

BRUCE GREY OWEN SOUND



Submission on Ontario Workplace Reforms (Bill 148)

Bruce-Grey-Owen Sound NDP submission to Ontario

July 21, 2017

Authored by David McLaren
40 Sydney Bay Rd
Neyaashiinigmiing, ON
N0H 2T0
519-534-4107
david.mclaren@utoronto.ca

The Bruce-Grey-Owen Sound Electoral District Association of the New Democratic Party is responsible for nominating candidates for federal and Ontario elections and generally conducting the business of the Association in the riding. Currently, our principle concern is the poor state of the region's economy, particularly the precarious work that constituents must accept now that manufacturing jobs have left the area. We have studied the impact of precarious work on constituents and note that it has significant adverse consequences for people's health and their ability to participate in the economic and social life of their communities. This is a problem common to many rural communities in Ontario. We have always advocated for a living wage as a way to better the lives of people in Bruce-Grey-Owen Sound, and to alleviate growing inequality in Ontario.

This document is online at <http://www.bgos-ndp.ca/submission-on-ontario-workplace-reforms-bill-148.html>

Bill 148 - Fair Workplaces Better Jobs Act 2017

Bruce-Grey-Owen Sound NDP submission to Ontario

It is not the intention of our submission to parse Bill 148. That job has already been done by others. Rather, we will make the case that Workplace Reform, along the lines that Ontario has proposed, is long overdue and is needed in areas such as Bruce-Grey-Owen Sound now. We also report on submissions to local governments in this area encouraging them to support increases in the minimum wage. Their refusal to do that tells us that Provincial legislation is needed.

We support the [recommendations of the Ontario Federation of Labour](#) (OFL) on reforms to the *Labour Relations Act* with particular emphasis on the full expression of workers' rights to free association, to choose the union they want to represent their interests and to withhold their labour in order to get to a fair collective agreement. We note that these things have been reinforced by the courts.

For reasons outlined below we further recommend that Ontario:

- Protect and promote the rights of all workers to organize and to choose union representation in all industries, but with priority given to workers in franchises.
- Return to the pre-Harris era of a single vote for unionization for all categories of workers.
- Disallow replacement workers by repealing this Harris era law.

We also support the [recommendations of the Workers Action Centre](#) (WAC) on reforms to the *Employment Standards Act*, particularly those in support of raising the minimum wage to \$15 an hour and equal pay for equal work.

However, a minimum wage is not a living wage and \$15 an hour is over six dollars short of the current living wage for Grey Bruce – just recently [pegged by the United Way of Bruce Grey at \\$21.01 an hour](#). If a minimum wage doesn't cover basic living expenses, then it is a poverty wage.

The social determinants of poverty are now well known. A poverty wage puts people into debt. A poverty wage puts people into poor housing and on bad diets. A poverty wage puts people in the hospital. A poverty wage is a public subsidy for private profit.

Therefore, for the reasons outlined below, we recommend that soon after legislating a \$15 an hour minimum wage, Ontario:

- Begin studying how to implement a living wage.
- Consider allowing municipal governments to set the living wage for their own regions, based on generally accepted principles such as those the United Way uses (a living wage varies according to region depending on housing, transportation, food costs, etc).¹

The Need for a Living Wage

The author of this submission also wrote a [Report on Precarious Work](#) (Feb 2015) for a volunteer group, Peace and Justice Grey Bruce. That report lays out the economic case for paying workers a living wage. The United Way of Bruce and Grey calculated the living wage for this region in 2014 to be \$17.10

A living wage is what it costs to meet basic expenses – food, shelter, insurance, phone, Internet, a short vacation in Ontario, contribution to day care, school-related costs. These are things most of us take for granted. But they are simply not available for the 25-30% of Ontarians who make less than \$15 an hour.

There is no flexibility in workers' budgets for making anything but survival decisions. That, as Mullainathan and Shafir have pointed out in their book, [Scarcity: Why Having Too Little Means So Much](#), can lead to choosing from a narrow range of bad decisions on lifestyle, work, education.² That may be the main reason for such a strong link between poverty and ill-health and social stresses, phenomena well documented by [Dennis Raphael](#) in Canada and [Richard Wilkinson and Kate Pickett](#) in the UK.

