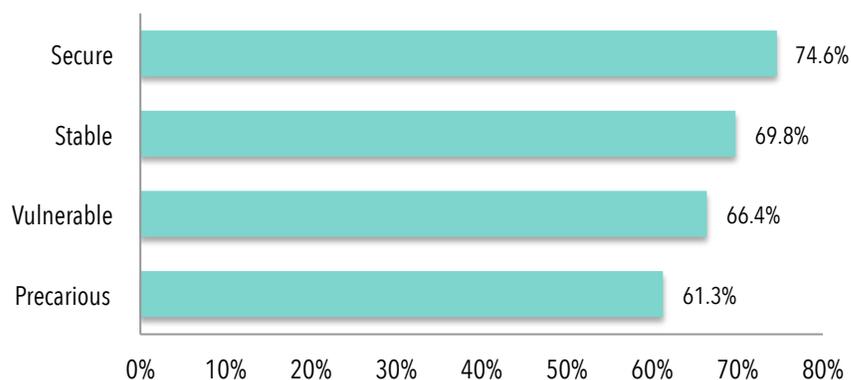
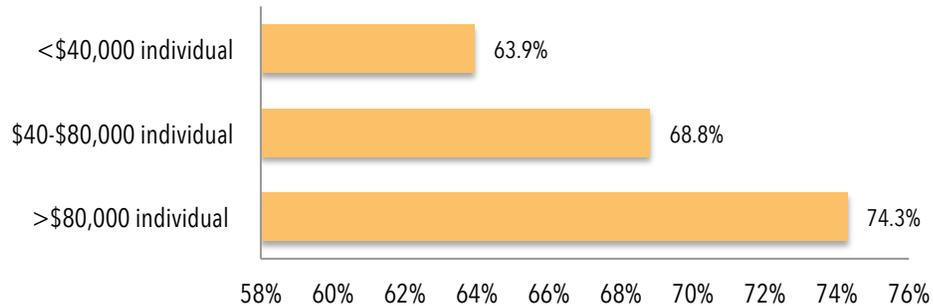


Figure 11: Sense of belonging to the Hamilton community strong/very strong by individual income

SOURCE: HMS survey 2017. Significant at Pr=0.144



6.12 | Volunteering

Just over one-third of millennials have not volunteered at all in the last 12 months. While the level of employment precarity does not seem to have an impact on the number of hours volunteered, precariously employed millennials volunteer more hours at the high end. Volunteering is hard to interpret as some people work precariously so they can volunteer more since they have more time. Others volunteer less as they may be spending their time looking for work.

Millennials are more likely to volunteer to improve job opportunities and networking. One-half of millennials volunteer to contribute to the community and less than 1 in 5 volunteer to benefit their family. Racialized millennials volunteer to network, improve job opportunities, and contribute to their profession and community more than white millennials. Female millennials volunteer more than males to improve job opportunities and contribute to their profession.

In Figure 12, Hamilton millennials in precarious employment volunteer almost 30% more than those in secure employment to improve networking, and 69% more to improve job opportunities. Not surprisingly, the proportion of millennials who volunteer to improve job opportunities almost doubles from 20% for those in secure employment to 34% for those in precarious employment. Figure 13 illustrates that millennials volunteer less to improve job opportunities or to network as income increases.

Figure 12: Reasons for volunteering by employment security

SOURCE: HMS survey 2017. Networking significant at Pr=0.045. Job opportunities significant at Pr<=0.001

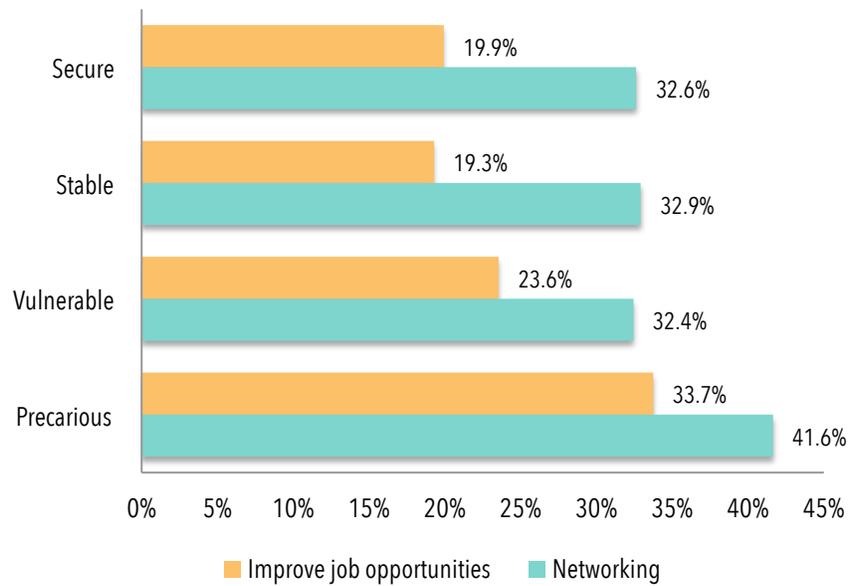
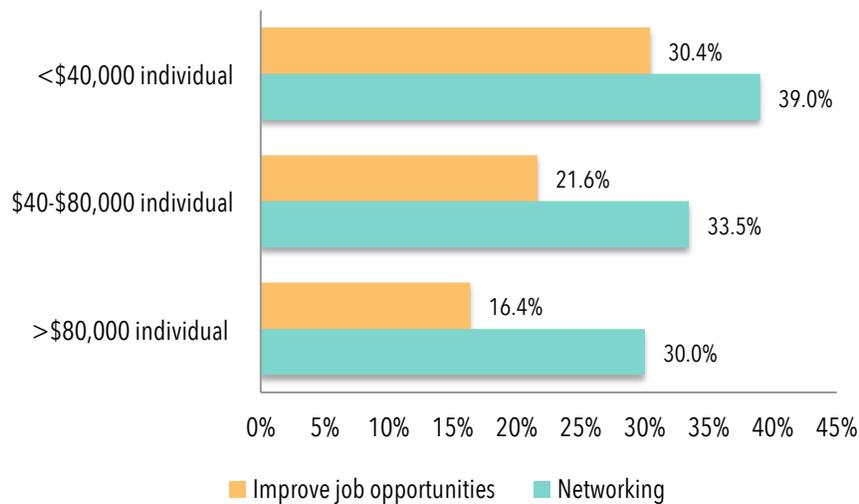


Figure 13: Reasons for volunteering by individual income

SOURCE: HMS survey 2017. Job opportunities significant at Pr<=0.001. Networking significant at Pr=0.087



6.13 | Schedule uncertainty limits community activities

Over one-quarter of millennials reported that uncertainty about their work schedule often/always prevents or limits them from doing community activities. Millennials with SER jobs are the least likely to report that uncertainty about work schedules prevent them from doing community activities.

In Figure 14, millennials in precarious employment are seven times more likely than millennials in secure employment to report that uncertainty about work schedules prevents them from doing community activities. Figure 15 shows that millennial workers earning less than \$40,000 incomes are more than twice as likely to report schedule uncertainty limits their activity than millennials earning over \$80,000.

Figure 14: Uncertainty about work schedule prevents you from doing community activities by employment security

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

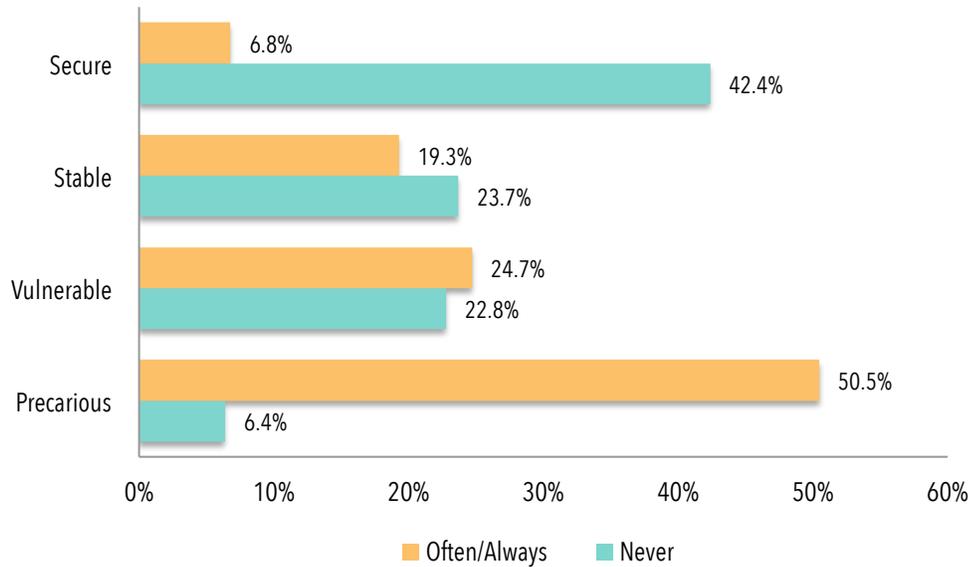
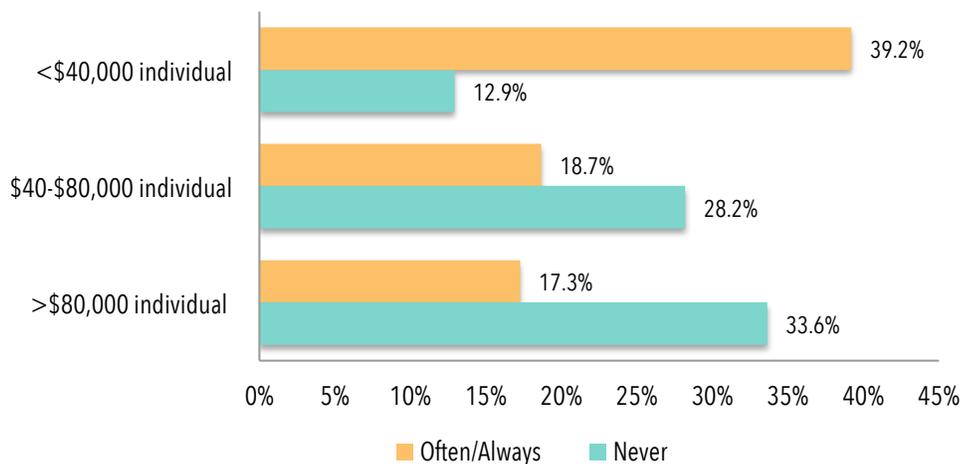


Figure 15: Uncertainty about work schedule prevents you from doing community activities by individual income

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



6.14 | Participating in community life

Millennials participate in or attend a variety of activities in the Hamilton community. The top five activities include attending music events/festivals (68.5%), an event sponsored by a professional organization (58%), adult recreation or sports club/group (40%), attending religious or faith services (30%), and a neighbourhood/civic/community event (26.5%).

Table 1: Range of community events that millennials have attended

SOURCE: HMS survey 2017.

ACTIVITY	%
Attend political meeting or protest event	24.0%
Attend professional organization event	58.0%
Belong to an arts/culture group (theatre, book, game)	21.6%
Ethnic/cultural event	22.8%
Religious/faith events or services	30.4%
Enroll kids in recreation, music or sports club/group	15.1%
Join an adult recreation or sports club	40.3%
Belong to support or self-help group/club	6.1%
Attend a local music event and festival	69.7%
Attend neighbourhood/civic/community meeting/event	26.5%
Attend a school meeting or event	22.9%

6.15 | Networking + job opportunities

Millennials are split on whether the Greater Hamilton area provides good work opportunities for their generation. Overall, 42% agree while 46% disagree. The fact that almost half of survey respondents could not agree that Hamilton provides good career opportunities may reflect their inability to connect to a career and stable employment. It also raises a red flag for the city's economic and workforce planning if Hamilton cannot continue to keep and/or attract young people.

In Figure 16, twice as many millennials in secure employment than those in precarious employment agreed that Hamilton provides good work opportunities. Figure 17 shows that more millennials in higher income categories agree that Hamilton offers good work and networking opportunities

Figure 16: Greater Hamilton area provides good work and networking opportunities for millennial generation by employment security (agree/strongly agree)

SOURCE: HMS survey 2017. Both significant at $P <= 0.001$

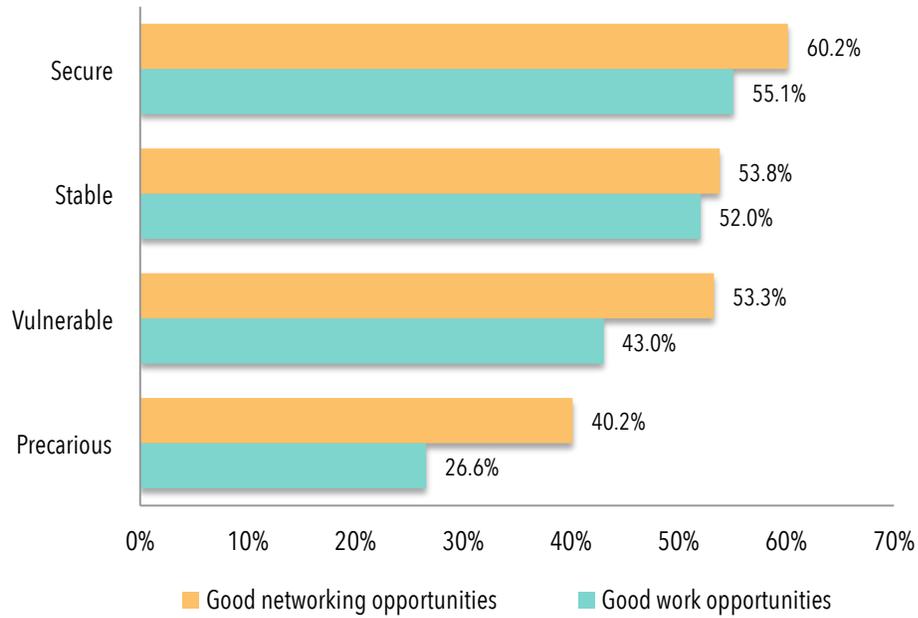
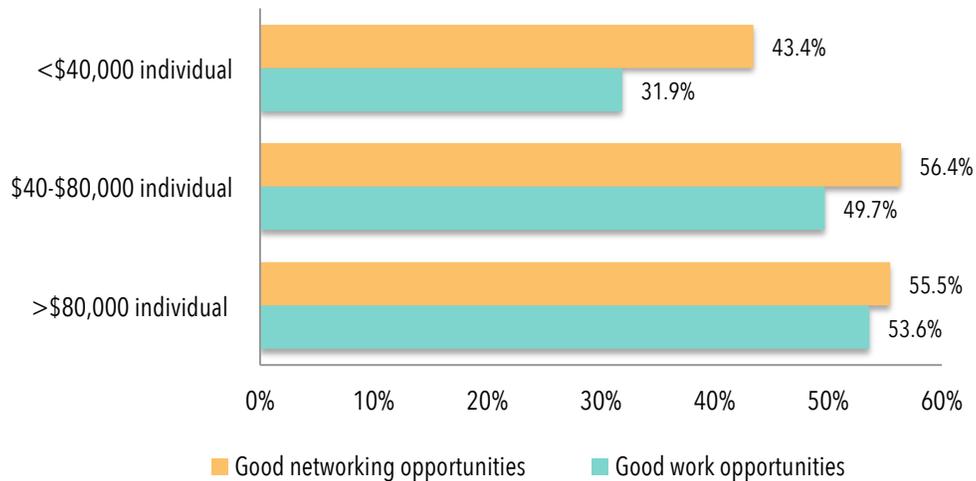


Figure 17: Greater Hamilton area provides good work and networking opportunities for the millennial generation by individual income (agree/strongly agree)

SOURCE: HMS survey 2017. Both significant at $P <= 0.001$



7. QUALITY OF LIFE + HOUSEHOLD WELLBEING



SUMMARY OF SECTION

Precarious employment can influence household wellbeing and quality of life in many different ways. Forming a relationship, getting married, starting a family or buying a home or car are major life decisions that are negatively affected by employment precarity, low income and having a non-full-time (SER) job. Uncertainty about work schedules and its associated anxiety, specifically affect the quality of family life, and the ability to do fun things with family and friends.

The findings reported in this section suggest the quality of life and household wellbeing of millennials are affected by the level of employment security and the amount of earned income. Despite these challenges, millennials are relatively optimistic about their future, but anticipate the need to struggle more than their parents' generation.

7.1 | Family life

In this section we explore how precarious employment and low income affect family life. We explore how frequently millennials can call on someone to help with childcare and small jobs around the house. Several measures focus on how uncertainty over work schedules shapes the life of millennials and the extent to which uncertainty over work schedules prevents doing things with family, friends and/or significant other for fun, and how often anxiety over work schedules interfere with personal and family life.

7.11 | Have a friend to help with childcare and small jobs

Four in 10 millennials have a friend to help with childcare and small jobs around the house. The likelihood of having someone to help is greater as the level of employment security increases (Figure 18) and as individual income increases (Figure 19).

Figure 18: There are people "NOT" living in your household that can help with occasional childcare or small jobs around the house by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

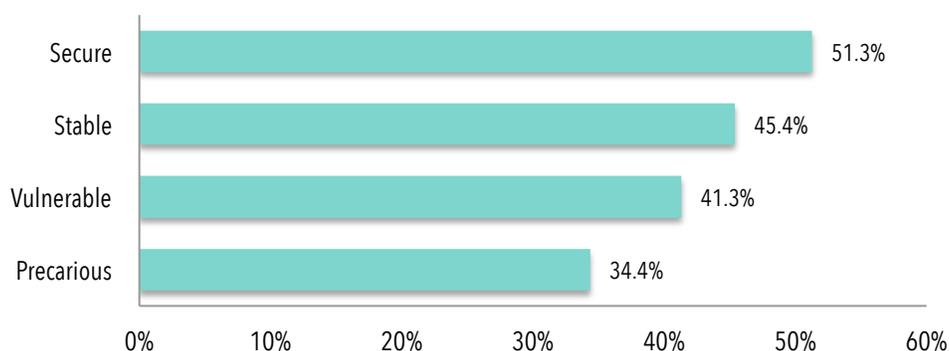
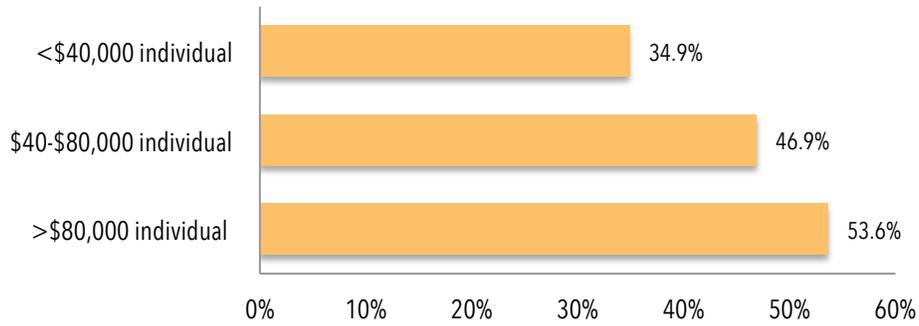


Figure 19: There are people “NOT” living in your household that can help with occasional childcare or small jobs around the house by individual income

SOURCE: HMS survey 2017. Significant $Pr \leq 0.001$



7.12 | Uncertainty about work schedules negatively affects quality of family life

Uncertainty over work schedules can negatively affect millennial quality of life. Racialized millennials in our study are more likely to experience negative affects compared to white millennials.

In Figure 20, millennials in precarious employment reported that work schedule uncertainty negatively affects their quality of life more often than millennials in secure employment. Figure 21 shows that uncertainty about work schedules is less likely to negatively affect the quality of life of millennials as income increases.

Figure 20: Uncertainty about work schedule negatively affects quality of life by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

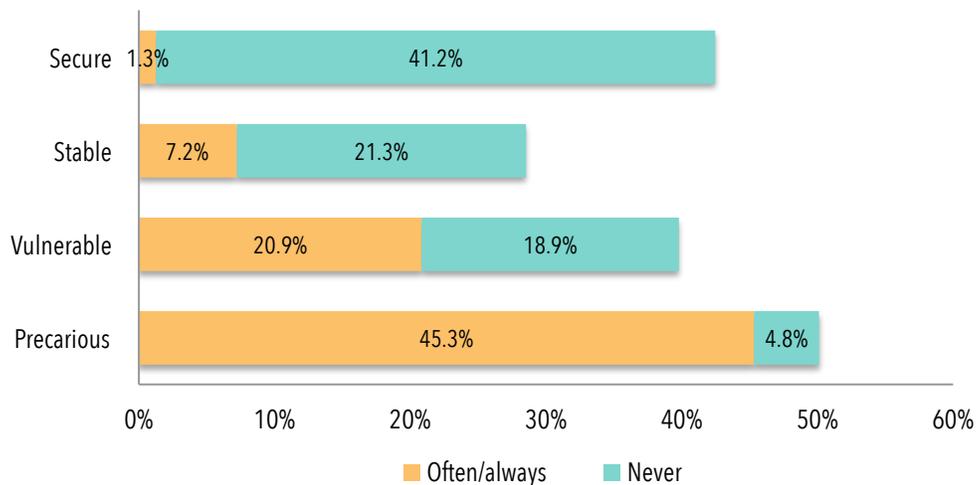
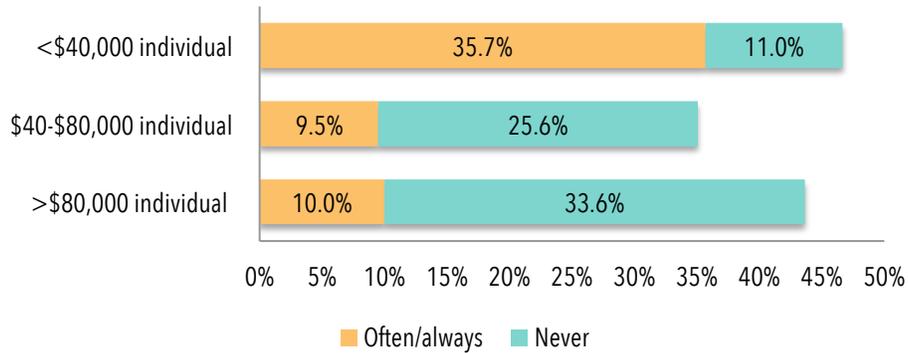


Figure 21: Uncertainty about work schedule negatively affects quality of life by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



7.13 | Uncertainty over work schedules prevents doing things with family, friends and/or significant other for fun

Uncertainty over work schedules can also limit the ability of millennials to socialize with friends and families. Racialized millennials reported uncertainty about work schedules often prevents them from doing things that are fun with their family, friends and/or significant others more often than white millennials.

Millennials in precarious employment (Figure 22) and those earning lower incomes (Figure 23) were the most likely to report that uncertainty about their work schedules negatively prevents them from doing things that are fun with their family, friends and/or significant other.

Figure 22: Uncertainty about work schedules negatively prevents you from doing things that are fun with your family, friends and/or significant other by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

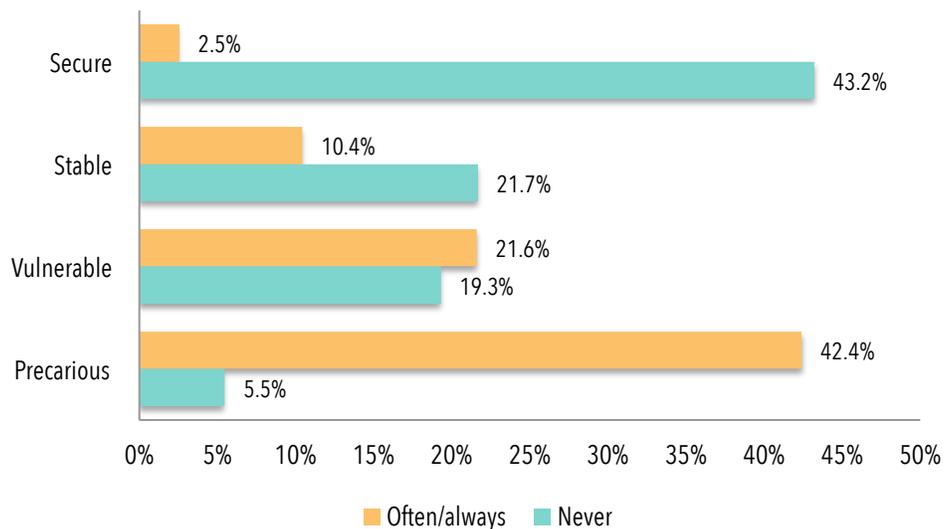
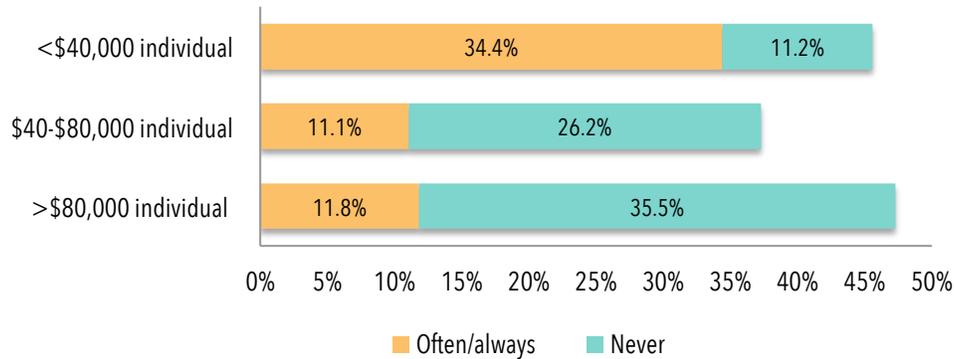


Figure 23: Uncertainty about work schedules negatively prevents you from doing things that are fun with your family, friends and/or significant other by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



7.14 | Anxiety over employment situation interferes with personal and family life

Anxiety over one's employment situation can interfere with personal and family life. Just over 1 in 4 female millennials reported anxiety over their employment situation often interferes with personal and family life compared to 1 in 5 males.