The Peace and Justice Grey Bruce *Report on Precarious Work* argues that, on the evidence, paying a living wage would ...

- reduce costs to the Ontario health care system,
- reduce reliance on Ontario Works (many people choose welfare over work because it puts more money in their pockets),
- reduce costs for municipalities struggling to provide subsidized housing,
- enhance citizens' participation in the economic and social life of their community,
- enable employers to retain employees longer, to train them on the job and thereby create a more responsible and reliable workforce,
- inject much needed cash into the local economy.

For example, paying a living wage (which then was around \$15/hr) would inject [\\$40 million into the economy of Grey Bruce](#). Practically all of this money would be spent locally. Even if only the big box stores in our region paid a living wage, some \$23 million would flow into the local economy. In Owen Sound, \$15 an hour (no longer a living wage in this area) would add over \$5.5 million to the City's economy.

Complicating the discussion of minimum wage is the [stagnating Canadian economy](#). Citizens (not corporations) are the key driver of our economy, contributing roughly 60% to the GDP with their purchases. The problem these days, with the decline of well-paid jobs, is that Canadians are going into debt keeping the country afloat. We are the most indebted citizens in the G7 [owing, as we do, about \\$1.67 on every dollar](#) a household brings in. There is very little extra wriggle room if an emergency hits – even if you aren't earning a poverty wage, even if you own your own home.

We know that the number of people earning low wages has [increased 94% over the past 20 years](#). We know that precarious work (low wage, few benefits, contract, or part time, or on-call) have replaced well-paid manufacturing jobs, especially in Ontario. That may well be the new normal, because [Canadian manufacturing has not rebounded](#) even as our loonie sinks beside the US dollar. We know that, in the GTA, [over 50% of workers](#) are trying to cobble together a life with those kinds of jobs.

A living wage can help reduce our debt-load. That is why, in response to Ontario's call for [submissions on its payday loan reforms we said](#) that the Ontario government should abandon its minimum wage for a living wage; and authorize certain institutions to offer temporary loans of fixed periods at a reasonable rate of return (certainly under 10%).

The situation in Bruce Grey Bruce is not good but reflective of much of rural Ontario:³

- Significantly higher than average alcohol consumption in Grey-Bruce compared to Ontario and Canada. (A sign of self-medication, this corresponds to recent findings on the increasing rates of morbidity and [mortality among white workers in the US](#)).⁴
- Significantly higher than average number of visits to the ER for unintentional injury (Grey Bruce residents have twice the Ontario incidence rate – another sign of stress).
- The number of households that qualify for subsidized housing far exceeds the number of rent-geared-to-income units available.
- Significantly higher than average number of people who are overweight, higher than average numbers who are obese (low income diets lead to poor health).
- A significantly higher proportion of our population is without a high school diploma.
- Unemployment (number receiving EI benefits) rose by about 50% in the year 2007-8. Participation rates in the labour force are now skewed by a number of factors: the increase in part time and sporadic work, those who given up looking and no longer qualify for benefits, and the rise in the numbers of 'self-employed'.
- The cost of a nutritious food basket is rising about 4% a year (over the past two years, 4.5% over last year), but wages have not kept pace. Families scarce on money are scarce on nutrition as meagre finances go to cheap, filling food.
- 41% of lone-parent families (in Owen Sound-Georgian Bluffs) make a median income of only \$15,590—*half* what the United Way of Bruce Grey says is needed to live on (\$31,463) and *half* of Stats Can's Low-Income Cut-Off for a family of four.⁵
- The number of visits to [food banks in Grey Bruce](#) has jumped 92% in 2013-2016. Some food banks are seeing a 220% increase in customers.

Ontario's current minimum wage of \$11.40 an hour is a poverty wage. A poverty wage puts people into debt. A poverty wage puts people into poor housing and on bad diets. A poverty wage puts people in the hospital.

There can be no disputing this, not if you look at the research quoted in the *Report on Precarious Work*. The Bruce Grey Health Unit knows this. The United Way of Bruce Grey

sees people every day who live it. There's even a doctor at St Michael's in Toronto who prescribes money – his office makes sure his patients get the financial help they are entitled to – and it makes a big difference in his patients' health outcomes.