In Figure 24, millennials in precarious employment reported anxiety about their employment situation often interferes with personal or family life six times more often than those in secure employment. Figure 25 shows that almost 4 in 10 millennials earning less than \$40,000 reported that anxiety about their employment situation often interferes with personal or family life, compared to 1 in 10 millennials earning more than \$80,000.

Figure 24: Anxiety about employment situation interferes with personal or family life by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

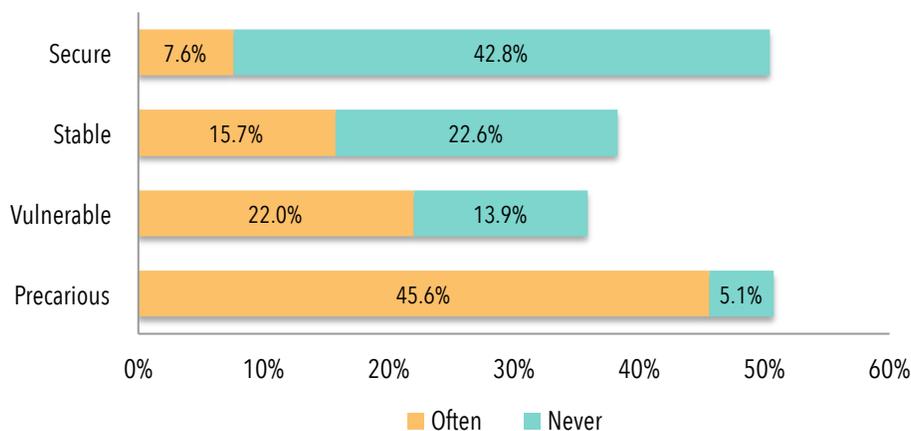
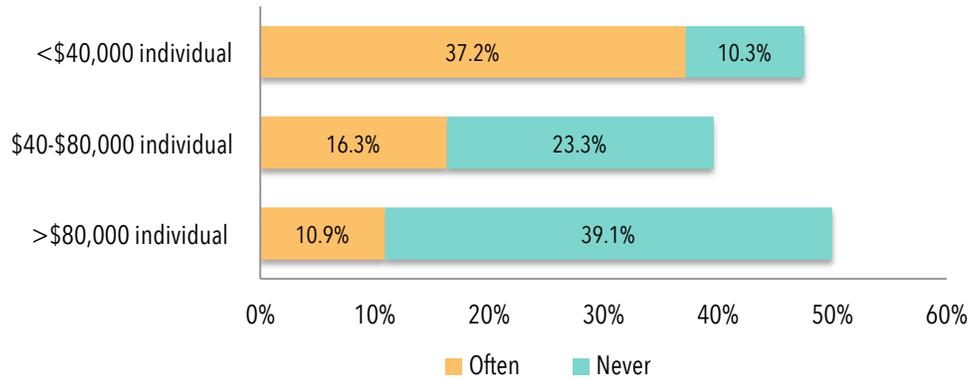


Figure 25: Anxiety about employment situation interferes with personal or family life by individual income

SOURCE: HMS survey 2017. Significant at $Pr < 0.001$



7.2 | Millennial households

Employment uncertainty and low income can affect the ability of millennials to start their own households. In this section we explore how precarious employment and low-income delay forming relationships and starting a family. We also explore how likely millennials live with their parents and how often they own their own homes.

7.21 | Delayed forming a relationship or having children as a result of uncertainty regarding employment situation or status

A significant number of millennials reported they have delayed having children and delayed forming a relationship as a result of the uncertainty related to their employment situation. Of those who were considering children, the results were almost split equally – 48% reported they delayed and 52% did not delay having children. Overall, 1 in 4 millennials have delayed forming a relationship. More male millennials have delayed forming a relationship than females. Millennials in SER employment have delayed having children and forming a relationship to a lesser degree than millennials in non-SER forms of employment.

Millennials in precarious employment are more likely to delay forming relationships or starting families than millennials in secure employment (Figure 26). Figure 27 shows that as income increases, the likelihood of delaying forming a relationship or having children decreases.

Figure 26: Have delayed having children or forming a relationship as a result of uncertainty regarding employment situation by employment security

SOURCE: HMS survey 2017. Both significant at $Pr \leq 0.001$

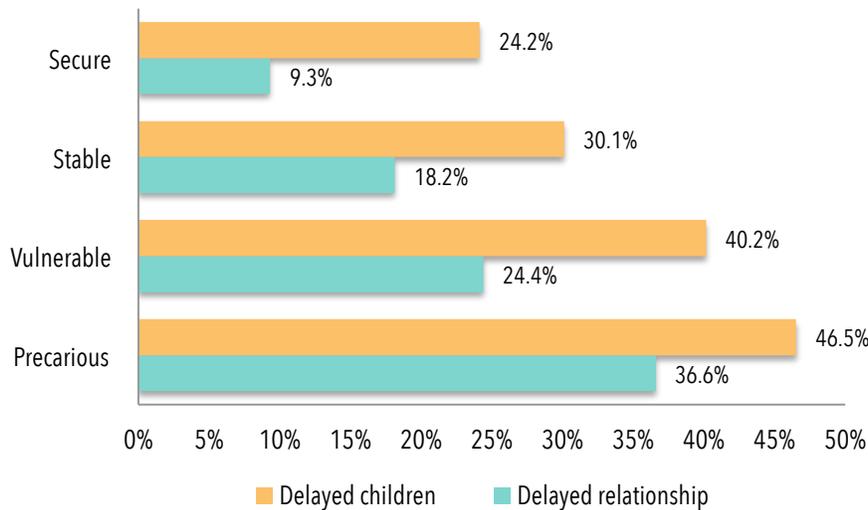
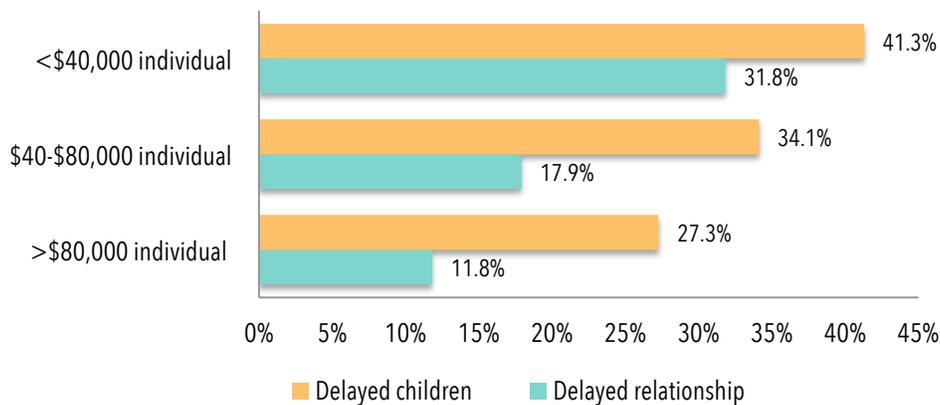


Figure 27: Have delayed having children or forming a relationship as a result of uncertainty regarding employment situation by individual income

SOURCE: HMS survey 2017. Both significant at $Pr \leq 0.001$



7.22 | Concern over employment situation negatively influenced large spending decisions (i.e., house, car, children’s activities, vacations) over the last 12 months

Overall, 6 in 10 millennials have delayed large spending decisions because of their employment situation. Figure 28 shows that almost 9 in 10 millennials in precarious employment and 7 in 10 in vulnerable employment have delayed large spending decisions. Workers in precarious employment are almost three times more likely to delay large spending decisions compared to workers in secure employment. In Figure 29, more than 8 in 10 millennials with individual incomes of less than \$40,000 have delayed large spending decisions.

Figure 28: Concern over employment situation negatively influenced large spending decisions (i.e., large purchases like a house or car, children’s activities, vacations) by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

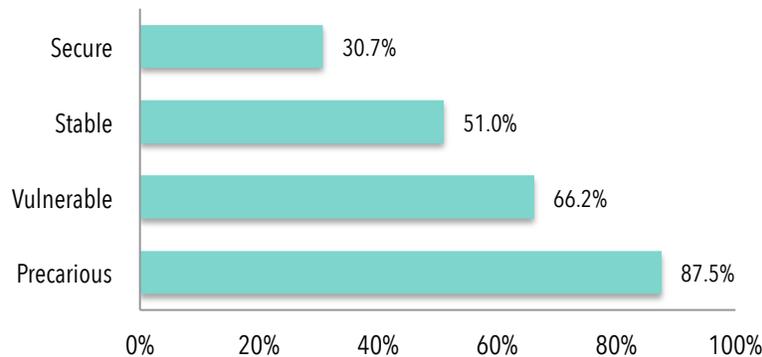
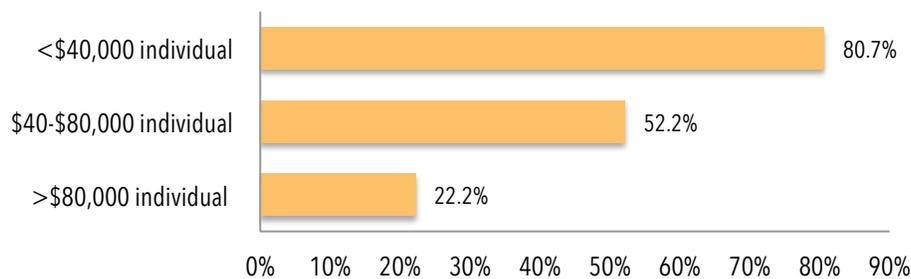


Figure 29: Concern over employment situation negatively influenced large spending decisions (i.e., large purchases like a house or car, children’s activities, vacations) by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



7.23 | Where do you live?

While most millennials live with a spouse, a large proportion of them live with their parents. Less than 1 in 5 millennials live alone. Overall, there is an association between millennials in low income and precarious employment and living with their parents. Racialized millennials are more likely to live with parents compared to white millennials. White millennials are more likely to be living with a spouse than racialized millennials.

Figure 30 shows that as employment security increases, living with a spouse is more likely and conversely, as employment security decreases, the likelihood of living with parents increases. Figure 31 shows that as income increases, the likelihood of living with a spouse increases. Four in 10 millennials earning less than \$40,000 live with their parents. This finding reflects other research that shows that millennials are remaining in their parents’ home through their early adult years or returning to live at home with their parents after completing post-secondary school out of necessity.³⁷

Figure 30: Whom do you live with by employment security?

SOURCE: HMS survey 2017. Alone significant at Pr=0.151. Spouse significant at Pr<=0.001. Parents significant at Pr<=0.001

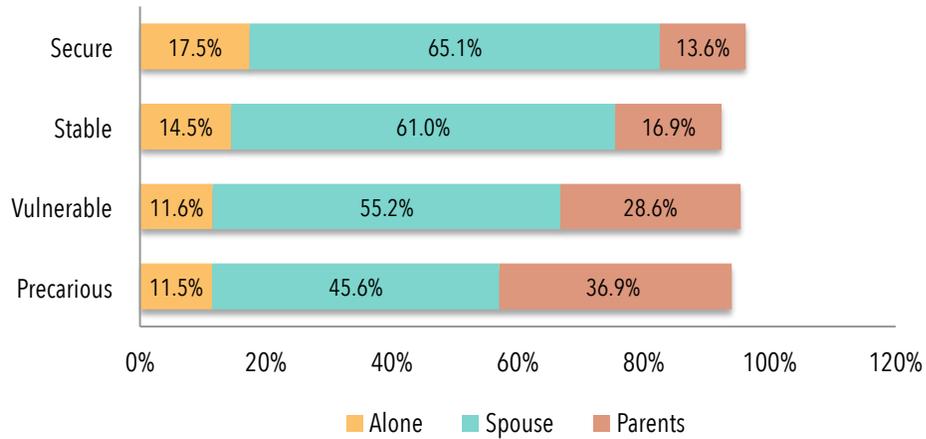
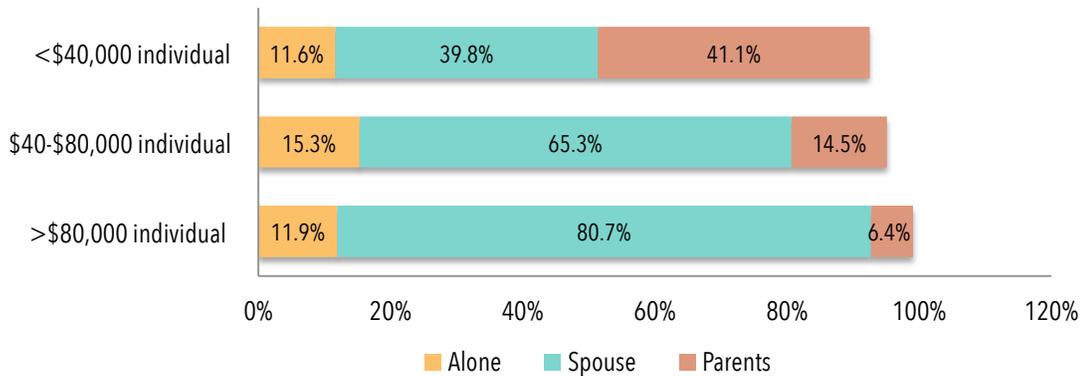


Figure 31: Whom do you live with by individual income?

SOURCE: HMS survey 2017. Alone significant at Pr=0.212. Spouse significant at Pr<=0.001. Parents significant at Pr<=0.001



7.24 | Type of home

Overall, millennials are split equally between renting and owning their home. Racialized workers are more likely to rent than white millennials.

In Figure 32, home ownership increases as employment security increases. Figure 33 shows that the majority of millennials earning less than \$40,000 rent and are more than seven times more likely to rent compared to millennials earning more than \$80,000. Nine out of 10 millennials earning more than \$80,000 own their home.

Figure 32: Do you own or rent by employment security?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

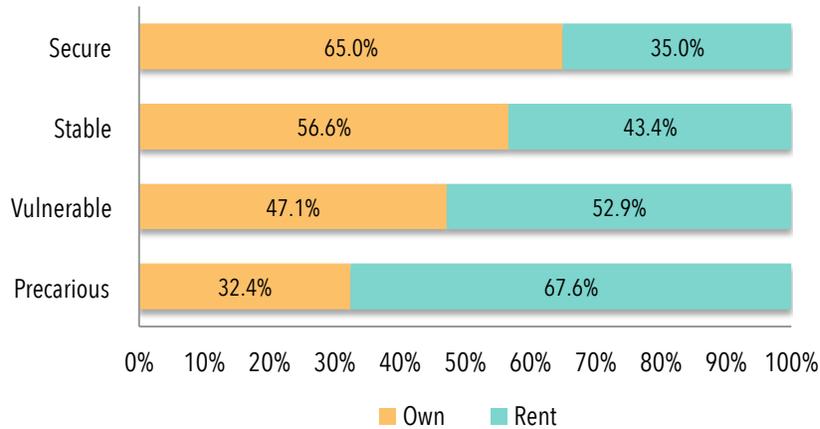
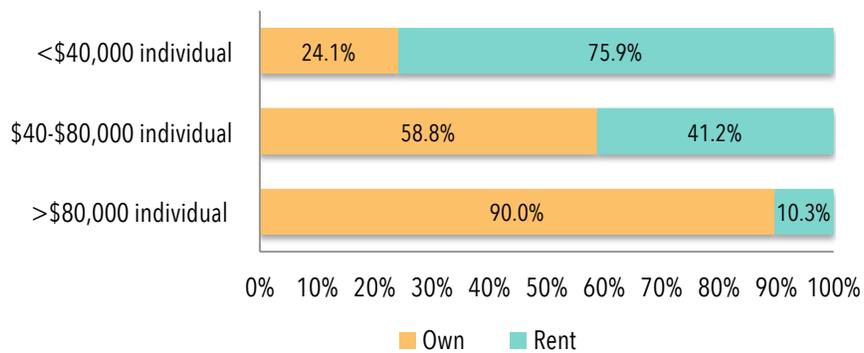


Figure 33: Do you own or rent by individual income?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



7.3 | Future Outlook

What do millennials expect their future holds for them? In this section we explore their views regarding whether they expect to have the same or better quality of life than their parents' generation and their views whether the economic "game" is getting harder.

7.31 | Expect to have the same or better quality of life than parents' generation

Millennials are surprisingly optimistic. Overall, 55% of millennials expect to have the same or better quality of life than their parents, compared to 38% who disagree and 7% who were unsure. Canadian-born millennials are less optimistic than those born outside of Canada. Almost 7 in 10 millennials born outside of Canada expect that their quality of life will be the same or better than their parents compared to 5 in 10 millennials born in Canada. Two-thirds of racialized millennials also expect the same or better quality of life (66%) compared to just over one-half of white millennials.

Figure 34 shows far more millennials in secure employment agree they expect to have the same or better quality of life than their parents compared to those in precarious employment. In Figure 35, millennials earning individual incomes of more than \$80,000 are twice as likely to agree that they expect the same or better quality of life than their parents compared to those earning less than \$40,000.

The survey results reflect similar findings in U.S. studies of millennials. The 2016 Pew Research-EIG study reported that 38% of American millennials believe their standard of living will be better than their parents, 21% worse and 33% the same.

Figure 34: Expect to have the same or better quality of life than your parents' generation by employment security

SOURCE: HMS survey 2017. Significant at $P <= 0.001$

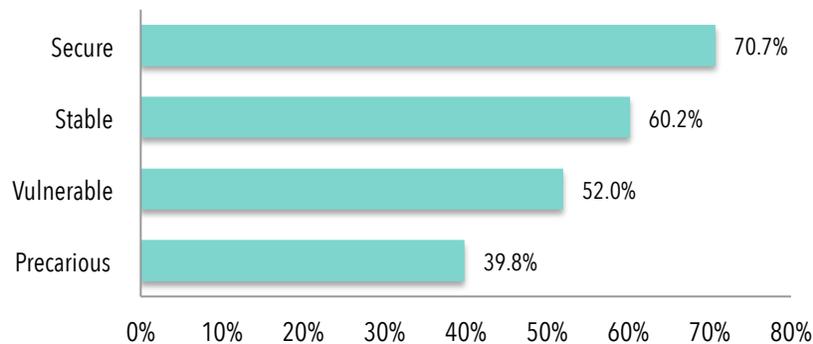
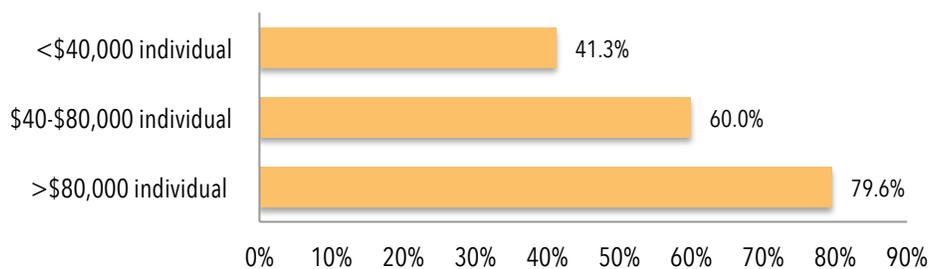


Figure 35: Expect to have the same or better quality of life than your parents' generation by individual income

SOURCE: HMS survey 2017. Significant at $P <= 0.001$



7.32 | The "Game" is getting harder or easier for the millennial generation

While millennials are relatively optimistic regarding their expected overall quality of life, they expect they will have to struggle more than their parents to achieve this standard. Overall, 83% of millennials believe the "game" is getting harder for their generation while less than 4% believe it is getting easier.

Just over three-quarters of millennials not born in Canada agreed “the game” was getting harder compared to almost 9 in 10 of millennials born in Canada. Figures 36 and 37 show an overwhelming majority of millennials in all income categories and employment security categories agreed that the game is getting harder.

Figure 36: The “game” is getting harder or easier for your generation by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

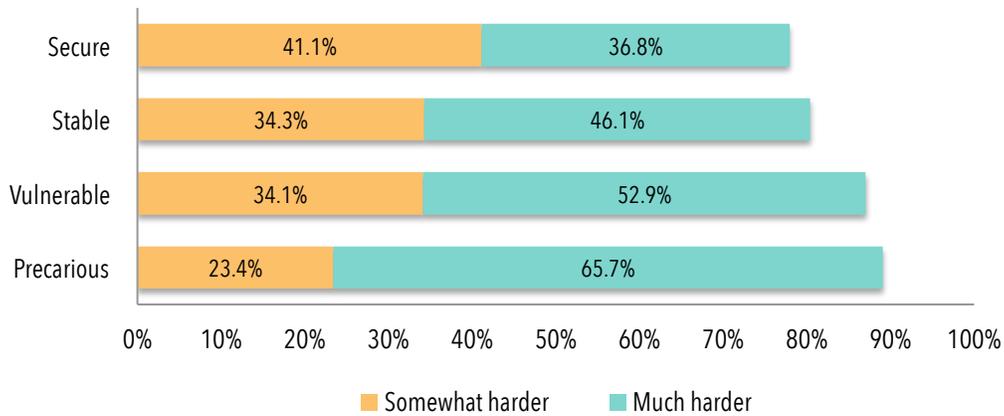
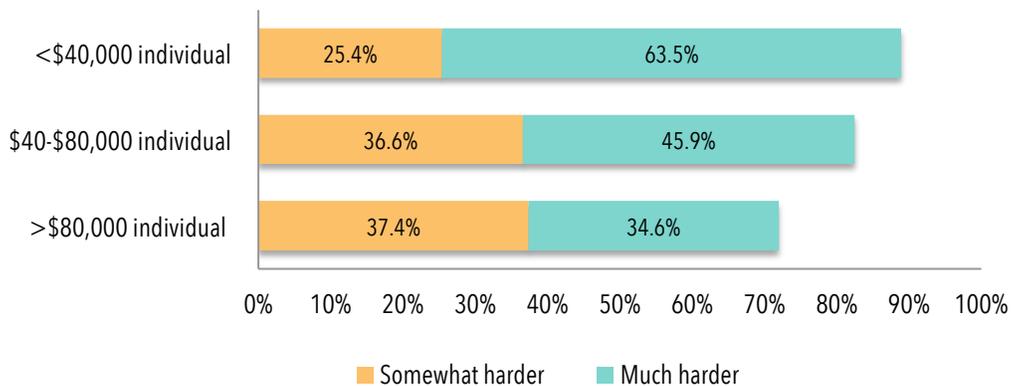


Figure 37: The “game” is getting harder or easier for your generation by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



7.33 | Issues for millennials

Overall, millennials agreed the lack of full-time jobs and housing are the two biggest challenges facing their generation. Figures 38 and 39 show both of these issues were identified by a majority of millennials in every income level and employment security category. Low wages was a distant third. Other issues included inequality, lack of benefits, childcare and discrimination. The lack of full-time jobs conversely garnered higher responses as income and employment security decreased. Housing garnered higher responses over other issues as income and employment security increased.

The goal of buying that first house remains an economic challenge for millennials today. In 1976, the average cost of a house in Canada in 2013 dollars was \$202,794. In 2013, the average cost of a house had risen to \$382,513 – a 90% increase. The 2016 Frontier Centre for Public Policy reported that Canada’s house prices have grown nearly three times that of household income since 2000.³⁸

The reality for millennials seems stark as Statistics Canada reported that Canadian incomes grew only 10.8% between 2005 and 2015.³⁹ During this period, the average price of real estate in Hamilton-Burlington almost doubled in price – rising 72%, from \$335,207 in 2007 to \$576,418 in 2017 (in real terms, 2017 dollars).⁴⁰ Re/Max Canada reported that home prices in Hamilton-Burlington rose 10% in 2015 and 20% in 2016, putting the area at the top of cities studied. The estimated average price of a home in 2016 was \$535,520, up from \$446,961 in 2015.⁴¹

Figure 38: Which issue do you believe may be the biggest challenge regarding work and society for the millennial generation by employment security?

SOURCE: HMS survey 2017. Significant at Pr<=0.001

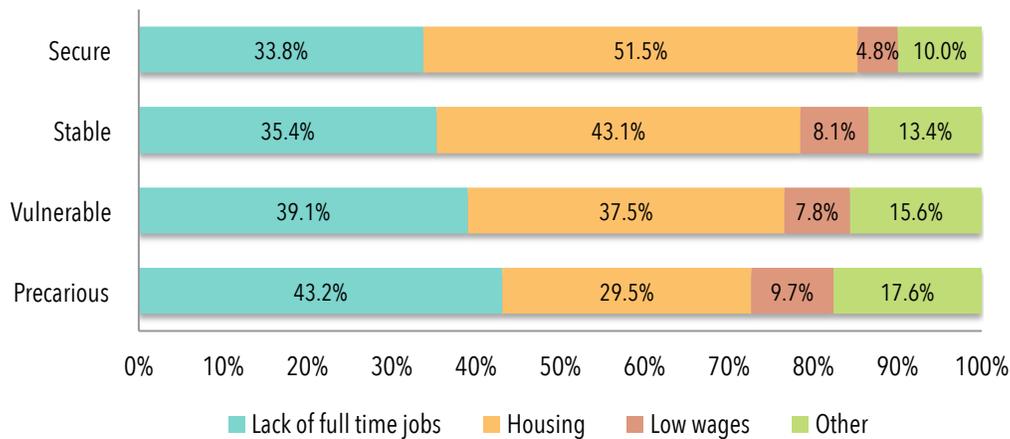
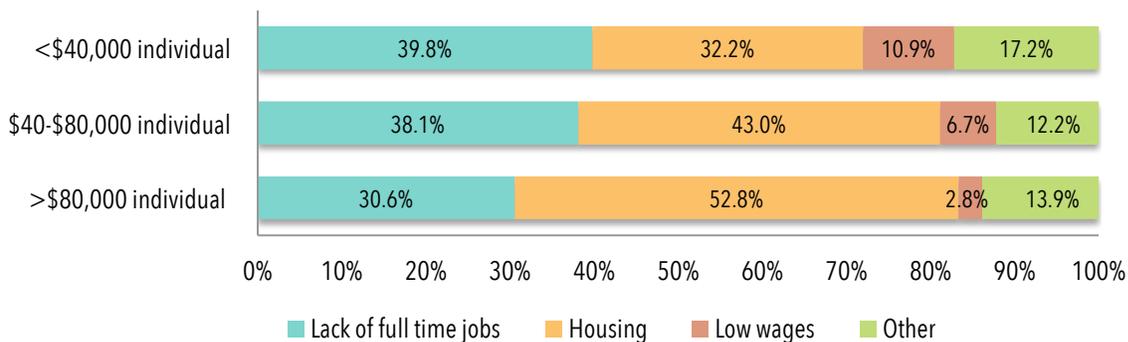


Figure 39: Which issue do you believe may be the biggest challenge regarding work and society for the millennial generation by individual income?

SOURCE: HMS survey 2017. Significant at Pr<=0.001



8. WORK + THE WORKPLACE



How do millennials experience work? What are the challenges they face including education/skill requirements, training opportunities, support at work, work schedules, hours of work, getting paid, overall job satisfaction and career outlook? How does employment security and income vary across job sectors?

8.1 | On the job

This section examines the experience of millennials on the job. How many are in unions? How long have they worked in temporary jobs? How many are in entry-level jobs? How much education do they need to do their current jobs and what sectors do they work in?

8.11 | Belong to union

About the same number of millennials in our study are unionized (29.4%) as workers in general. Millennials working in academia, healthcare, the public sector and emergency services are the most likely to be unionized. The least unionized workers are in professional, knowledge/creative/service, and manufacturing/construction sectors. White millennials are also more likely to be union members than racialized millennials.

In Figure 40, as employment security increases, workers are more likely to be a union member. Figure 41 shows that millennials earning between \$40,000 and \$80,000 are the most likely to be a member of a union.

Figure 40: Is your job a union position by employment security?

SOURCE: HMS survey 2017. Significant at $Pr=0.005$

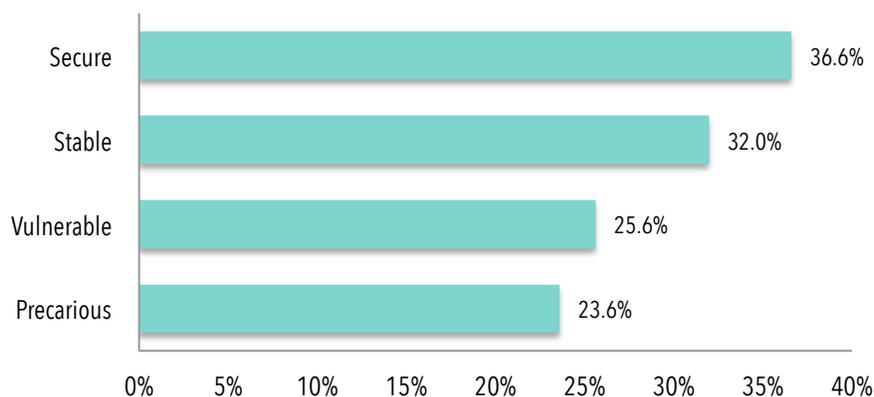
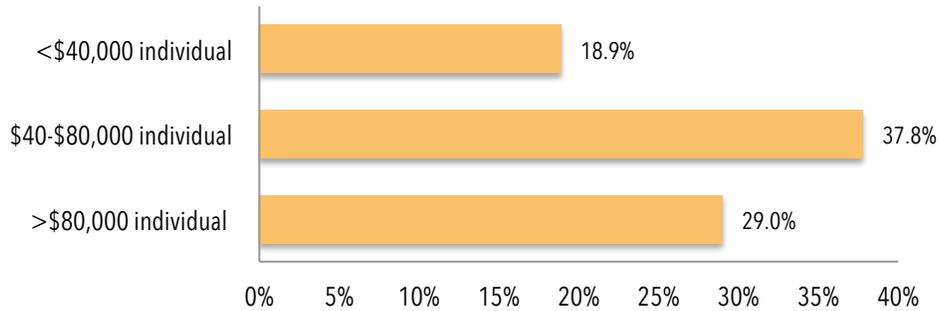


Figure 41: Is your job a union position by individual income?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.12 | Months employed mainly in temporary jobs

Overall, more than one-third of millennials (36%) have worked in temporary jobs, and 1 in 10 millennials have worked in temporary jobs for more than three years.

Figure 42 shows that millennials in precarious employment are the most likely to report they have been working in a temporary job and have worked in a temporary job for 3 or more years. In Figure 43, almost half of millennials earning less than \$40,000 income have been employed in temporary jobs and more than 1 in 10 have been in temporary jobs for more than three years.

Figure 42: Length of time employed mainly in temporary jobs by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

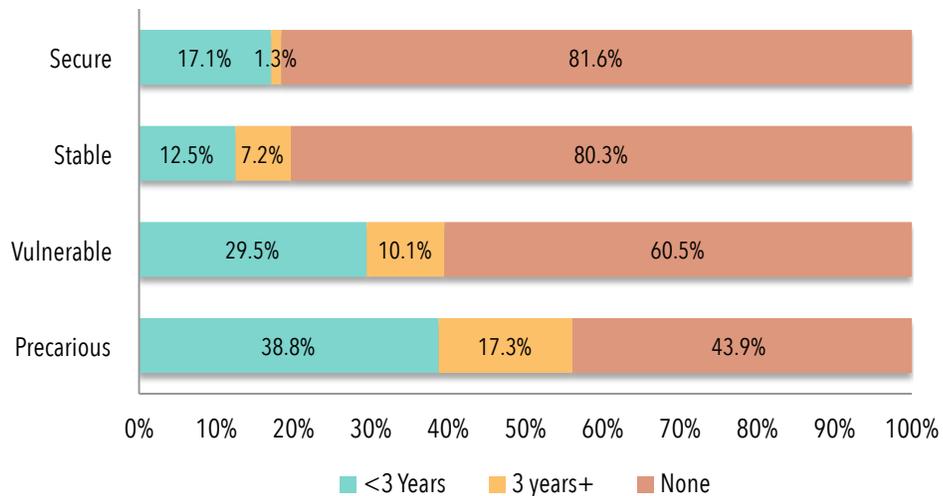
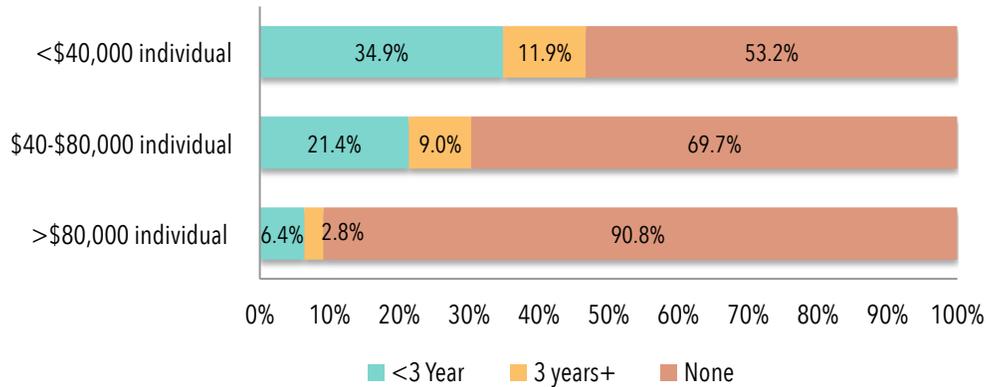


Figure 43: Length of time employed mainly in temporary jobs by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.13 | Skill level required for current work situation

Overall, 4 in 10 millennials are in entry-level employment, 5 in 10 are in mid-level employment, and 1 in 10 are in senior/executive-level employment.

Figure 44 shows that 8 in 10 millennials in secure employment are in mid-level or in senior/executive positions compared to 4 in 10 workers in precarious employment. The majority of workers in precarious employment are in entry-level positions compared to 1 in 5 in secure employment.

Figure 44: Current work situation (level) by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

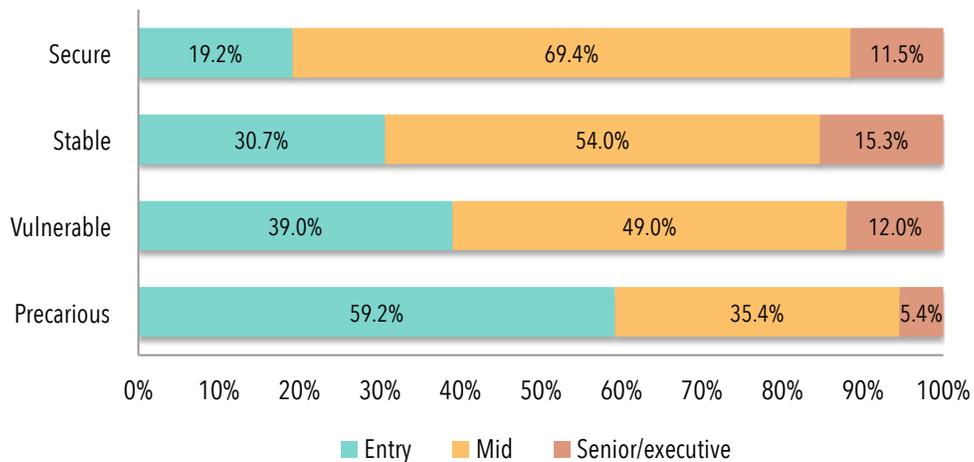
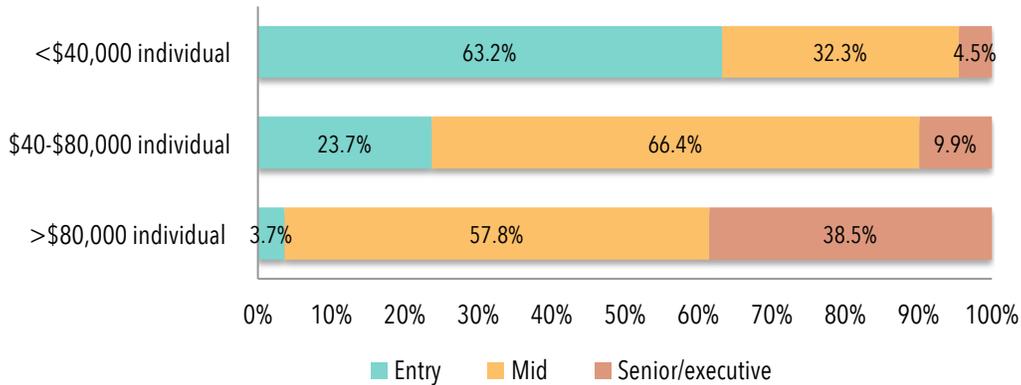


Figure 45: Current work situation (level) by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.14 | Education requirements for current work

Millennials are a highly educated generation. The study found that 9 in 10 have graduated high school; 7 in 10 have a university undergraduate degree and 1 in 4 have a graduate degree. 1 in 5 have a professional designation and fewer than 1 in 10 have a trade certificate. Only 1.5% has neither a university degree nor a college diploma. Many millennials are working in jobs that require less education than millennials have acquired. Fewer than 6 in 10 are in jobs that require a university degree. The skill gap is particularly large for millennials in precarious employment. Nearly 65% have a university degree but only 37% are in jobs that need a degree.

Figures 46 and 47 report findings related to the level of education needed by millennials to do their current jobs. They show that as employment security increases or individual income increases, a university education is more likely required.

Figure 46: Education required for current work by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

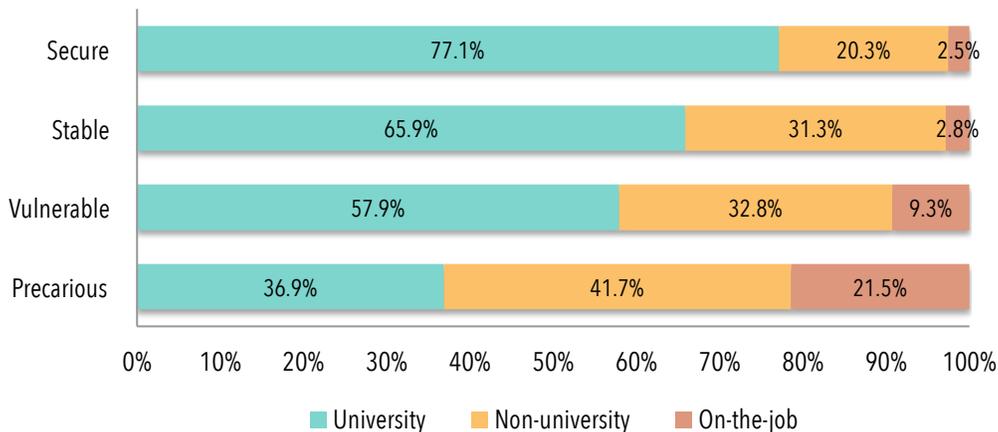
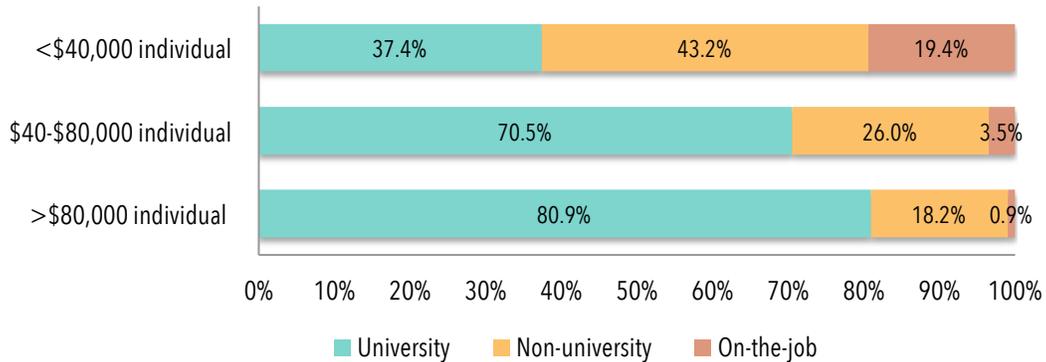


Figure 47: Education required for current work by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.15 | Employment sectors

Survey participants were asked to describe their work selecting one of nine categories of employment sectors: academic; professional; healthcare; knowledge/creative; services; public/government; manufacturing, construction and trades; and primary industries and emergency services. For analysis, the nine sectors were grouped into four broader sectors: (1) professional (academic and professional); (2) public sector (i.e., healthcare, government, emergency services); (3) service/creative (i.e., retail, tourism, food/entertainment, accommodations and knowledge/creative); and (4) manufacturing/primary (i.e., manufacturing, construction, trades, transport) and primary work (fishing, agriculture, natural resources). Female millennials dominate in academic, healthcare and public sectors while males dominate in professional, manufacturing and construction sectors.

In Figure 48, the overwhelming majority of secure jobs are in the professional and public sectors. Just over 4 in 10 jobs in the service and creative sectors are precarious compared to 1 in 10 in secure jobs. Figure 49 shows that millennials earning the highest incomes are mainly in professional and public sector jobs, but also to a much smaller degree, manufacturing/primary jobs. 4 in 10 millennials earning less than \$40,000 work in the service/creative sectors.

Figure 48: Job sector by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

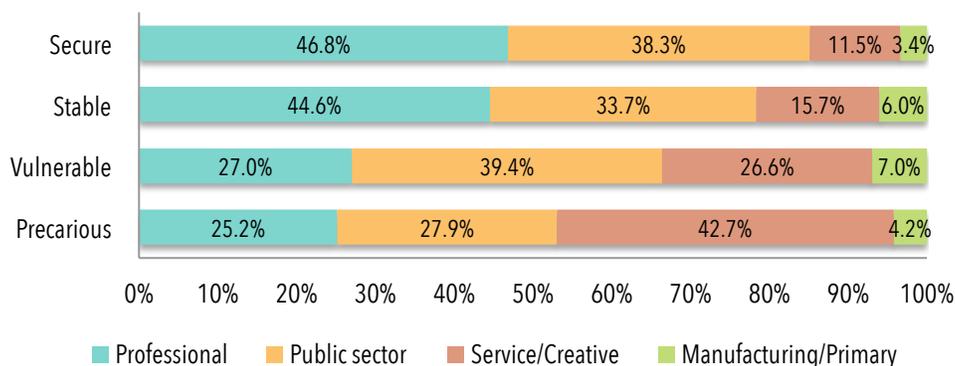
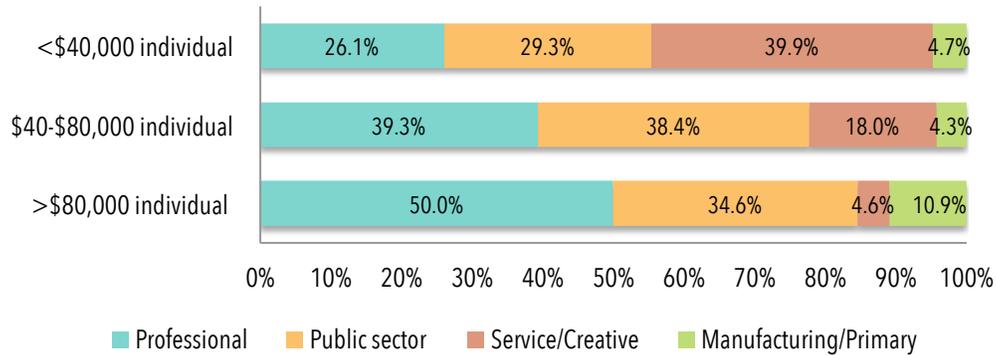


Figure 49: Job sector by individual income

SOURCE: HMS survey 2017. Significant Pr<=0.001



8.2 | Getting paid

This section examines a range of compensations that millennials get from their work. Are they paid a salary or by the hour? Are they always paid for the work they do, and are there weeks when then have no work? How many hours do they work each week? Is their income likely to change in the near future? Do they have friends at work who support them? Do they get training at work? How stable are their work schedules and how closely are they monitored at work?

8.2.1 | How are you normally paid?

Overall, an equal number of millennials are paid by salary and by hourly wages. Just less than 5% are paid by project, and less than 2% are paid on commission. In Figure 50, as employment becomes more precarious, hourly wages become the dominant way of being paid. As the level of employment security increases, salary is the more prevalent method of compensation. Figure 51 shows the majority of millennials earning more than \$40,000 are paid by salary compared to the majority earning less than \$40,000, who are paid an hourly wage.

Figure 50: How normally paid by employment security

SOURCE: HMS survey 2017. Significant at Pr<=0.001

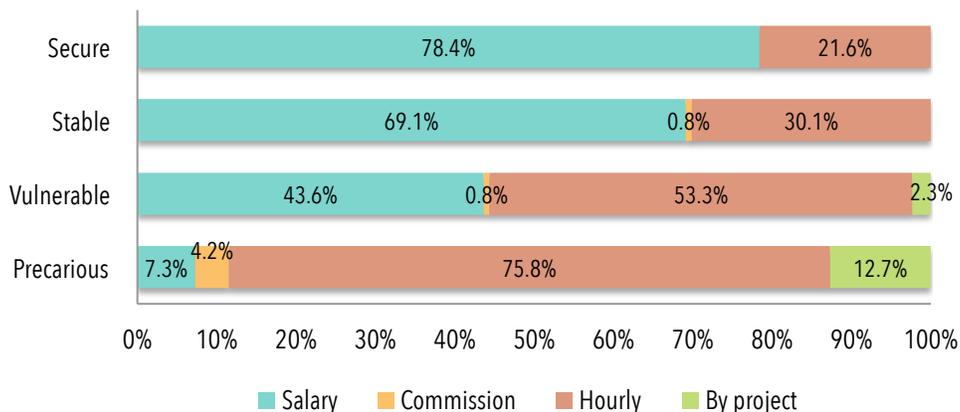
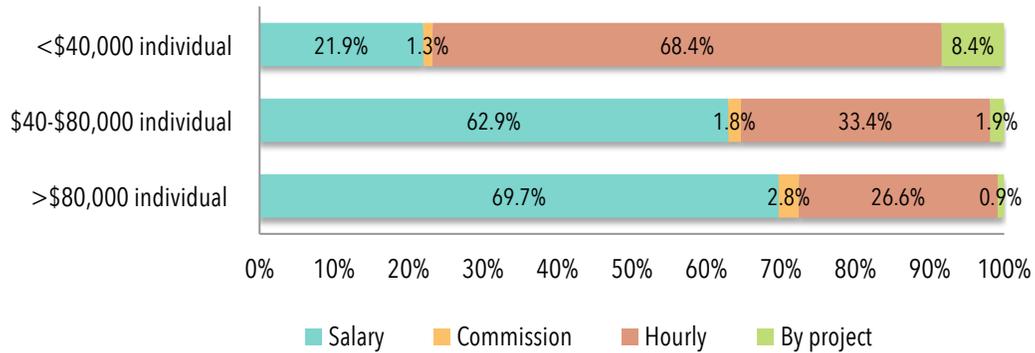


Figure 51: How normally paid by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.22 | Are you always paid for the work done?

One in 10 millennials are not being paid in full for work done. While this occurs mostly in precarious employment and short-term jobs, it also occurs to a far lesser degree in all other types of employment and income levels. Figures 52 and 53 show that 1 in 5 millennials in precarious employment and 1 in 6 lower income earners are not being paid in full for work done. Workers in precarious employment are almost 10 times more likely to not get paid in full compared to workers in secure employment. This finding suggests that some employers may not be in compliance with labour and employment legislation, and may be taking advantage of millennial workers.

Figure 52: Not always paid in full for work done by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

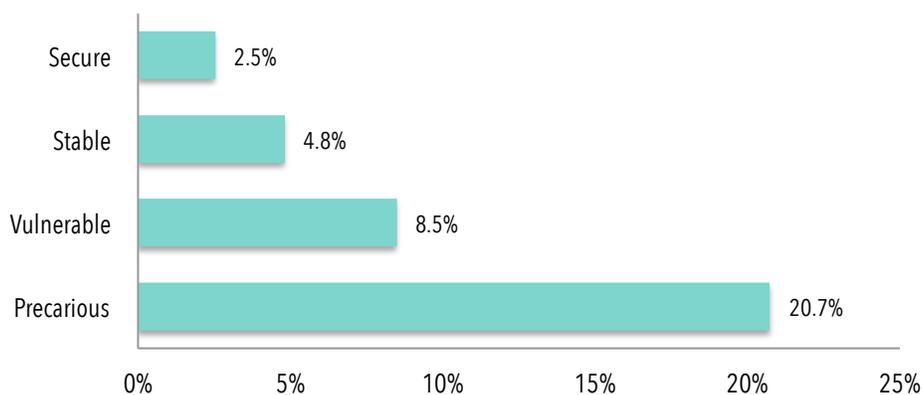
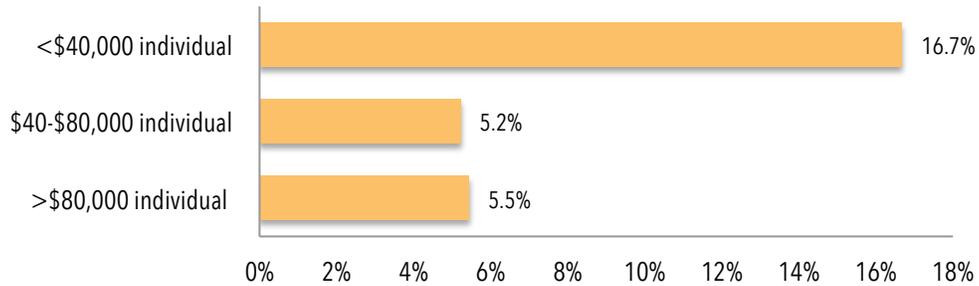


Figure 53: Not always paid in full for work done by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.23 | Weeks with no work in the last 6 months.

Almost one-third of millennial respondents reported that there were weeks in the last six months where they had no work. Just less than 17% reported one to four weeks without work during the last six months and nearly 15% reported more than four weeks without work. In Figure 54, as employment security decreases, workers are more likely to experience more weeks without work. Figure 55 shows that as income increases, the number of weeks without work decreases across all income categories.

Figure 54: Weeks with no work in the last 6 months by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

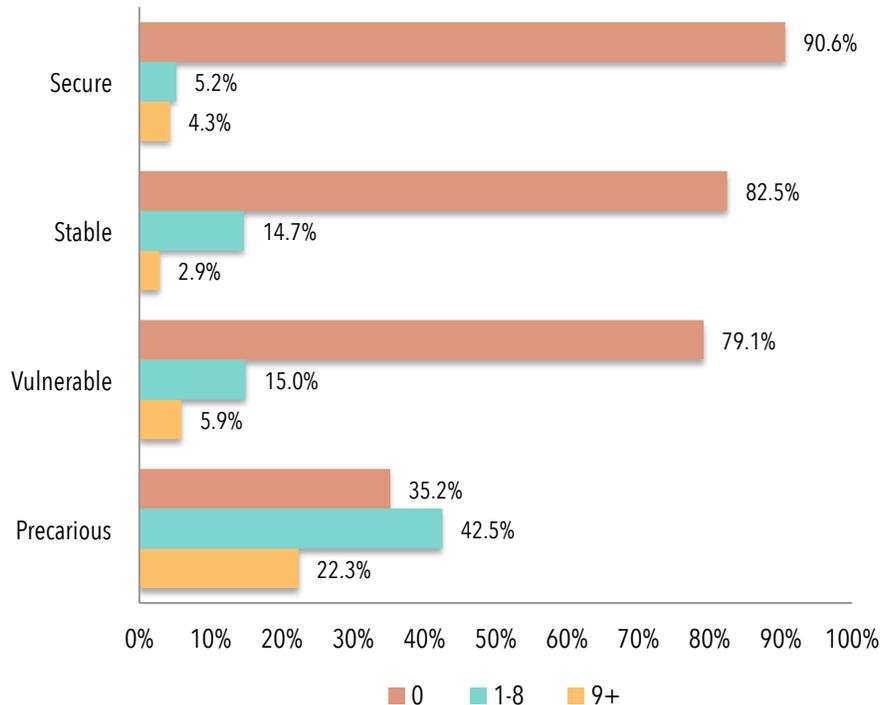
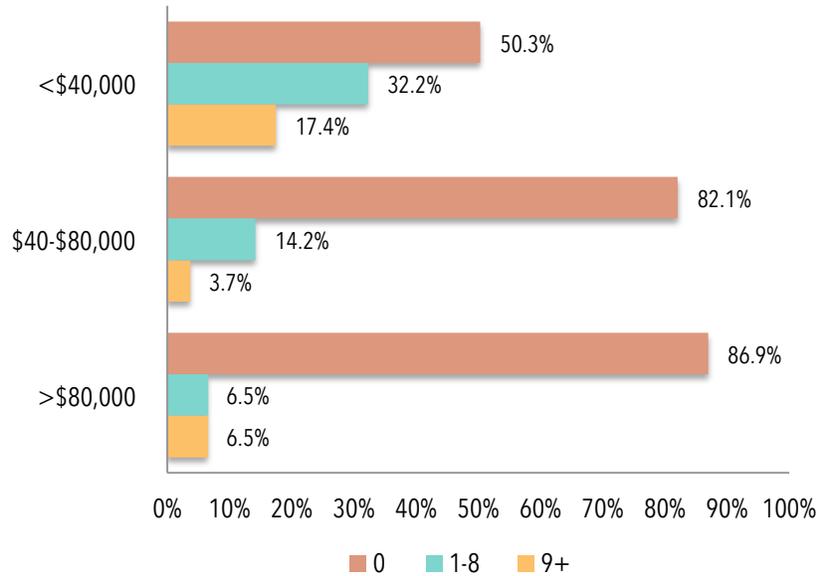


Figure 55: Weeks with no work in the last 6 months by individual income

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



8.24a | Hours worked per week in the last 3 months.

The majority of millennials in all income categories reported working 30 to 40 hours per week in the last three months. In Figure 56, virtually all millennials in secure and stable employment reported working 30 or more hours per week. One-half of millennials in precarious employment worked less than 29 hours per week. Figure 57 shows that workers earning lower incomes were more likely to work less than 30 hours per week. However, as income increases, workers are more likely to work more than 40 hours per week.

Figure 56: Hours worked per week in the last 3 months by employment security

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

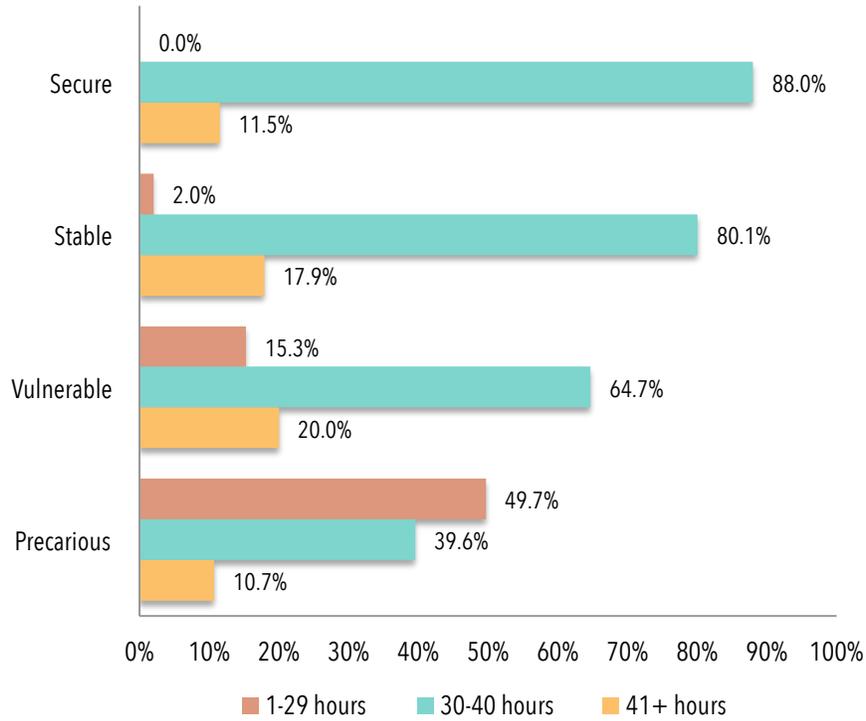
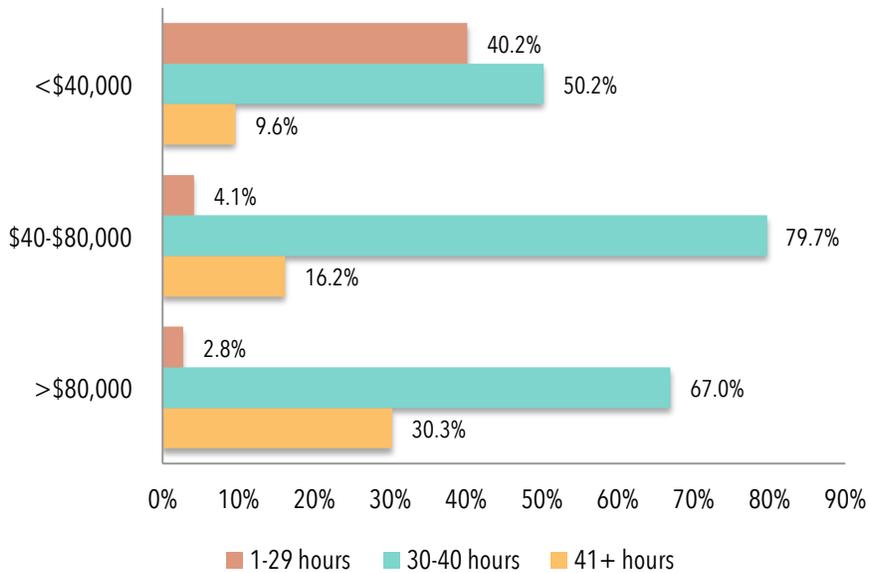


Figure 57: Hours worked per week in the last 3 months by individual income

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



8.24b | Weeks worked with more than 48 hours in the last 6 months.

Overall, 6 of 10 millennial workers reported there were no weeks in the last six months during which they worked more than 48 hours. One in 5 workers overall worked one to four weeks with more than 48 hours.

In Figure 58, the majority of workers regardless of employment security did not work more than 48 hours per week in the last six months. More workers in stable and vulnerable employment worked more than 48 hours per week compared to those in secure or precarious employment. Figure 59 shows as income increases the likelihood of working more than 48 hours in a week increases. Six in 10 millennials earning more than \$80,000 worked at least some weeks above 48 hours in the last six months – nearly 1 in 4 reported more than 12 weeks of more than 48 hours per week.

Figure 58: Weeks worked with more than 48 hours in the last 6 months by employment security

SOURCE: HMS survey 2017. Significant at Pr=0.013

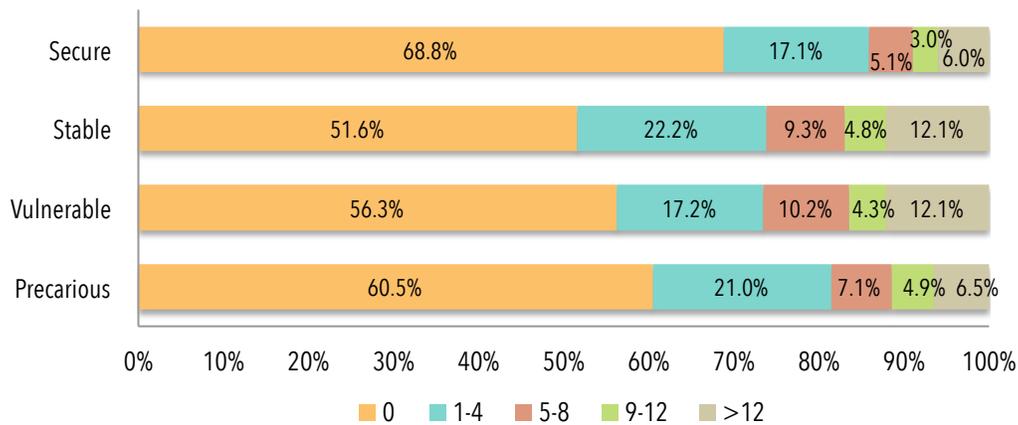
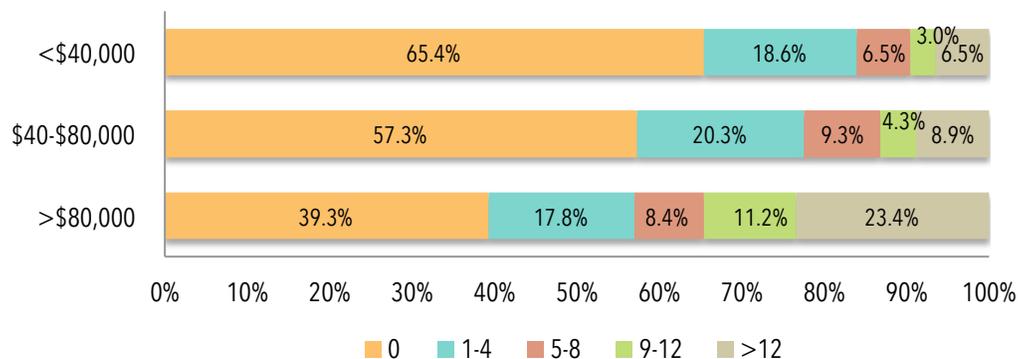


Figure 59: Weeks worked with more than 48 hours in the last 6 months by individual income

SOURCE: HMS survey 2017. Significant at Pr<=0.001



8.25 | How likely will your income stay the same or be higher in 6 months?

In Figure 60, as employment security increases, the likelihood that income in six months will be the same or higher increases. Figure 61 shows that the likelihood of a worker's income in six months will be the same or higher than current income increases the higher their current income. One-half of workers earning more than \$80,000 will likely have the same or higher income in six months compared to less than 1 in 5 workers earning less than \$40,000.

Figure 60: Likelihood income in 6 months will be the same or higher than current income by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

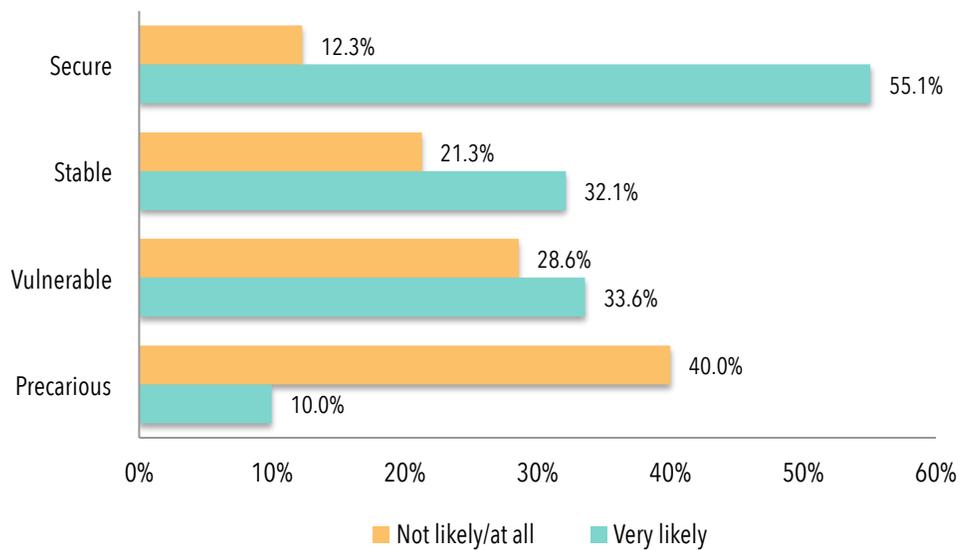
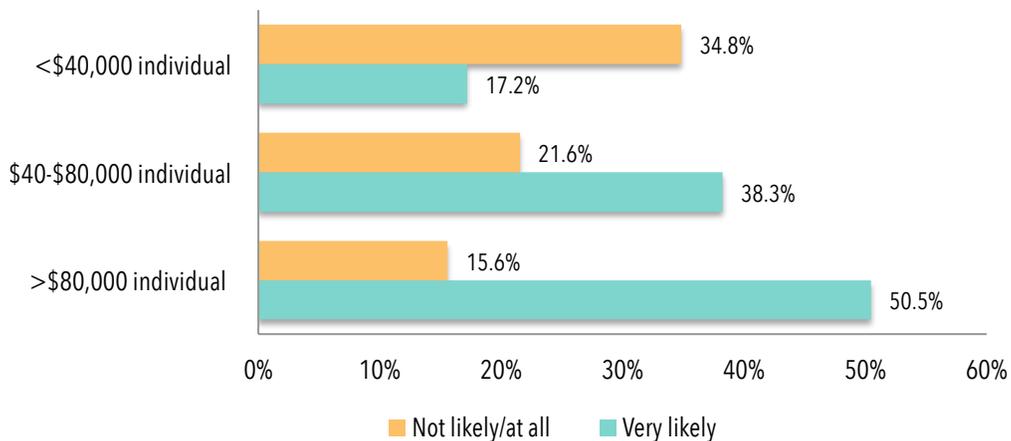


Figure 61: Likelihood income in 6 months will be the same or higher than current income by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.26 | Work friends provide support

The following figures show that the majority of workers in all levels of employment security (Figure 62) and all income categories (Figure 63) have friends at work who might be a source of support or could be asked for favours. Workers in precarious employment are significantly less likely to have supportive friends at work.

Figure 62: Have friends at work that might be a source of support or could be asked for favours by employment security

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

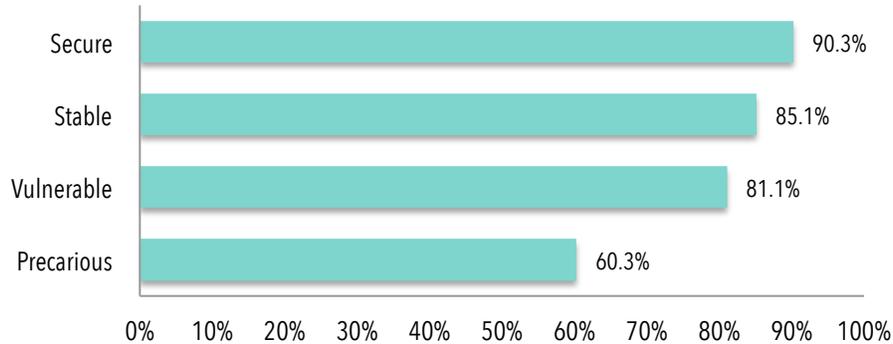
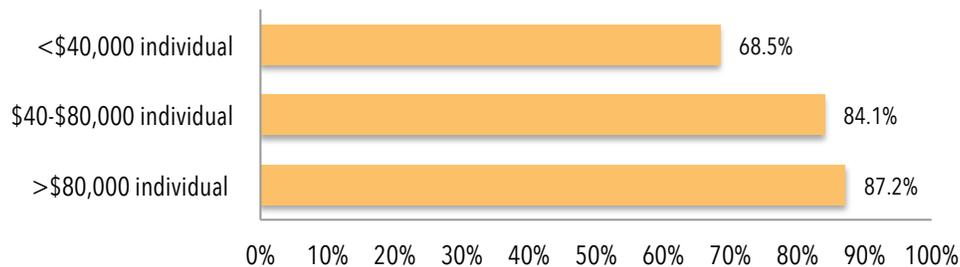


Figure 63: Have friends at work that might be a source of support or could be asked for favours by individual income

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



8.27 | Training over past year

Figures 64 and 65 show employer-paid training is more prevalent in jobs with high income and employment security. Workers in precarious employment pay for more training themselves than those in all other categories. Workers in precarious employment are twice as likely to have completed no training compared to workers in secure employment. More than twice as many workers earning more than \$80,000 received employer-paid training than workers earning less than \$40,000.

As the PEPSO study reported, limited access to training has two important social implications. First, “workers receiving less training will have fewer opportunities to move into more secure and high-paying jobs ... Second, the low level of training available for workers in precarious employment could lead to future skills shortages.”⁴² The survey asked about other types of training, including government-paid training, professional development, continuing education, free online and webinar training. Respondents were able to select more than one item, however, the focus here is who paid for the training and whether workers had any training at all.

Figure 64: Training to upgrade skills/knowledge and improve employability by employment security

SOURCE: HMS survey 2017. All significant at $Pr \leq 0.001$

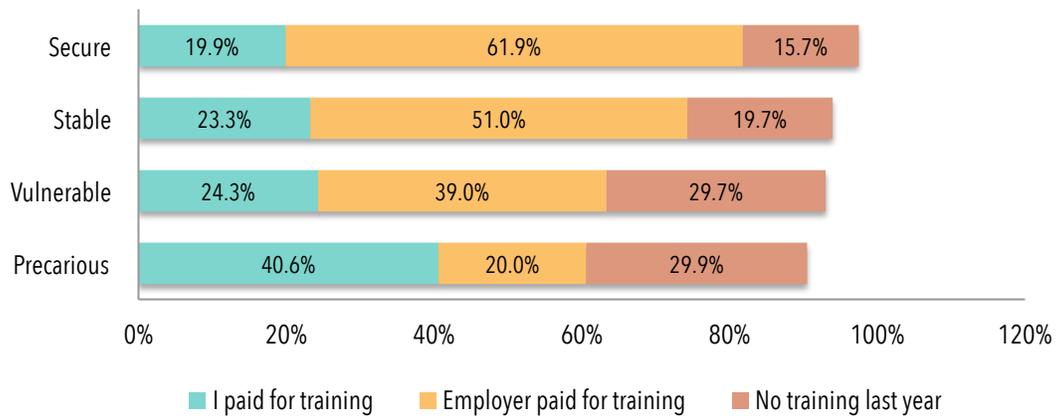
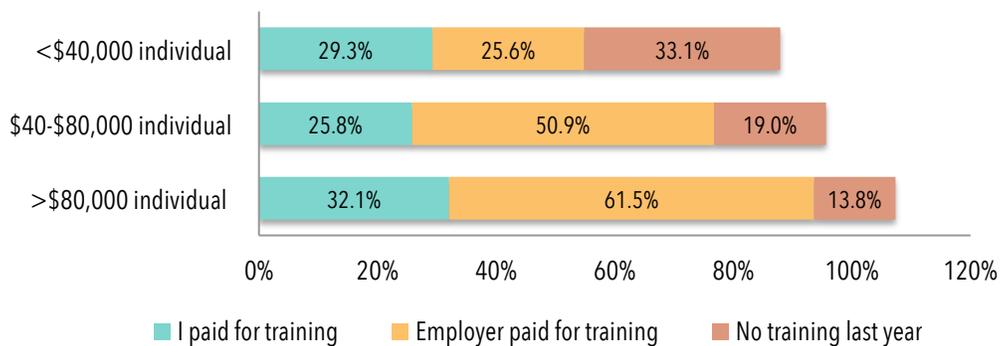


Figure 65: Training to upgrade skills/knowledge and improve employability by individual income

SOURCE: HMS survey 2017. I paid significant at $Pr = 0.289$. Both employer paid and no training significant at $Pr \leq 0.001$



8.28 | Work schedule changes unexpectedly

Unexpected work schedule changes affect more millennial workers earning less than \$40,000 and those in precarious employment. Figure 66 shows that 1 in 3 workers in precarious employment are often affected by unexpected work schedule changes. In Figure 67, twice as many workers earning less than \$40,000 than those earning more than \$80,000 are often affected by unexpected work schedule changes.

Figure 66: How often does work schedule change unexpectedly by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

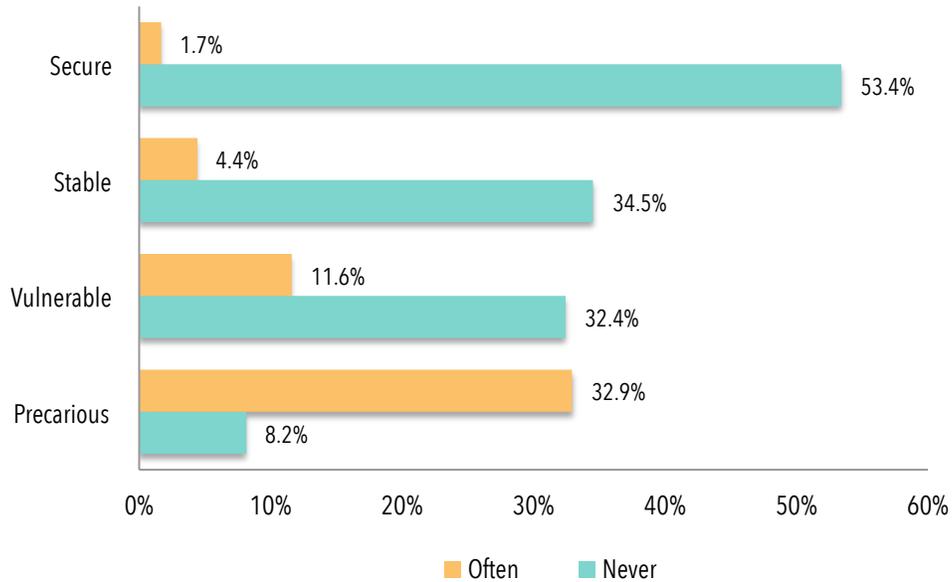


Figure 67: How often does work schedule change unexpectedly by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.29 | To what extent is the amount of paid work provided affected by day-to-day evaluations of work performances (e.g., hours asked to work, renewal of contracts)?

Figures 68 and 69 show that day-to-day evaluations of work performance are more likely to affect the amount of paid work provided to millennials workers earning less than \$40,000 and workers in precarious employment.

Figure 68: To what extent is the amount of paid work provided affected by day-to-day evaluation of work performance by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

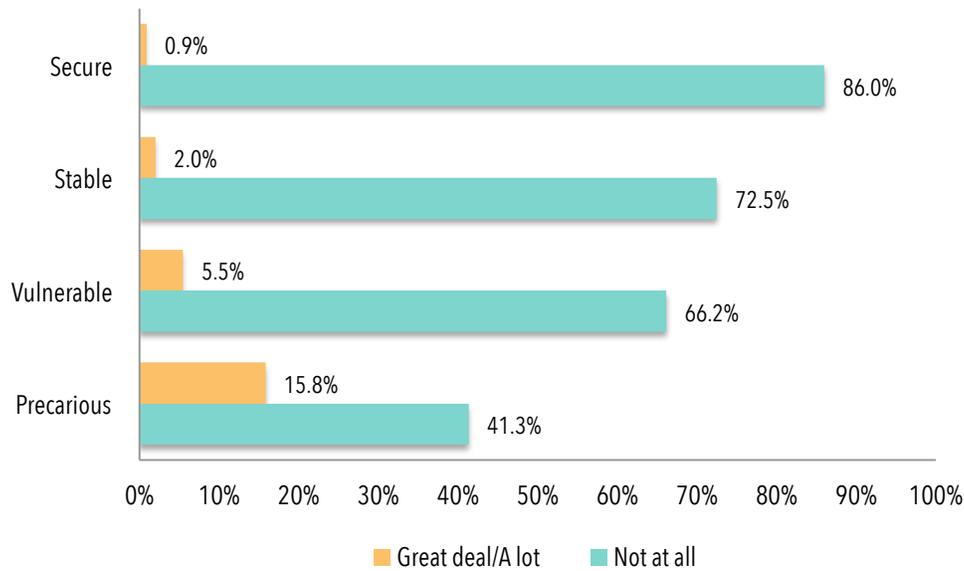
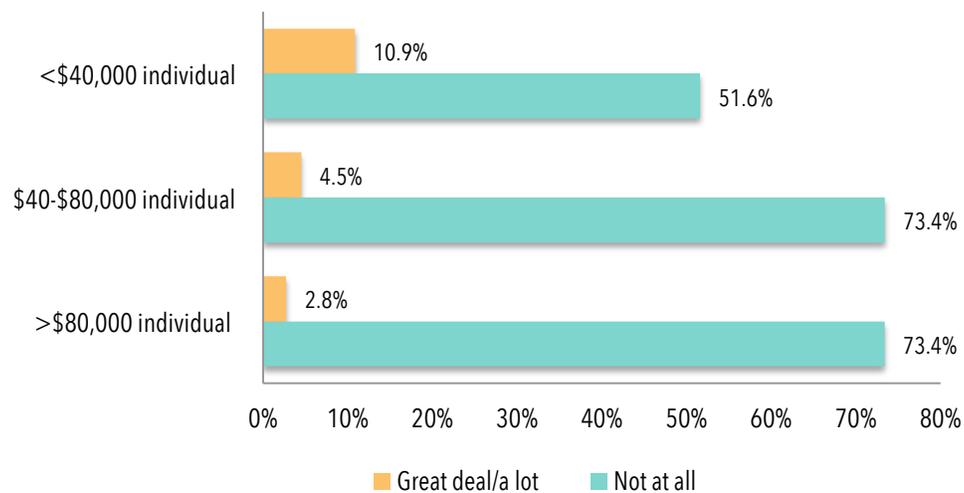


Figure 69: To what extent is the amount of paid work provided affected by day-to-day evaluation of work performance by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.3 | Job satisfaction + future outlook

This section looks further at the employment experience of millennials. How satisfied are millennials with their current employment? Do they view their jobs as secure? Do they think their current jobs offer good prospects for career advancement? Do they prefer full-time permanent employment?

8.31 | How satisfied are you with your current employment situation?

Figures 70 and 71 show the majority of millennials are satisfied with their jobs across all categories except millennials in precarious employment. Satisfaction rises when income and employment security rise. Workers in secure employment are 2.5 times more likely to be satisfied with their current employment than workers in precarious employment.

Figure 70: Satisfied with current employment situation by employment security

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

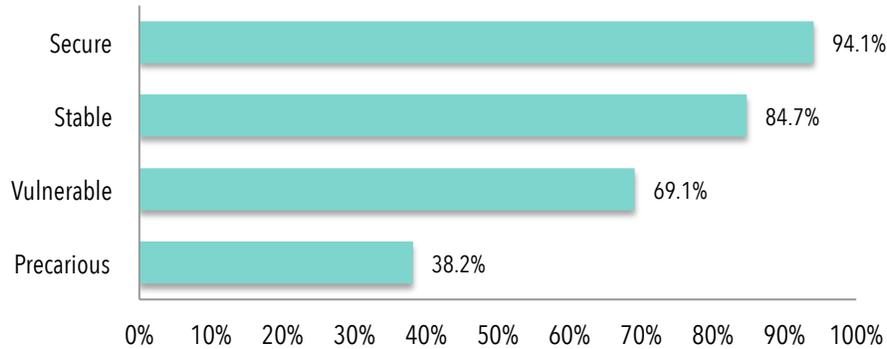
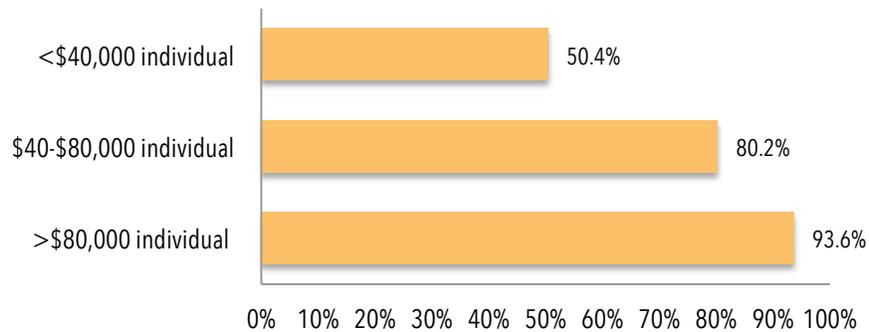


Figure 71: Satisfied with current employment situation by individual income

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$



8.32 | Perceived job security in current job

Figures 72 and 73 show how millennial workers perceive their current employment in terms of security. The majority of millennials in secure employment or those with high incomes perceive their jobs to be very secure. Almost 3 in 10 millennials in precarious employment perceive their jobs to be not secure at all — more than all other employment categories.

Figure 72: Perceived level of job security in current job by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

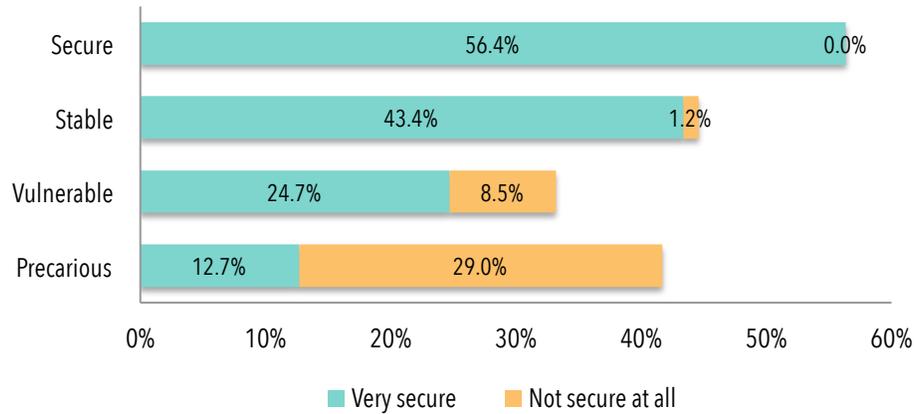


Figure 73: Perceived level of job security in current job by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.33 | Current job offers good prospects for career advancement

Over one-third of millennials are currently in jobs that they view as having limited job prospects. Figures 74 and 75 show having a job with good prospects for career advancement increases with greater employment security and higher income. Workers in precarious employment were the least likely to see good job prospects for career advancement from their current jobs.

Figure 74: Agree current job offers good prospects for career advancement by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

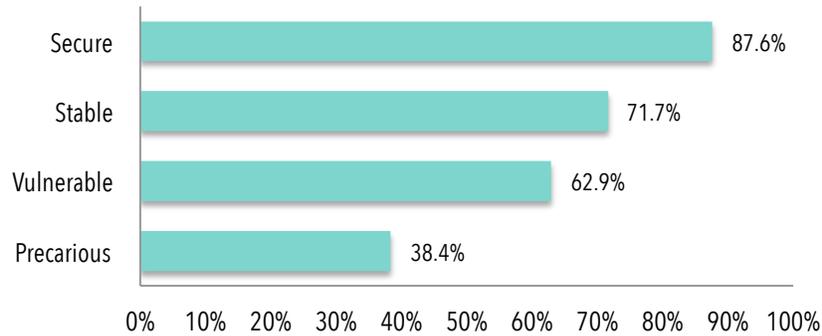
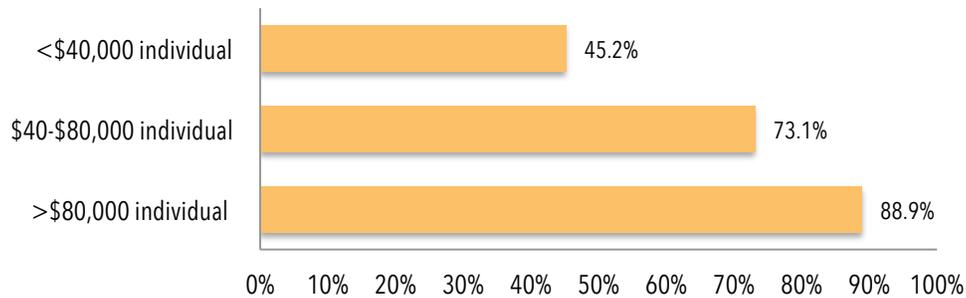


Figure 75: Agree current job offers good prospects for career advancement by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



8.34 | Preference for permanent (full-time) employment

Overall, 9 in 10 millennials would prefer full-time employment. In Figures 76 and 77, an overwhelming majority of millennials in all income categories and levels of employment security reported that they would prefer permanent employment.

Figure 76: Prefer permanent employment, by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

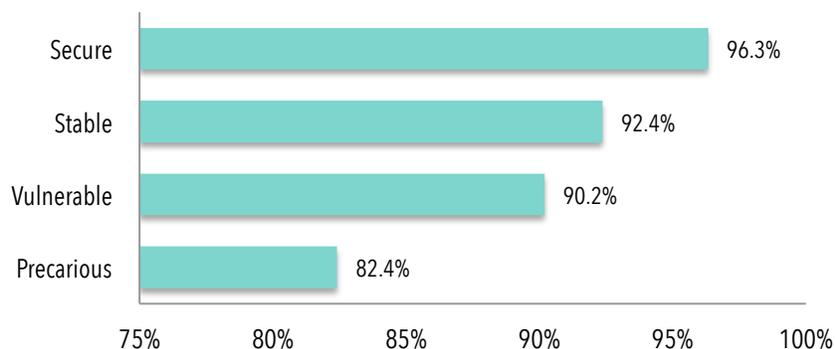
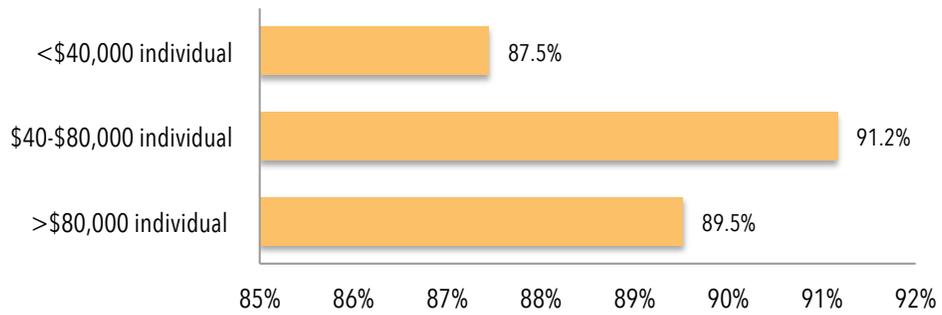


Figure 77: Prefer permanent employment by individual income

SOURCE: HMS survey 2017. Significant at Pr=0.378



9. FINANCIAL SECURITY



SUMMARY OF SECTION

Section 9 provides an overview of income, debt and other financial issues facing millennials. The majority of millennials in precarious and vulnerable employment are having difficulty with basic living expenses, unexpected expenses, bill and debt obligations, and maintaining their standard of living.

Most millennials finish their education with high levels of student debt from their post-secondary studies regardless of income level or employment security and over one-third are still paying off those debts. Millennials in precarious employment or earning less than \$40,000 are the most likely to have no savings or savings less than \$5,000. The majority of millennials in precarious employment earn less than a living wage salary and 4 in 10 have incomes below the LICO poverty level. Low-income earners and workers in precarious employment are more likely to be turned down for various financial services.

A large gap exists when it comes to employer benefits and pensions. Millennials receiving employer-provided pensions/RRSPs and benefits are more likely to be employed in secure or stable jobs or be earning more than \$40,000.

9.1 | Basic living expenses

This section examines the ability of millennials to meet their financial commitments. Are they able to meet basic living expenses? Are they able to keep up with bill commitments? Are they concerned with meeting debt obligations? How well could they cope with an unexpected expense?

9.11 | Difficulty covering basic living expenses

In Figure 78, as the level of employment security decreases, it becomes more difficult to cover basic living expenses. More than one-third of workers in precarious employment reported often having difficulty covering basic expenses compared to less than 1 in 25 workers in secure employment. Figure 79 shows that one-third of workers earning less than \$40,000 found it difficult to cover basic living expenses compared to less than 3% of workers earning more than \$80,000.

Figure 78: How often have you found it difficult to cover basic living expenses by employment security?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

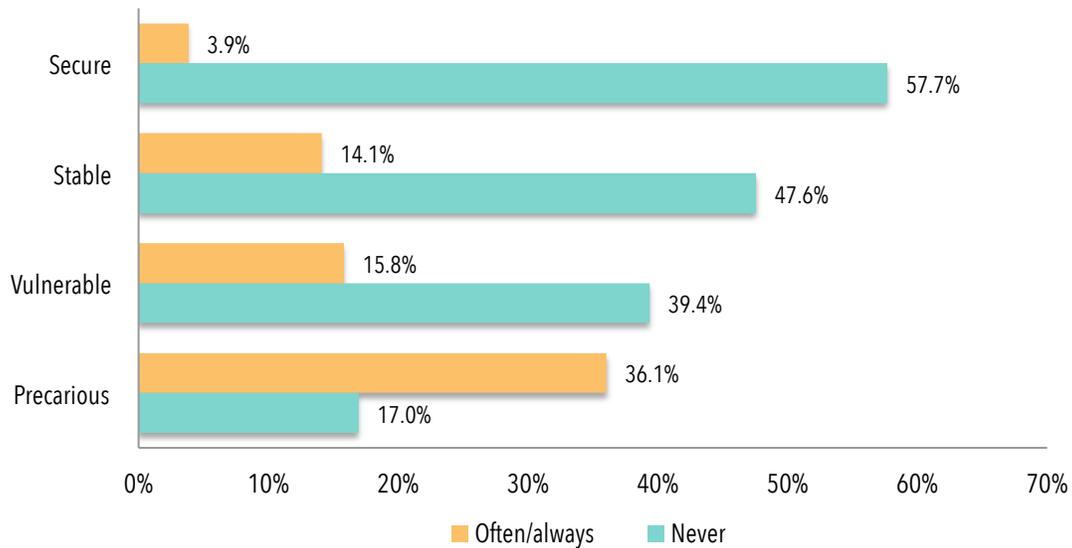
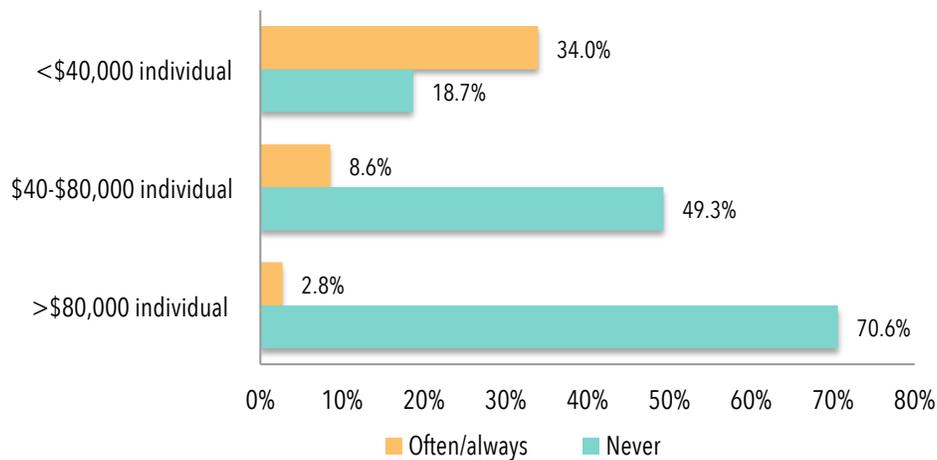


Figure 79: How often have you found it difficult to cover basic living expenses by individual income?

SOURCE: HMS survey 2017. Significant $Pr <= 0.001$



9.12 | Keeping up with bills + other financial commitments

Half of millennials reported they were keeping up with bills and other financial commitments. Forty-three percent find it a struggle sometimes and just less than 1 in 10 is falling behind.

Figures 80 and 81 show that millennials working in precarious employment or earning less than \$40,000 are more likely to be falling behind than other millennials.

Figure 80: How well are you keeping up with bills and other financial commitments over the last 12 months by employment security?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

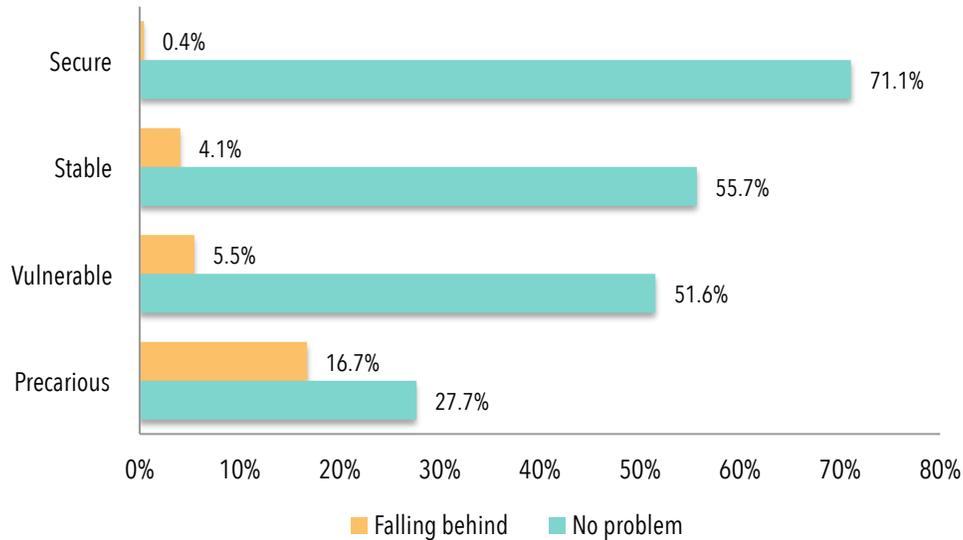
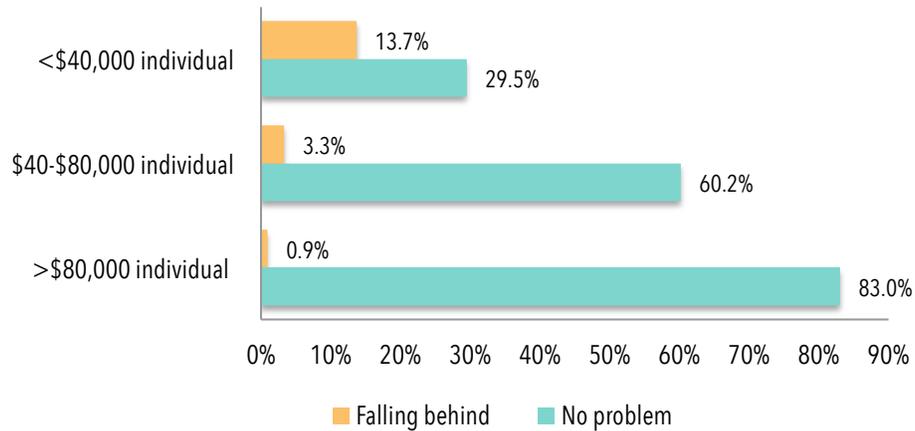


Figure 81: How well are you keeping up with bills and other financial commitments over the last 12 months by individual and household income?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.13 | Employment situation causes concern about meeting debt obligations (i.e., mortgage, credit cards, loans) and concern about being able to maintain current standard of living over the next 12 months due to employment.

Six in 10 of all millennials are concerned about meeting debt obligations over the next 12 months. More female millennials were concerned than males. One-half of millennials are concerned about maintaining their current standard of living. Female millennials were more likely to be concerned than males. The responses are alarming and suggest wide financial insecurity among Hamilton’s millennial workers.

Figure 82 shows that the majority of workers in precarious and vulnerable employment, are concerned about meeting debt obligations and maintaining their current standard of living. Three times more workers in precarious than secure employment are concerned about meeting their debt obligations, and just over 7 in 10 workers in precarious employment are concerned about maintaining their standard of living, compared to 1 in 5 in secure employment. In Figure 83, 6 in 10 millennials earning less than \$40,000 and 4 in 10 earning \$40,000 to \$80,000 are concerned about maintaining their standard of living.

Figure 82: Over the next 12 months, does your employment situation raise concerns about your ability to (1) meet debt obligations or (2) maintain your current standard of living by employment security?

SOURCE: HMS survey 2017. Both significant at $P <= 0.001$

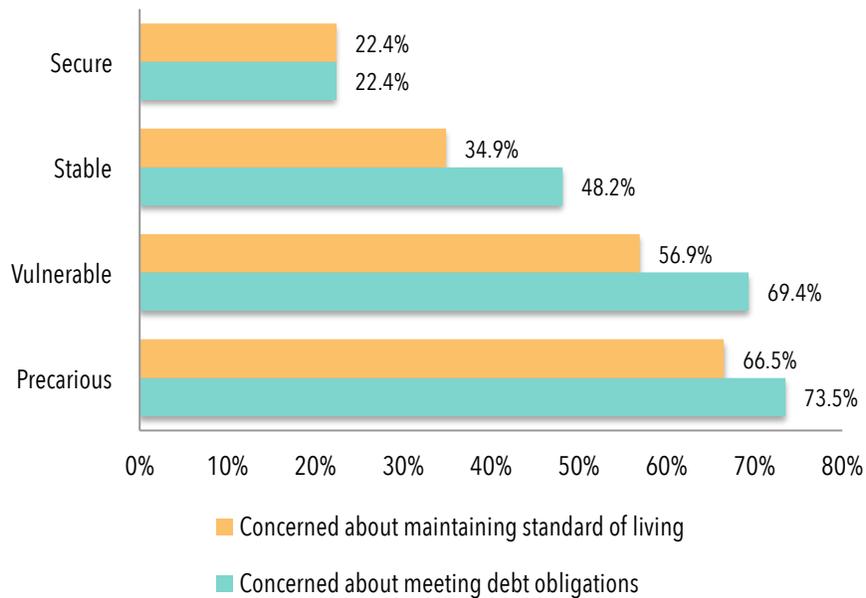
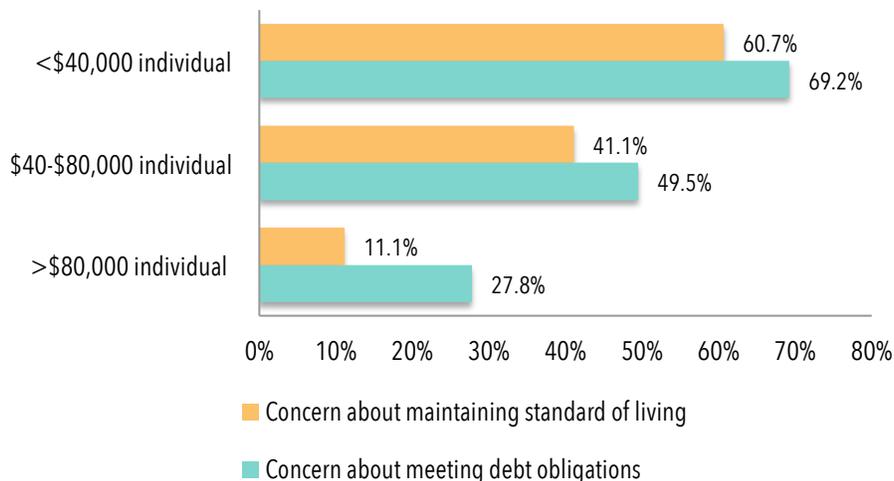


Figure 83: Over the next 12 months, does your employment situation raise concerns about your ability to (1) meet debt obligations or (2) maintain your current standard of living by individual income?

SOURCE: HMS survey 2017. Both significant at $P <= 0.001$



9.14 | Unexpected expense that creates a financial challenge

One-third of millennials would be challenged by an unexpected expense of \$200 and over-half would be challenged by an expense of \$1,000. Figures 84 and 85 show the majority of millennial workers in all categories would not be challenged by an unexpected expense of \$200. Almost 8 in 10 millennials earning less than \$40,000 would be challenged by an unexpected expense of \$1000 compared to less than 1 in 5 earning more than \$80,000.

Figure 84: Amount of unexpected expense that would begin to be a financial challenge by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

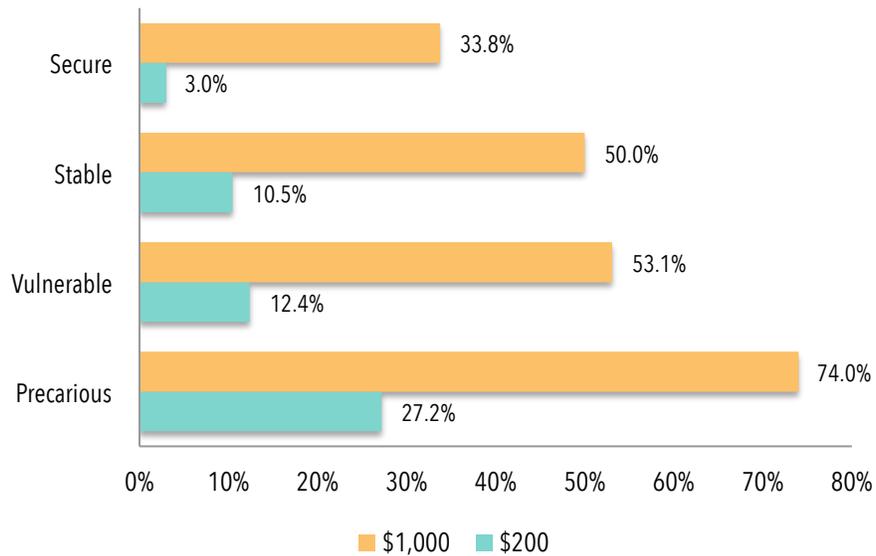
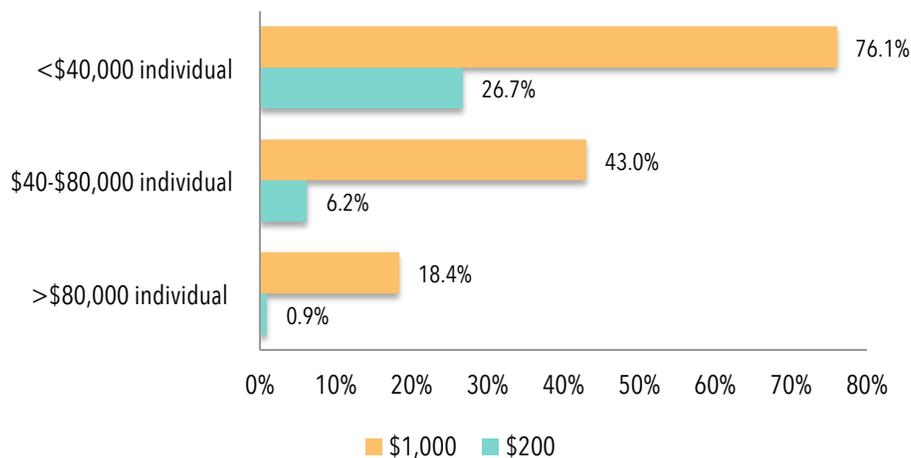


Figure 85: Amount of unexpected expense that would begin to be a financial challenge by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.2 | Debt + savings

In this section we examine millennial debt and savings. How much student debt do they have? How much have they saved?

9.21 | Still paying off student loans?

Figures 86 and 87 show that more than one-third of all millennials (except those earning more than \$80,000) were still paying off student loans at the time of completing the survey.

Figure 86: In last 3 months, still paying off student loans by employment security

SOURCE: HMS survey 2017. Significant at Pr=0.621

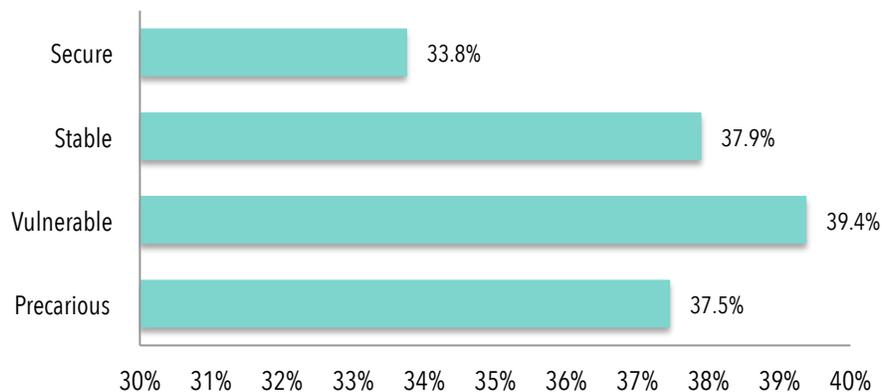
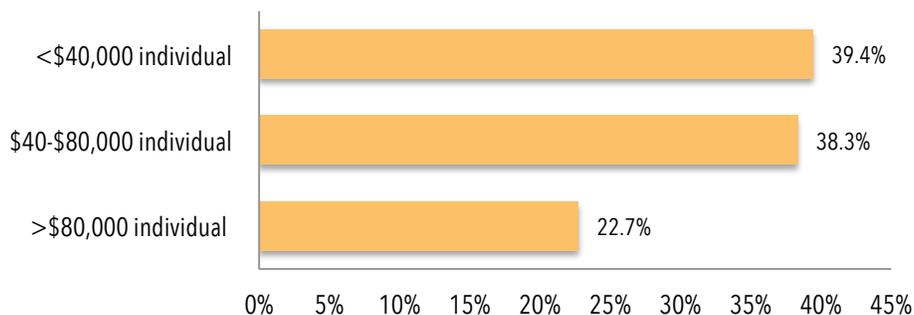


Figure 87: In last 3 months, still paying off student loans by individual income

SOURCE: HMS survey 2017. Significant at Pr=0.004



9.22 | Total amount of student loans when finished school

High student debt has become one of the defining features of the millennial generation. The amount of debt carried by Canadians under 30 is now double what it was in 1999. The Canadian University Survey Consortium surveyed more than 18,000 graduating university students from 36 Canadian universities for its 2015 annual report. The average debt owed was \$26,819.⁴³ Research suggests that such a large amount of debt can have an impact on a student or graduate's mental health.

One-third of all Hamilton millennial workers had no student debt when they finished school. 1 in 5 had loans of less than \$10,000; 1 in 3 millennials had loans between \$10,000 and \$30,000; 1 in 5 had loans of \$30,000 or greater. Five percent of millennials had loans of more than \$50,000.

The majority of millennial workers regardless of employment security or income had student loan debt of \$30,000 or less. Figure 88 shows that 1 in 5 millennials in precarious and vulnerable work had student debt over \$30,000. In Figure 89, 1 in 5 millennials earning more than \$80,000 had more than \$30,000 in debt.

Figure 88: Total amount of student loans when finished school by employment security

SOURCE: HMS survey 2017. Significant at Pr=0.691

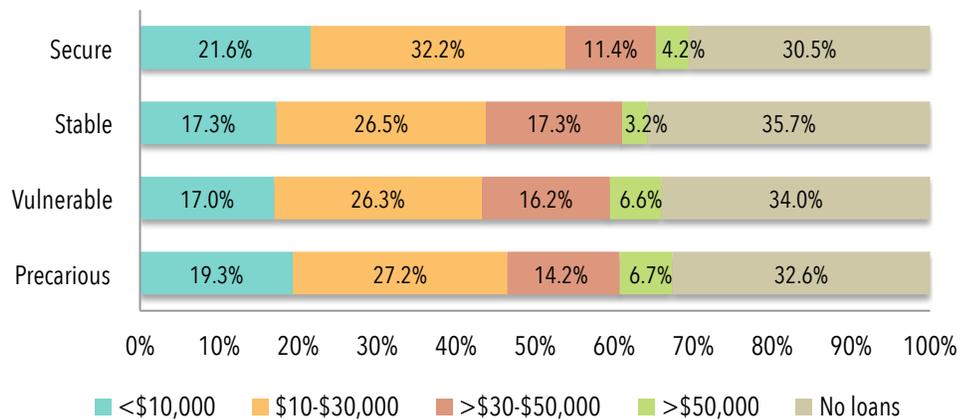


Figure 89: Total amount of student loans when finished school by individual income

SOURCE: HMS survey 2017. Significant at Pr=0.077



9.23 | Amount of savings

In Figure 90, millennials in secure employment have the highest amount of savings. One in 4 workers in precarious employment have no savings at all. Figure 91 shows that almost two-thirds of high-income earners have more than \$20,000 in saving compared to 1 in 3 mid-income earners and only 1 in 10 lower-income earners. One in 5 workers with incomes less than \$40,000 have no savings compared to 1 in 10 mid-income earners and 6% of high-income earners.

Figure 90: Amount of savings by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

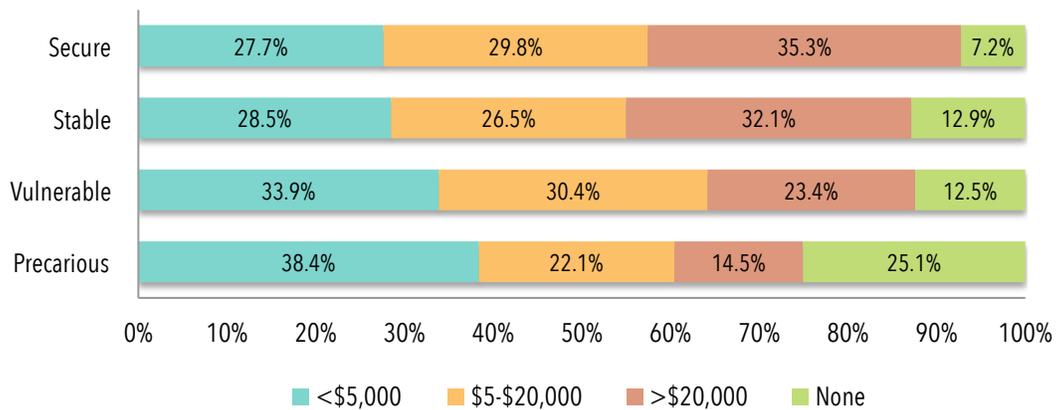
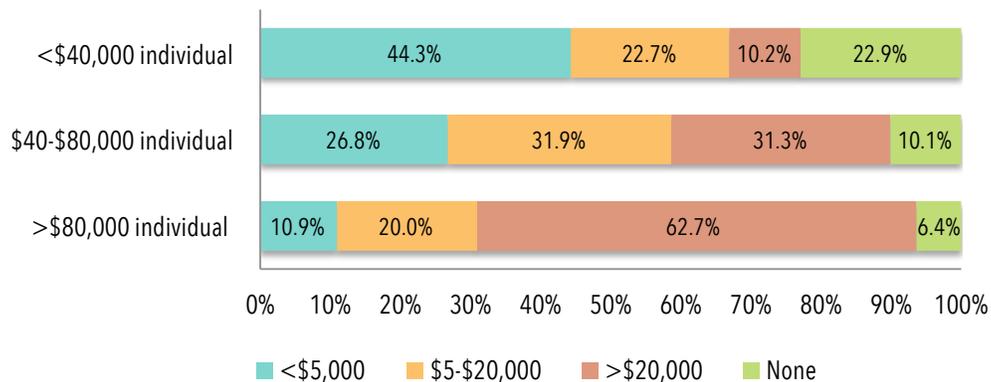


Figure 91: Amount of savings by individual income

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.3 | Earnings highlights

This section looks at how millennials support themselves. How many were the primary income earner in the household? What was their individual income and household income? How many relied on income support from someone who does not live in their household? How has their income changed in the last year and have they ever been refused a loan or mortgage because of their employment situation?

9.31 | Are you the primary income earner (breadwinner) in household?

Most of the millennials in our study are significant contributors to their household budgets. About one-third viewed themselves as primary income earners (36%), just under one-third were equal contributors (31%) and one-third were not the primary income earner (33%). Even looking only at millennials who live with someone else, just under two-thirds were either primary or equal contributors to their household budgets. Males were more likely to be the primary income earner than females. Racialized millennials were more likely to not be an equal contributor compared to white millennials. The tables below report only millennials who are not living alone. Figures 92 and 93 show the primary income earner is less likely to be working in precarious employment and earning less than \$40,000.

Figure 92: Primary income earner in household by employment security (excludes all millennials that live alone).

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

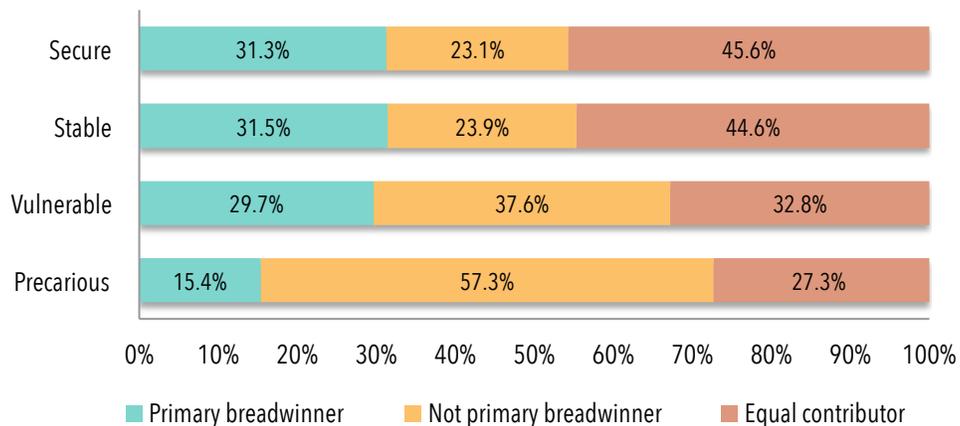
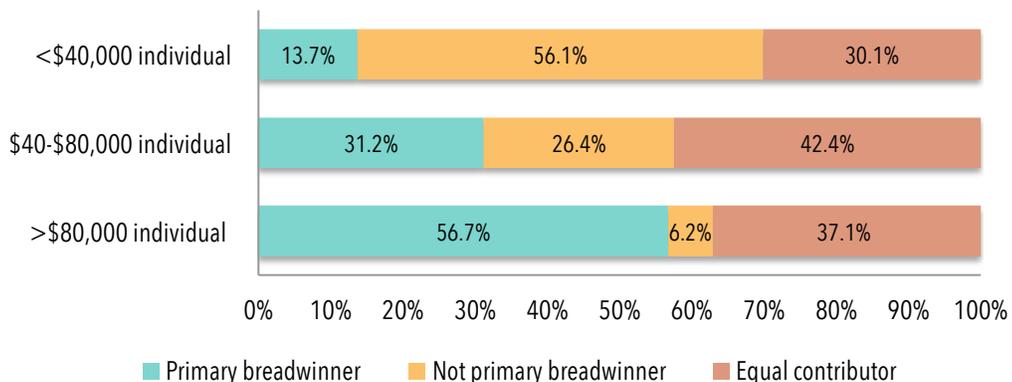


Figure 93: Primary income earner in household by individual income (excludes all millennials that live alone).

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.32 | Individual income

In Canada, middle-class incomes have been defined to be between \$54,000 and \$108,000 after tax⁴⁴ meaning 6 in 10 millennials are earning less than a middle-class income. Overall, 28% of millennials reported incomes below the Hamilton living wage (\$30,908), of which 15% reported incomes below Canada's Low Income Cut-Off (LICO) poverty line (\$24,600).⁴⁵ Gender income inequality was prevalent in the survey findings. More female millennials (46.4%) earn less than \$40,000 than males (34.4%), while three times more males earn more than \$80,000. Just less than one-half of both male and female millennials earn \$40,000 to \$80,000.

Figure 94 shows individual income for all the survey respondents. Figure 95 shows that 3 in 10 millennials earn less than the Hamilton living wage of \$30,908 per year and slightly fewer than 1 in 7 earn less than \$20,000, which is below the LICO poverty line.

More female than male millennials earn less than \$29,999 (< Hamilton living wage) — 29.7% of females compared to 23.1% of males. More racialized millennials (35.4%) earn less than \$29,999 than white millennials (14.6%).

Figure 94: Individual income of all millennials.

SOURCE: HMS survey 2017.

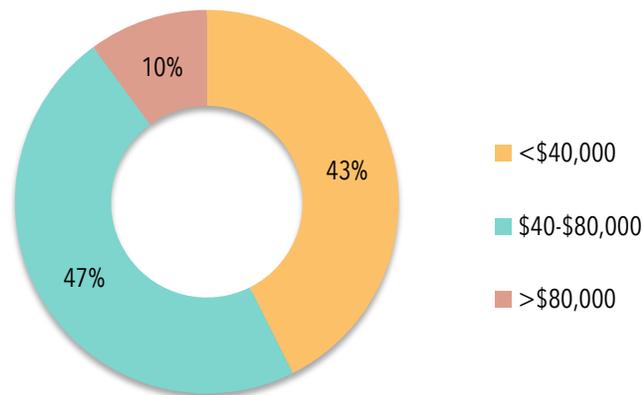


Figure 95: Low income earners.

SOURCE: HMS survey 2017.

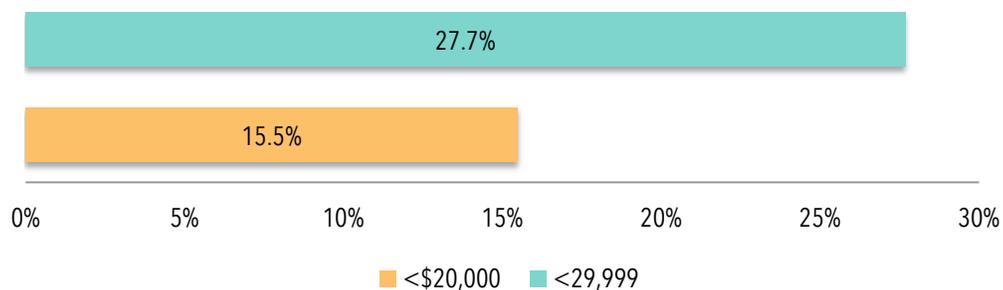


Figure 96 shows that 8 in 10 workers in precarious employment earn less than \$40,000. Figure 97 shows that more than 6 in 10 millennials in precarious employment earn less than the living wage calculation for Hamilton and that more than 4 in 10 live below the LICO poverty line.

Figure 96: Individual income by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

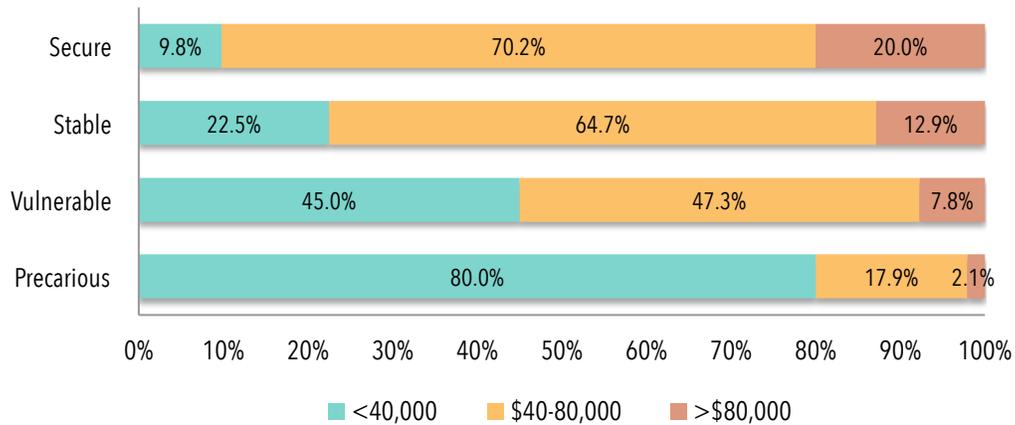
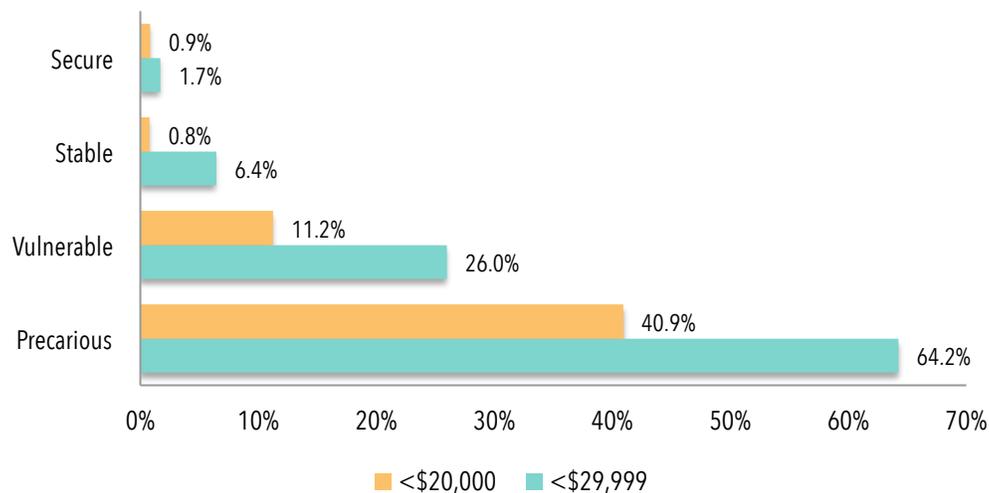


Figure 97: Low income by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.33 | Household income

Hamilton's median household income is \$69,024. Almost one-half of millennials reported living in households earning less than \$80,000, and 3 in 10 live in households earning less than the Hamilton living wage for a family of two people (i.e., \$61,815).

Figure 98 shows household income of all millennials. Figure 99 shows that 1 in 3 workers in precarious employment have an annual household income of less than \$40,000.

Figure 98: Household income of all millennials.

SOURCE: HMS survey 2017.

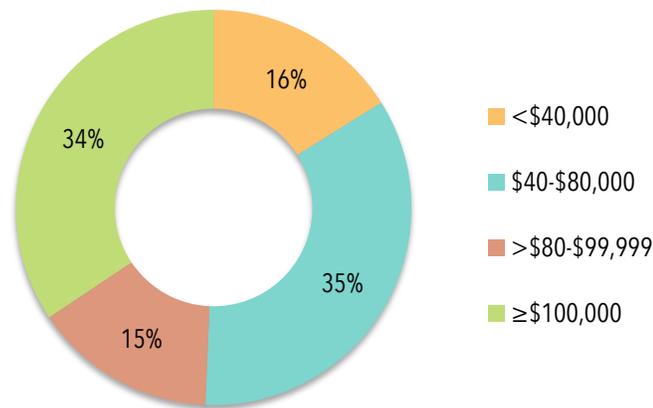
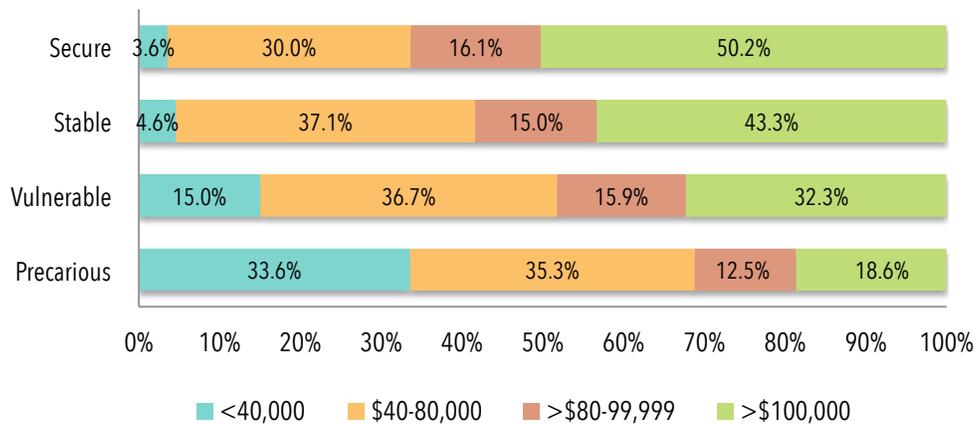


Figure 99: Household income by employment security

SOURCE: HMS survey 2017. Significant at Pr<=0.001



9.34 | Receive financial support from anyone living outside your household

Figures 100 and 101 show millennials working in precarious employment or earning less than \$40,000 are more likely to receive financial help from someone living outside of their household. One in 4 workers in precarious employment receive financial help compared to less than 1 in 10 millennials in secure employment. Six times more millennials earning less than \$40,000 get help from a non-household member than those earning more than \$80,000.

Figure 100: Receive financial help from anyone living outside of household by employment security

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

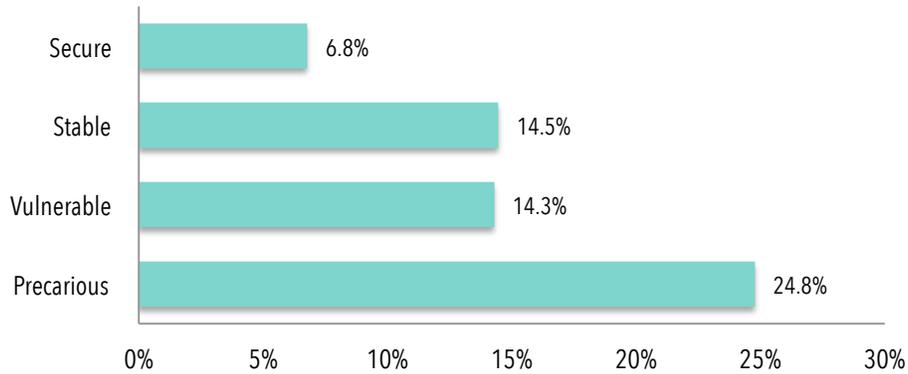
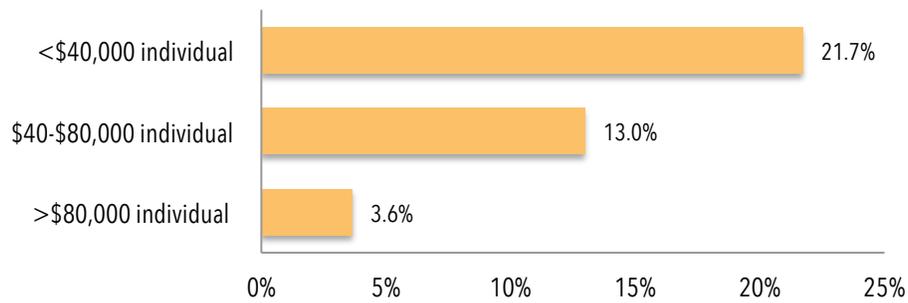


Figure 101: Receive financial help from anyone living outside of household by individual income.

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.35 | Income this year compared to last year

Overall, one-half of all millennials reported their personal income was the same as one year ago, while one-third reported a higher income and fifteen percent a lower income.

Figures 102 and 103 show that millennials working in precarious employment or earning less than \$40,000 are the most likely to report a lower income than last year. Six times more millennials in precarious employment than secure employment reported lower incomes.

Figure 102: Compared to one year ago, personal income this year lower, the same or higher by employment security?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

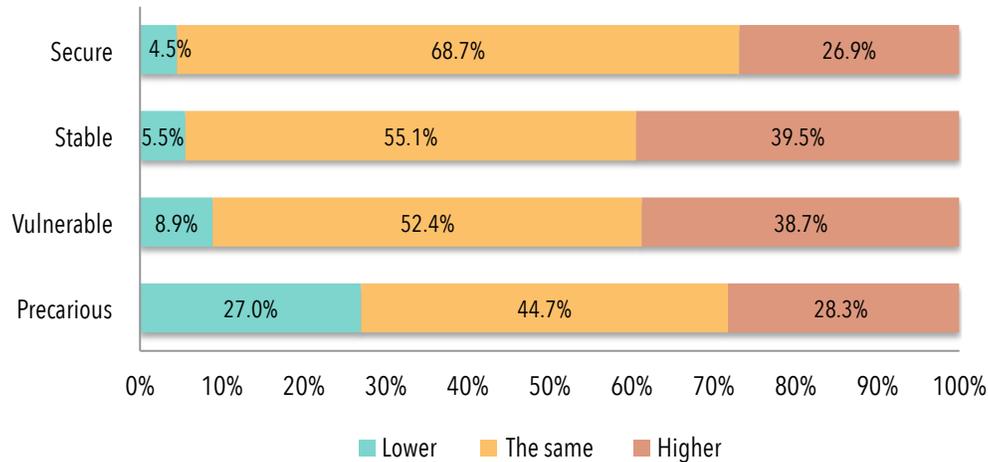
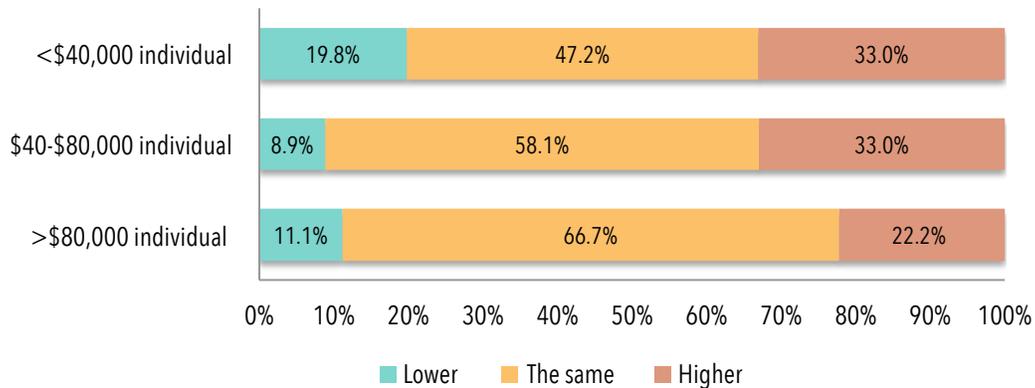


Figure 103: Compared to one year ago, personal income this year is lower, the same or higher by individual income?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$



9.36 | Refused financial services because of work situation – mortgage, loan, credit card, credit

Despite their employment insecurity, most millennials in this study have not been turned down for any financial services including loans, credit cards, line of credit or vehicle purchase. Of those millennial workers who have been turned down for any of the financial services, more were refused credit cards than mortgages or lines of credit. Figures 104 and 105 highlight the three financial services with the highest refusals: mortgages, credit cards and lines of credit. Millennials in precarious employment and those in the lower income category are the most likely to be refused a financial service. A very small number of millennials with high-income or those in secure employment have been refused any of the selected financial services.

Figure 104: Has employment situation resulted in being turned down for any financial services (i.e., mortgage, credit cards, credit) by employment security?

SOURCE: HMS survey 2017. Significant Pr<=0.001

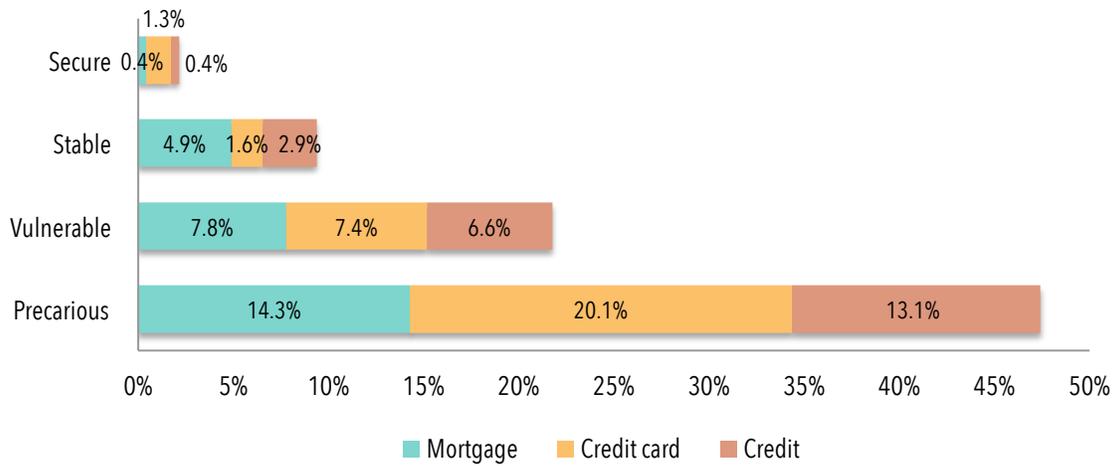
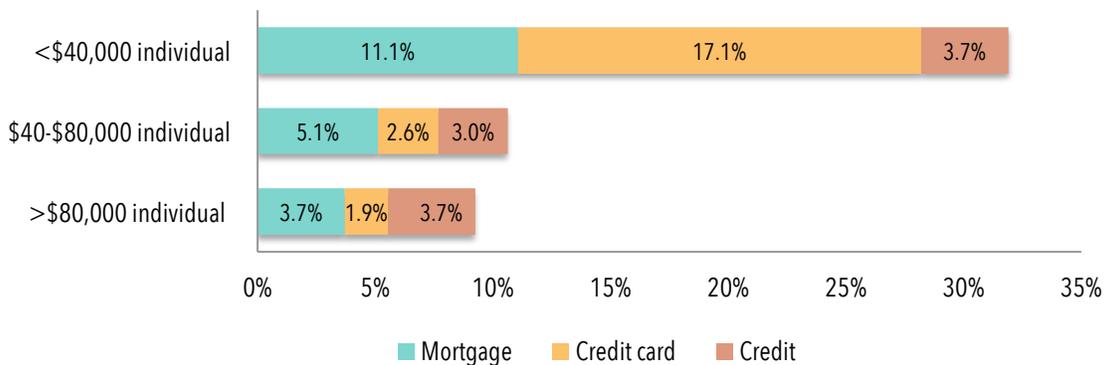


Figure 105: Has employment situation resulted in being turned down for any financial services (i.e., mortgage, credit cards, credit) by individual income?

SOURCE: HMS survey 2017. All significant at Pr<=0.001



9.4 | Benefits + pensions highlights

This section examines the work-related benefits that millennial workers receive. Overall, 6 in 10 millennial workers have no employer-paid pension and just less than one-half have no extended health benefits. Three-quarters of all millennial workers who are without employer-funded extended health benefits are not covered by someone else's employment benefits. The overwhelming majority of millennial workers (85%) agree that the government should provide benefits.

9.41 | Pensions + employer-funded benefits

The following figures focus on employer-funded pension plans/RRSPs, extended health benefits and dental plans. Figures 106a, 106b and 106c show that the majority of millennials in secure or stable employment receive pension plans, extended health benefits, dental plans and other employer-provided benefits. As the level of employment security decreases, pensions and benefits are far less likely to be provided to workers. Virtually all millennials in secure employment have an employer pension/RRSP compared to less than 1 in 5 in precarious employment. Figures 107a, 107b and 107c show that the majority of millennials earning \$80,000 or more receive most of these benefits and the majority of millennials earning less than \$40,000 do not receive these benefits. Three times more high-income earners than low-income earners receive employer benefits.

Figure 106a: Do you have a company pension plan or RRSP by employment security?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

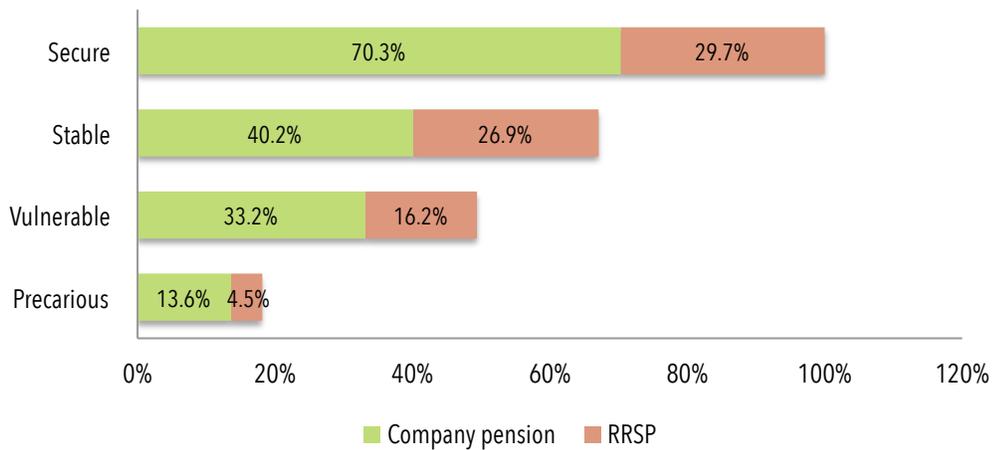


Figure 106b: Do you have employer-paid extended health benefits by employment security?

SOURCE: HMS survey 2017. Significant at $Pr \leq 0.001$

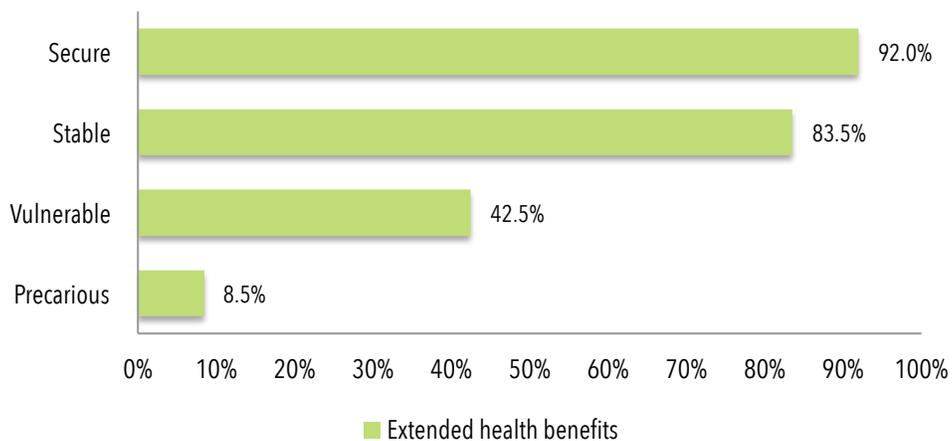


Figure 106c: Do you have employer-paid dental plan by employment security?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

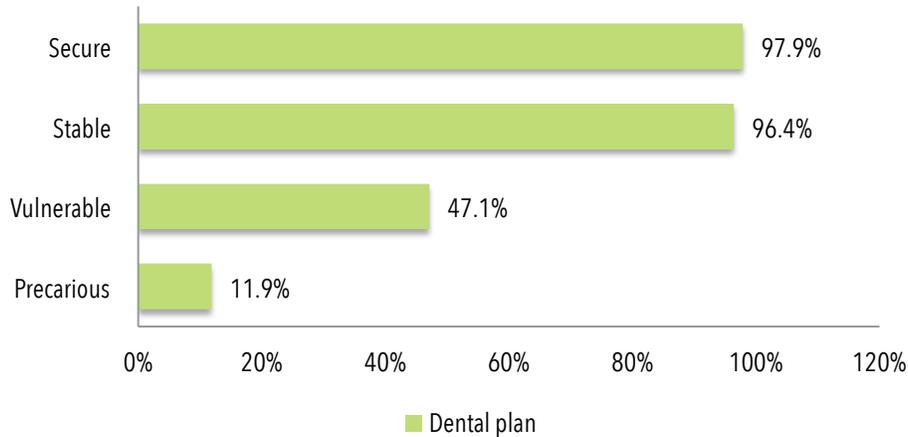


Figure 107a: Do you have a company pension plan or RRSP by individual income?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

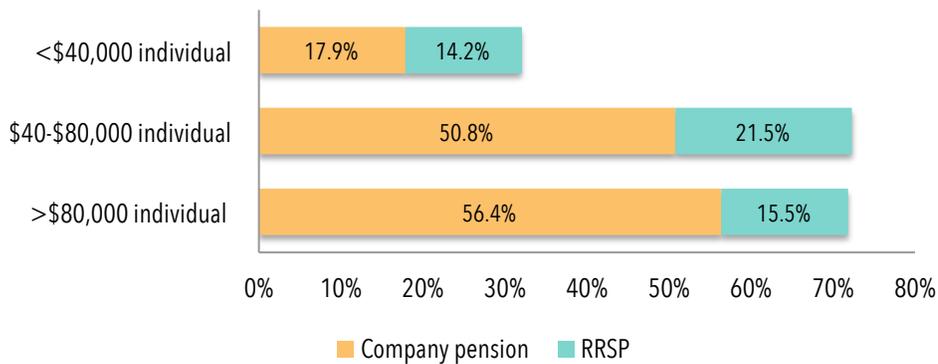


Figure 107b: Do you have employer-paid extended health benefits by individual income?

SOURCE: HMS survey 2017. Significant at $Pr <= 0.001$

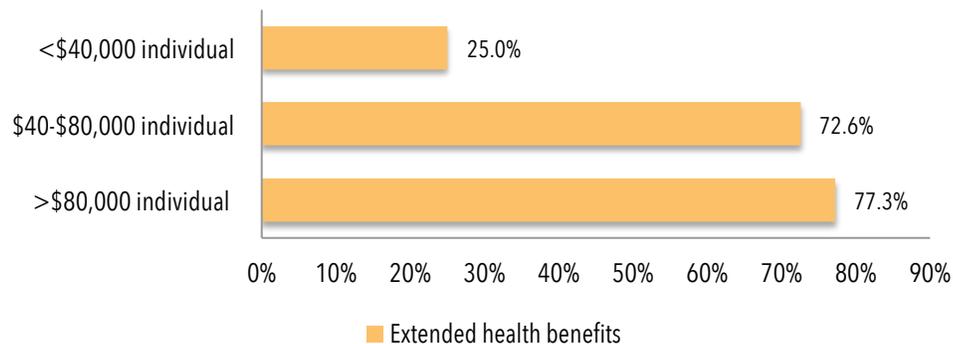
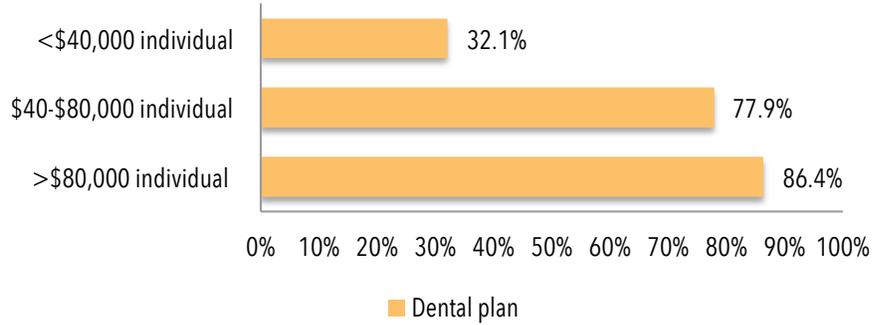


Figure 107c: Do you have employer-paid dental by individual income?

SOURCE: HMS survey 2017. Significant at Pr<=0.001



Figures 108 and 109 compare accessibility to the 15 possible employer-funded benefits identified in the study survey.

Figure 108: What employment benefits do you receive by employment security?

SOURCE: HMS survey 2017.

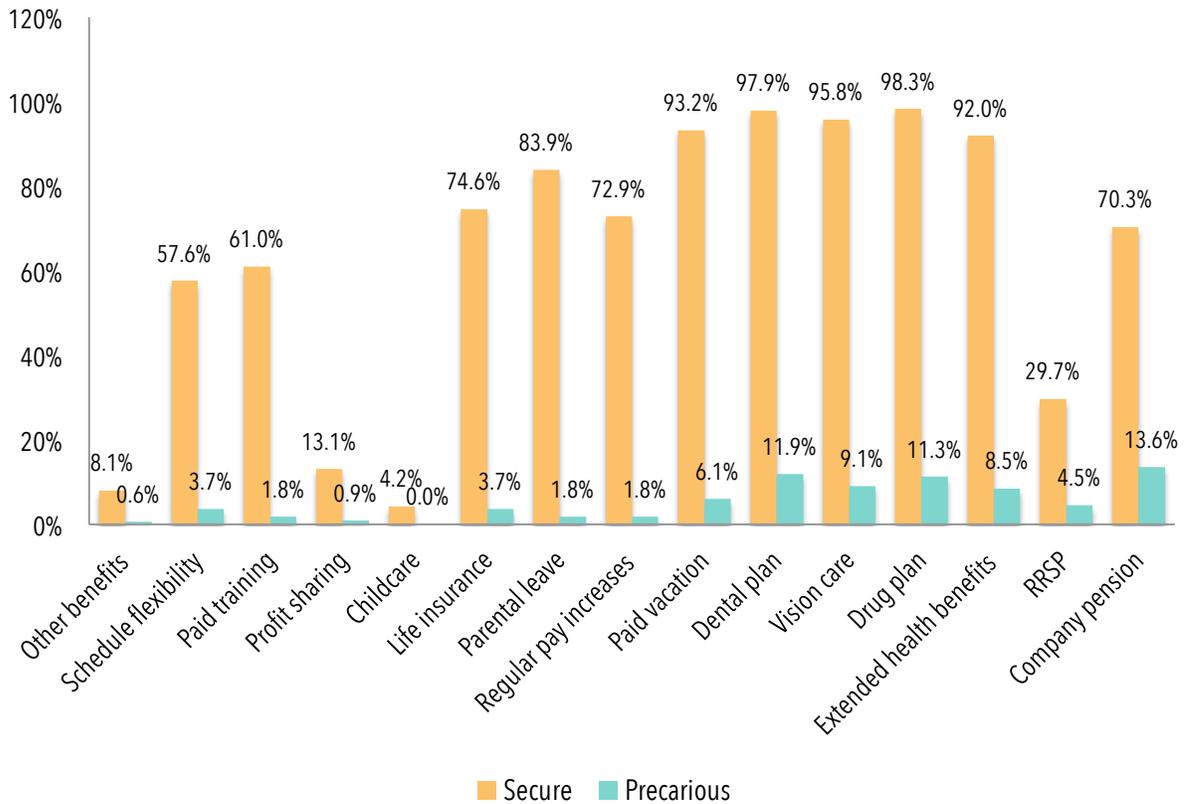
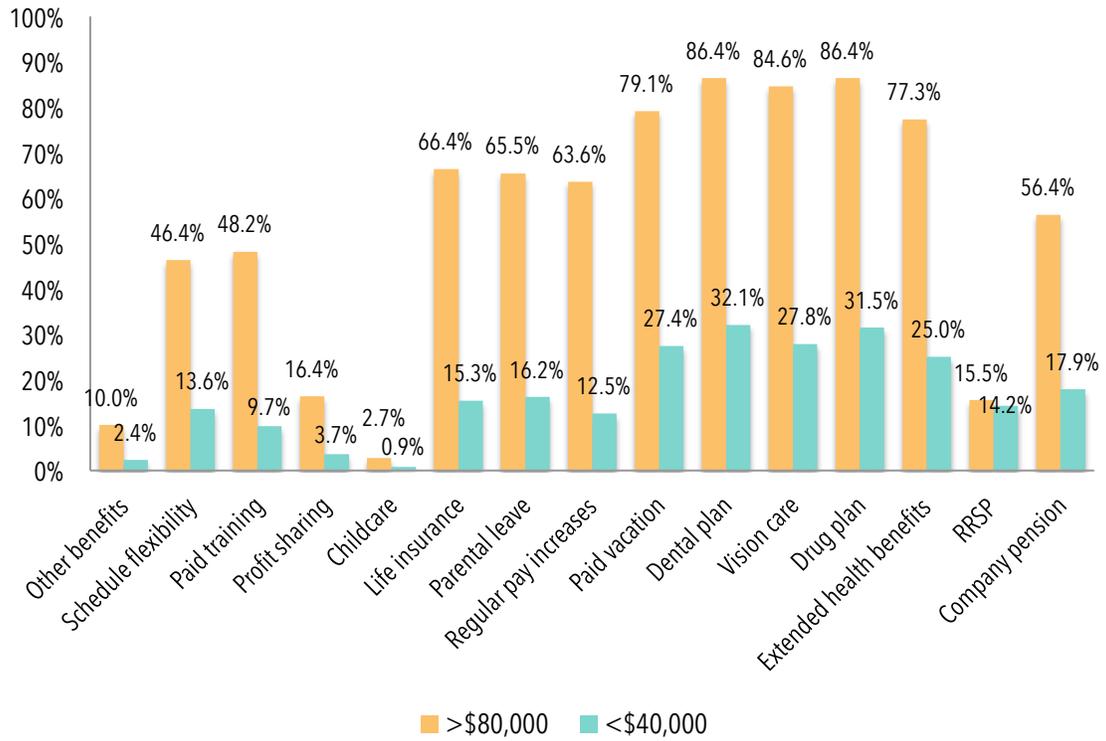


Figure 109: What employment benefits do you receive by individual income?

SOURCE: HMS survey 2017.



10. CONCLUSIONS



Summary

The Generation Effect's findings suggest that while all is not complete doom and gloom for the millennial generation, the overall outlook is not encouraging for many young workers. There are some serious, and in some cases, very disturbing issues affecting millennial workers as a result of their work situation.

Millennials entered a job market that was fundamentally different from that of their generational predecessors. Neoliberalism had replaced Fordism, the welfare state was in steep decline and precarious employment was growing at a faster rate than traditional full-time jobs. The labour market and world of work had changed significantly from what their parents had experienced.

Millennials not only started their formative years in a world of polarizing politics and events, but also entered adulthood and started their working lives in an economy that had become more polarized and less equal. The economic reality for this generation is one of financial challenge and insecurity, an extended reliance on family, far higher tuition fees and student debt, increasing income inequality, an unstable labour market with precarious employment and underemployment, and a soaring housing market. As a result, millennials face high rates of housing debt, and the delaying of key life decisions such as buying a car or home, getting married, and having children. The short-term effects of these factors could have longer term effects as some argue, "the more long-term the damage to young people's careers, the less they will earn over their lifetimes and the less tax they will pay."⁴⁶

Precarious employment is contributing to income inequality, the growth of poverty and the working poor. It poses a major health risk to millennial workers and their families, and makes work-life balance a challenge. The impact is far-reaching, and we are only beginning to see its consequences on workers, their families, communities and society at large. Without some significant structural and policy changes to the social safety net, and employment and labour laws, it is not hard to imagine that the social and economic reality for millennials may only worsen. The outcome could easily lead to more hardship for this generation and most likely the younger Generation Z that is just now starting its post-secondary education and will be entering the workforce within the next five years.

Millennials need help, here at home in Canada and around the world. Globalization has not only created an interconnected global economy that favours capital and the wealthy, but has also "globalized" work forces which are now experiencing the same social and economic challenges regardless of country. These challenges include income inequality, lower earnings than previous generations, underemployment and higher unemployment, out-of-reach housing markets, fewer if any extended health benefits and pension plans, and weaker workplace protections via employment, labour, and health and safety legislation. In the U.S., the PEW Research Centre reported similar findings and conclusions. "[American] millennials are the first generation to have higher levels of student loan debt, poverty and unemployment, and lower levels of wealth and personal income than their two immediate predecessor generations (Generation X and baby boomers) had at the same stage in life."

Poor mental health a red flag

Among the most significant findings of *The Generation Effect* is the impact of employment on the mental health of millennials. The millennial generation came of age during the mental health “stigma-busting” campaigns such as Bell’s “Let’s Talk,” or CAMH’s “Transforming Lives,” as well as being encouraged by their teachers, doctors and parents to get help if and when they need it,⁴⁷ which may explain their openness to speak out on mental health. Regardless, the poor mental health (i.e., depression, anxiety, anger) of millennials associated with the type of employment they are finding is a red flag for the medical profession, employers, policymakers and elected officials.

The debt loads from their post-secondary education are higher than experienced by previous generations. Research has shown that there is a relationship between high levels of debt and mental health. In Ontario, millennials under 30 now make up 14% of insolvent debtors in the province, and almost one-third of millennials who become insolvent carry student debt.⁴⁸ Financial insecurity is one of the contributing factors to poor mental health. Among the Hamilton millennials whose employment situation raises concerns about their ability to meet debt/financial obligations in the next 12 months, 44.6% reported poor/fair mental health.

Ontario’s Changing Workplaces Review + Bill 148

Employment precarity has been a growing part of the North American workforce and economy for decades, but employment and labour legislation has been slow to respond. Ontario’s employment standards and labour laws are outdated and long overdue for a major overhaul. Among the 173 recommendations in the Ministry of Labour’s 2016 *Changing Workplaces Review* at least 21 would address some of the issues that millennials face every day. However, governments still need to explore how coverage for employment standards can be expanded to include more workers.

Minimum wage vs. living wage

One of the first changes in the overhaul of Ontario’s *Employment Standards Act and Labour Relations Act* via *Bill 148, the Fair Workplaces, Better Jobs Act 2017*, was the increase in the minimum wage on January 1, 2018. This will improve the low-income earnings of a large number of millennials in low-paying employment. Working full-time at the new minimum wage of \$14 per hour still leaves a Hamilton worker earning less than the Hamilton living wage of \$15.85 per hour. It does little to address the lack of benefits or other rights associated with employment in Canada.

Workers and society should demand that employment of any kind offers a living wage, decent and safe working conditions, fair and equitable employment standards and a fair work-life balance. “The goal must be to provide the broadest spectrum of workers possible with workplace standards and access to collective bargaining.”⁴⁹ In summary, employment standards must address hours of work and overtime pay, have protections to ensure fair and more predictable schedules, repeal exemptions for public holidays, increase entitlement to vacation and other types of leave, introduce paid sick leave, and level the playing field for part-time, temporary and casual employees.⁵⁰

The living wage is a response to the “failure of the marketplace to produce jobs that pay wages that enable them to adequately support their families above the poverty level.”⁵¹ The minimum wage does not consider fully the basic requirements an individual or family needs to get by whereas the living wage is based on actual “local” costs of living. Therefore, higher (living) wages must be established to compensate for this structural failure.⁵² Low wages translate into low consumer purchasing power, which slows consumer demand and dampens economic growth — especially at the local level.⁵³ A policy in favour of rises in real wages will raise the purchasing power of working and middle class households.⁵⁴ While living wage ordinances generally do not mandate that all businesses pay their workers the set wage, it does set the stage for local businesses and other organizations to adopt good compensation policies and to contribute to building healthy vibrant communities.⁵⁵ A living wage ordinance would enable the city to leverage its purchasing power and leadership role to promote and help develop decent work practices among Hamilton employers.⁵⁶

The most reliable research suggests that U.S. cities, which have adopted living wage ordinances and/or substantially higher wages, have dramatically improved the incomes, security and lives of low-wage workers. There has been no negative impact on employment levels, and businesses have integrated the higher wages with minimal price increases of their goods or services. The living wage serves an important role in curbing the long-term erosion of working and middle class living standards, and the reduction of poverty and the working poor.

Basic income

One major social policy innovation that is under discussion is a guaranteed basic income – a new social safety threshold that can mitigate the social and economic consequences of precarious and low-wage work, and provide for the “necessities of a productive dignified existence and independent of the performance of work.”⁵⁷ The growth of precarious employment, the issue of technology, automation and the elimination of jobs as we move forward, and the challenge of low wages and earnings is more than enough reason to consider implementing a basic income program.

The long-term effect of a guaranteed basic income could stimulate economic growth in cities across Canada (via household spending), where 80% of Canada’s population lives and works. It could also allow governments to restructure all social support and health-related programs. Basic income has also had a positive impact on the health, welfare and living conditions of the people, families and communities who have participated in programs in the countries that have implemented such programs. Hospitalization rates declined, and both physical and mental health status improved across all age groups.

Basic income can create economic security for people who spend years on short-term contracts with no job security, no pension or benefits. It can help to close the gaps between short-term contracts and provide income bridging for workers who now have irregular income.

Temporary work

Temporary employment agencies and the triangular nature of the relationship between agency, client and the assignment employee were addressed in the recommendations of the *Changing Workplaces Review*, although it still recommends a six-month time period during which a temp worker can be paid less than a worker hired directly by the employer and doing the equivalent work. While far better than the current “indefinite” period that temp workers can be paid less, it stops short of fairness and equality.⁵⁸ However, Bill 148 now ensures more workers will see equal pay for equal work provisions as employers are now required to pay casual, part-time, temporary and seasonal employees at a rate of pay that is not less than the rate of pay for full-time employees performing substantially the same kind of work in the same establishment. These changes took effect April 1, 2018 and could affect as many as 35.3% of Hamilton millennials who are in insecure employment.

Work scheduling

Another recommendation from the *Changing Workplaces Review* recognized the need for predictable schedules for employees (and related issues such as an employee’s ‘right to request’ schedule changes) and recommends the development of a policy framework and the use of sectoral committees.⁵⁹ With Bill 148, employees in Ontario now have the right to request changes to their schedule or location after three months of employment without fear of retribution, and can refuse shifts without fear of repercussions, if shifts are assigned with less than 96 hours notice. This change will help the 36% of Hamilton millennials whose work schedules change unexpectedly, but particularly the 65% of millennials in precarious employment, who reported their schedule changes occurred often or sometimes unexpectedly.

Benefits + pensions

The *Changing Workplaces Review* did not recommend extending the principle of fairness and equality of treatment to benefits, although it does suggest there should be a minimum standard of insured health benefits across workplaces. Extending and expanding health benefits (i.e., vision, dental, mental) to all workers and their families regardless of work type or status should be a top priority of provincial and federal governments. Providing extended health benefits would help more than 40% of millennials in general who do not have employer-funded benefits, but specifically the 90% of millennials in precarious employment and 57% in vulnerable work who do not received extended health benefits.

While the Ontario government’s extension of drug coverage to children and youth up to 24 years of age as of January 1, 2018 increases access, it still leaves a very large proportion of millennials without any assistance to help with high drug costs – 40% of millennials between 25 and 34 years do not have a drug plan. Only 11.3% of millennials in precarious employment and less than half of those in vulnerable employment have (prescription) drug plans. Quebec made the purchase of drug insurance mandatory in 1997 and subsidized the premiums for individuals who could not afford them.⁶⁰ In 2002, British Columbia introduced a more universal and cost-neutral drug plan called FairPharmacare. The plan covers all citizens who don’t have employer-based insurance and charges an income-tested deductible.

The province of Alberta has made supplementary health insurance available to non-seniors who do not have group coverage or have income above the social assistance cut-offs.⁶¹

Statistics Canada data for 2014 show that only 38% of Canadian workers were covered by some type of workplace pension – a drop from 42% in the late 1990s.⁶² In Ontario, almost 50% of workers lack an employee-sponsored pension plan.⁶³ This reflects the rising employment precarity in the province. A total of 37% of all millennial workers have an employer-provided pension plan while 18% of millennials have an employer who contributes to an RRSP. Among workers in precarious employment, only 13.6% have a company pension plan and 4.5% have an employer contributing to an RRSP. Both the provincial and federal governments need to address pension reform to ensure the needs of workers in precarious (and vulnerable) work are supported.

Mental health

Mental health was not directly addressed in Bill 148, yet it is *The Generation Effect's* “flagship” finding. Many millennials report poor mental health and, for many, this is associated with the insecurity of their employment. Other provincial governments have begun to enact some changes to their respective employment and labour legislation. The province of Quebec has made a concerted effort, creating a publicly funded therapy program at a cost of \$450 million.⁶⁴ In the private sector, most companies who offer mental health-related benefits offer very limited and minimal coverage, many no more than \$400 per year, which is barely enough for a couple sessions. Starbucks is making a serious effort to provide employees who work more than 20 hours per week (three-quarters of their 19,000 Canadian employees) with access to mental therapy. The policy does not restrict the kind of therapy that will be covered, requires employees to see a licensed social worker or psychologist, does not require a doctor's referral, and is large enough to make a difference – \$5,000 of coverage per employee.⁶⁵

Affordable housing

Housing was one of the top two issues identified by Hamilton millennials. The goal of buying that first house is a major economic challenge for millennials today. The soaring cost of housing has put home ownership further away for an increasing percentage of millennials. A 2016 Frontier Centre for Public Policy report, reported that Canada's house prices have grown nearly three times faster than household income since 2000.⁶⁶

In Canada, 37% of millennials who own a home said they had help from their parents. A 2016 Bank of Montreal study found that 44% of Canadian millennials expected help from parents when buying their first home, either in the form of a loan or gift.⁶⁷ The issue for millennials is affordability. Canada has seen some of the lowest wage growth of the 10 countries surveyed in recent years, while experiencing some of the highest house-price inflation. The countries with the lowest millennial home ownership rates are also the ones with the highest house-price growth in recent years.⁶⁸

A 2017 survey of Canadian millennials conducted by Angus Reid for CIBC, reported that 81% of respondents (aged 18 to 34) who owned a home said they intend to sell it. While 4 in 10 of them plan to upgrade, almost two-thirds said they were selling due to the high cost of carrying a mortgage and other housing costs. The cost of housing is making them cash poor. Additionally, 57% said they worry rising interest rates will make their mortgage payments unaffordable; 36% said renting is “the better option.” Among millennials who don’t own a home, 1 in 4 say they will never own one, while almost 1 in 3 doubt they will be able to afford one.⁶⁹

Affordable housing must be a priority issue for all three levels of government, but in particular municipalities, which have the power and authority to designate and determine housing requirements through local development, bylaws and progressive housing policy.

Tuition fees + student debt

Post-secondary education has been a defining character of the millennial generation. Higher education was supposed to result in better job and career opportunities. By 2015, more than 2 million students were enrolled in Canadian post-secondary institutions – compared to 800,000 in 1980 when the late baby boomers were attending university and college.⁷⁰ “In real terms, tuition fees are 160% higher today than they were in 1990.⁷¹ The soaring cost of tuition fees has left the millennial generation with high levels of student debt. The amount of debt carried by Canadians under 30 years is now double what it was in 1999. Young Canadians are now more likely to live in poverty than older Canadians: 15% of Canadians aged 20-34 are living in poverty, which is “drastically and exponentially expanding the working poor.”⁷² *The Generation Effect's* findings concur with this national research. The income insecurity of millennials combined with their debt burden has resulted in the federal government, since 2012, writing off almost \$1.2 billion in student loans representing more than 150,000 loans.⁷³

While eliminating tuition fees for post-secondary education has come up repeatedly in Canada, nothing has ever been seriously considered. The experience of students in European, Asian and South American countries shows that it is doable in Canada. No tuition fees is a successful model for post-secondary education, is a good economic investment, and would result in reducing the debt and loan burden of young Canadians, and indirectly, improve the mental health conditions of young Canadians, and subsequently reducing the barriers to adulthood.

In Quebec, students have not paid tuition fees to attend a Collège d’enseignement général et professionnel (CEGEP), commonly referred to as general and vocational colleges, since the 1960s. The province’s goal is to reduce the financial barriers for those who choose to pursue a pre-university or technical program, and has since been extended to university education by controlling tuition fees. Undergraduate and graduate students in Quebec have paid the lowest tuition fees in Canada over the last few decades, and thus have lower debt levels to contend with after graduation.⁷⁴

The Ontario government's 2017 Ontario Student Grant program, which eliminates tuition fees for college and university students in families earning less than \$50,000 per year is a positive step toward the elimination of all tuition fees. Although this program won't help millennials, it might help members of the Generation Z who are just beginning to enter their post-secondary years.

Final words

We hope this report will make a useful contribution to our understanding of the impact of neoliberalism on our workforces and workplaces. Work has changed. Many or most would say not for the better. The standard employment relationship is no longer the norm for the majority of millennial workers. Precarious employment is growing faster than all other types of employment. It is having a serious impact and influence on our personal, family and community lives. *The Generation Effect* shows us that "work" should be viewed through different employment security lenses to better understand the problems, and propose appropriate and effective solutions. Millennials are being penalized through no fault of their own, and despite their historically high levels of education and skills.

This study has revealed the many social and economic dilemmas facing millennial workers. Employment precarity is a defining part of the contemporary workplace fabric. Income insecurity and inequality are growing and polarizing this generation into "have" and "have-not" millennials. The combined impact of precarious jobs, low income, few if any benefits or pensions has resulted in the delay of forming relationships and marriage, having children and being able to buy a home. It has created instability in households, forced many millennials to return to or stay with their parents, and limited their family and community activities. Almost one-half of millennials are unsure of their career opportunities and many doubt their quality of life will be the same or better than their parents. But it is the alarming pervasiveness of poor mental health, anger and depression among a large percentage of millennials that is the most disturbing finding. These are the consequences of a neoliberal economy, a fragmented labour force, inconsistent and outdated legislation, and growing workplace inequality.

Study after study shows millennials are significantly challenged by the current state of work and the labour market. American researcher Ruth Milkman sums up the outcomes of the 2008 financial crisis for millennials as follows: It created "a generation of twenty-something's whose projected life-arc has switched, quite suddenly, from an upward curve to a downward one."⁷⁵ *The Generation Effect* confirms that many millennials are on a downward arc.

12. APPENDIX A | METHODOLOGY



The *Hamilton Millennial Survey (HMS)* study's methodology included both qualitative (personal interviews) and a quantitative (online survey) and was approved by the McMaster University Research Ethics Board. The online survey was developed from January to March of 2017 and conducted between April 1 and May 7, 2017. Eligible individuals were born between 1982 and 1997, and had to have worked for pay during the previous three months. A total of 1,189 millennials not in full-time education who reported a Hamilton or Burlington postal code completed the full 89-question survey.

The questionnaire was constructed on McMaster University's Lime Survey tool. A custom URL (i.e., www.HamiltonMillennialSurvey.ca) was purchased and linked to the survey. Select questions were adopted from the PEPSO surveys to enable comparative analysis of precarity between generations in Hamilton: the Baby Boomers, Generation X and the millennials. The 12 questions from the PEPSO studies that defined the *Employment Precarity Index* were included. Select questions developed for the 2016 qualitative interview study with self-employed Hamilton millennials were also included in the online survey. The survey featured eight distinct sections: 1) volunteering and community, 2) your health, 3) about yourself, 4) your household and family, 5) the job that paid you most in the last 3 months, 6) your overall employment experience, 7) income stress and 8) quality of life.

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

Hamilton Millennial Survey development

The survey reached a broad spectrum of millennials living in Hamilton. Initially, support for the survey was sought from key Hamilton organizations: the Hamilton Chamber of Commerce, alumni departments of Hamilton's three post-secondary institutions (McMaster University, Mohawk College and Redeemer University), and the boards of directors of two of the largest young professionals organization (Hamilton HIVE) and Hamilton Young Entrepreneurs and Professionals (YEP). Letters detailing the goals and purpose of the survey were emailed to all members of the Hamilton Chamber of Commerce human resources committee, 96 Hamilton employers, 20 temp agencies, and public sector institutions, including the City of Hamilton and Hamilton Health Sciences. Employment support organizations included the Hamilton Workforce Planning Board, SPRC, Ontario Works Career Development Centre, Hamilton Community Foundation, Hamilton & District Labour Council, Industry Education Council and Hamilton's Skills Development Flagship (a network of organizations focused on children and families, housing and skills development).

Many of the organizations placed an announcement of the survey in their respective employee or member newsletters and/or on their social media platforms. An announcement of the survey was also sent to the Hamilton Mayor's office and to all Hamilton City Councillors.

A communications plan was created with the single goal of raising awareness of the online survey. Meetings were held and presentations made to several Hamilton employment-related organizations and agencies, employers, post-secondary institutions, labour and professional organizations. The presentations focused on the purpose and goals of the study, and the need reach as many Hamilton millennials as possible. While expectations in terms of response levels varied, the final *eligible* 1,189 respondents far surpassed expectations (i.e., 200 respondents). Another 628 millennials without a Hamilton or Burlington postal code also completed the survey for a total of 1,817 respondents, but those 628 have been excluded from this report.

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

Social media strategy to enhance participation

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

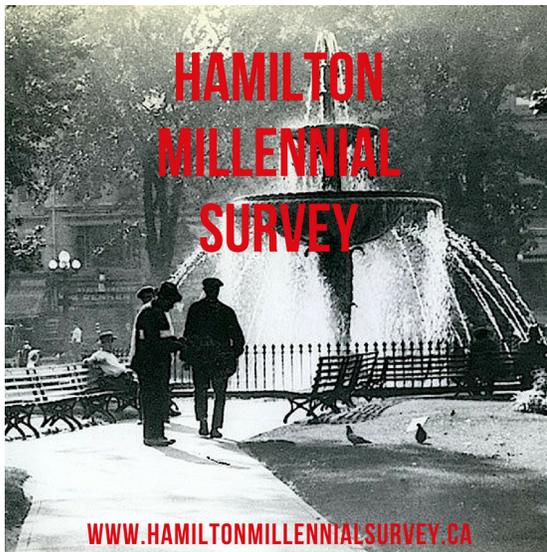
A total of 54 original Facebook postings (including graphic posts) were completed during the five weeks that the survey was open – postings were placed at least three times each day. Re-postings by other people occurred throughout the duration of the survey and contributed to a heightened awareness of the survey. Twitter was also part of the social media strategy, although to a lesser degree. The hashtags #HamOnt and #millennials were used in all Twitter postings. The social media strategy also included targeting "millennial-friendly" organizations and individuals on Facebook that could help promote the survey through reposting. During the five weeks, three Facebook ads were also purchased to "boost" placement among specifically targeted Hamiltonians on Facebook born between 1982 and 1997. The Facebook campaign reached 20,715 people. Because of the length of the survey (89 questions) and the 20-25 minutes to complete it, a post-survey random draw with incentive prizes was held with 34 prizes to help motivate and encourage survey participation. Prizes were secured from several of Hamilton's major cultural and sports institutions: 17 pairs of tickets to various Hamilton music, theatre and sports events, four certificates to local restaurants and 13 iTunes gift cards. A total of 1,279 survey participants entered the random post-survey draw.

13. APPENDIX B | SOCIAL MEDIA STRATEGY SAMPLES



WORK EXPERIENCES.

Survey deadline extended to May 7. Participate and enter draw.





WHEN ASKED ABOUT THE DISADVANTAGES OF SELF-EMPLOYMENT

Money, security and the benefits. When it is contract, you are not sure, you can't really plan ahead too, too much. Things that require big investments like a mortgage and starting a family, those are things that are a little bit more tentative when you don't have [regular income]. I mean, with a full time job, with a full time position, you can plan ahead five years if you need to.

MARK
2016 STUDY OF HAMILTON
SELF-EMPLOYED
MILLENNIALS



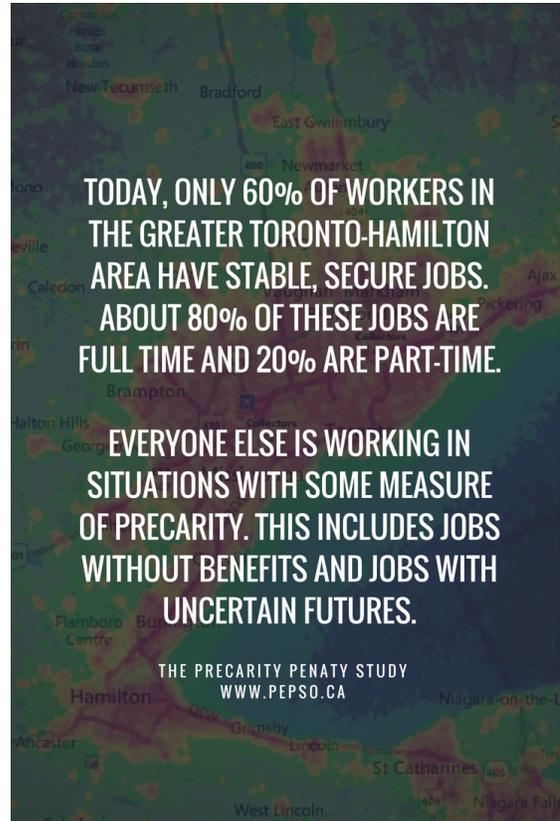
Nearly seven out of ten (68%) of hiring managers say millennials have skills prior generations do not, and more than eight out of ten (82%) hiring managers feel that millennials are technologically adept. In addition, 60% of hiring managers agree that millennials are quick learners.

ELANCE-ODESK STUDY:
MILLENNIALS ARE POISED TO
DRIVE THE FUTURE OF
BUSINESS



Angus Reid Institute

A recent survey found that 45% of 18 to 34 year olds (millennials) in the GTA are considering leaving in order to find cheaper real estate. To many, that means looking west to Hamilton.



TODAY, ONLY 60% OF WORKERS IN THE GREATER TORONTO-HAMILTON AREA HAVE STABLE, SECURE JOBS. ABOUT 80% OF THESE JOBS ARE FULL TIME AND 20% ARE PART-TIME.

EVERYONE ELSE IS WORKING IN SITUATIONS WITH SOME MEASURE OF PRECARITY. THIS INCLUDES JOBS WITHOUT BENEFITS AND JOBS WITH UNCERTAIN FUTURES.

THE PRECARITY PENALTY STUDY
WWW.PEPSO.CA

THE NEXT CANADA

POLITICS, POLITICAL ENGAGEMENT & PRIORITIES OF CANADA'S NEXT ELECTORAL POWERHOUSE: YOUNG CANADIANS

A majority of current post-secondary students are worried about the amount of student debt they will graduate with, about the number of jobs opportunities waiting for them when they graduate, and their ability to save enough to buy a home within five years of graduation.

Report Commissioned by the Canadian Alliance of Student Associations

Prom Sea To Sea

THE PRECARIETY INDEX

- Not paid if miss work
- Not in standard employment relationship
- Weekly income not stable
- Hours worked not stable
- Work on call
- Don't know work schedule in advance
- Paid in cash
- Temporary employment
- No benefits
- Weak voice at work

SOURCE: The Precarity Penalty

STRESS, UNHAPPINESS AND AN UNHEALTHY HOME LIFE ARE THE BIGGEST CONSEQUENCES OF UNSTABLE EMPLOYMENT. WORK TO BECOME.

31% OF SURVEY RESPONDENTS SINGLED OUT THEIR EMOTIONAL HEALTH AS THE MOST SIGNIFICANT CASUALTY OF PRECARIOUS WORK

ONTARIO FEDERATION OF LABOUR 2017 SURVEY

“ Millennials who are currently entering or adjusting to the workforce are stressed – really stressed. Three-quarters of millennials (aged 18 to 34) report losing sleep due to stress and one-third of them rank their overall stress level as eight out of 10 or higher. This number is almost 2.5 times higher than what was reported by their parents' demographic, aged 55+.

MARKETWIRED ”

THE GAME

If you were born between 1982 and 1997, tell us about your work experience.

Complete the survey and enter our draw for amazing prizes:

Tickets to Red Hot Chili Peppers, Hamilton Tiger-Cats vs. Toronto Argos, Cirque du Soleil, Hamilton Philharmonic Orchestra, Theatre Aquarius Mamma Mia, dinners at The Other Bird Hamilton restaurants, and iTunes gift cards.

www.HamiltonMillennialSurvey.ca
April 1-30, 2017

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14. APPENDIX C | DEFINING INDIVIDUALS IN PRECARIOUS EMPLOYMENT⁷⁶

Early research on precarious employment compared the conditions of employment of a group of workers who self-defined as being permanently employed with a group that self-identified as not being permanently employed. Recent research has used more sophisticated measures. These involve developing indexes based on several different indicators of employment conditions. They focus on a continuum of precarity from low to high. This is the approach adopted in this report.

We used 12 survey questions to create 10 indicators of employment security for the *Employment Precarity Index*. The respondents' answers to each indicator were scored out of 10. The exact value depended on the answer choices for each question. Yes/no questions were scored as either 0 or 10. Indicators with more than two choices could have several values between 0 and 10. The Index took a value between 0 (low precarity) and 100 (high precarity). A 2015 PEPSO survey was used to establish the scores for precarious and secure employment. In that study, respondents who had EPI scores in the top 25% were categorized as precariously employed and those with the 25% lowest EPI scores were categorized as securely employed. This study uses the 2015 category points for comparative purposes.

These are the questions used:

1. Do you usually get paid if you miss a day's work?
2. I have one employer, who I expect to be working for a year from now, who provides at least 30 hours of work a week, and who pays benefits.
3. In the last 12 months, how much did your income vary from week to week?
4. How likely will your total hours of paid employment be reduced in the next 6 months?
5. In the last 3 months, how often did you work on an on-call basis?
6. Do you know your work schedule at least one week in advance?
7. In the last 3 months, what portion of your employment income was received in cash?
8. Form of employment relationship (short-term, casual, fixed-term contract, self-employed, permanent part-time, permanent full-time).
9. Do you receive any other employment benefits from your current employer(s) such as a drug plan, vision, dental, life insurance, pension, etc.?
10. Would your current employment be negatively affected if you raised a health and safety concern or raised an employment rights concern with your employer(s)?

Details on how the EPI was constructed can be found at www.pepsoc.ca under **"tools."** Readers who want to measure their own EPI can use the also located under tools.



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