Those of us in Bruce-Grey who have looked at the research and others who work with people struggling to make ends meet welcome Ontario's workplace reform. Its new rules on emergency leave, its protections for part time and on-call workers, its guarantees of equal pay for equal work, and more money in more people's pockets will improve the lot of the working poor in this area.

Frankly, these reforms are long overdue. It's clear that private sector employers are content to leave the minimum wage too low. In fact, some of them are counting on paying poverty-level wages to stay in business.

There have been a number of attempts to get local councils in Bruce Grey to take leadership on living wage, as municipalities in the US and CA have done.⁶ However delegations to Owen Sound, Grey County and Bruce County have not been successful. The most recent – an attempt to persuade Owen Sound City Council to reject the [Ontario Chamber of Commerce's attempt to delay the implementation](#) of Bill 148 – also failed.

These refusals have persuaded us that, if Ontario's workers are to receive a fair return on their labour, then the Province will have to legislate it. \$15 an hour is not a living wage; but it's a start.

Critique of the Ontario Chamber of Commerce Request to Delay Workplace Reform

The business community is organizing quickly to oppose the Province's Workplace reforms. Their lobby organizations have come together under a 'Keep Ontario Working' coalition that includes 13 industry organizations, mainly from the food and accommodation service industries – in other words, the industries who will have to change the most if the reforms are legislated. Their [July 10, 2017 letter to the Premier](#) insisted they could not absorb a 32% raise in the minimum wage in 18 months and called on her to:

To demonstrate true fairness and compassion for workers, we must ensure Ontario has a strong economy to help create jobs and increase economic growth. Ontario's workers and employers deserve to truly understand the impact of your decisions. That is why we urge you not to rush these reforms, and to consider the economic impacts that will be revealed as a result of our comprehensive economic impact analysis in August.

The business lobby is not unanimous. Fifteen Ontario companies – a range of consulting, service providers and manufacturers – also sent Premier Wynne [a letter on 29 May 2017](#) to let her know they support the raise in the minimum wage:

As fifteen local business owners in Ontario, we believe paying employees a living wage is good for the bottom line of our business and good for society. Higher wages mean less absenteeism, less sick time, a reduction in turnover and greater productivity. When employees earn more, that's money spent locally on goods and services in the community which helps drive the economy and creates jobs. That's why we've voluntarily committed to pay a living wage within our businesses; we're encouraging others to do the same.

The Ontario Chamber of Commerce is a member of Keep Ontario Working too. But it's own [letter to Ms Wynne on May 15th](#), before the Reforms were made public, is extremely misleading.

Apparently spooked by the rumours that the Ontario government might legislate a minimum wage hike to \$15 an hour, the Chamber says that would (to quote the letter) "have the perverse effect of discouraging investment and eliminating jobs." Trouble is there is ample evidence that raising the minimum wage will do neither, not the least of which is Alberta.

Alberta is in the midst of a series of hikes to its minimum wage that will peg it at \$15 an hour by 2018. Even though Alberta's oil industry is leaking jobs, [the raise for workers has not resulted in lay offs](#). Seven decades of [US studies](#) that look at minimum wage increases have found the same thing: no negative consequences to employment or the economy; rather there appears to be an increase in employee satisfaction and (one can presume) productivity.

In any event, consumer spending has more impact on unemployment than the minimum wage. Guess what happens [when you put more money in employees' pockets](#)? Walmart US did that in selected stores and got cleaner stores and better sales. [Aetna](#), a huge insurer in the US upped the minimum wage it paid its employees and found the same thing.

There is one US study that bucks the trend in the research. A recent study out of the [University of Washington](#) on the impact of raising the minimum wage to \$15 in Seattle found that the increase was offset by reductions in hours worked. But that study has yet to be peer reviewed and there are concerns with the data the study leaves out.

The Chamber's letter then claims that almost all jobs created since the Recession are full time. Now, we pay pretty close attention to Stats Can's labour reports and by far the majority of those reports tell us full-time jobs are giving way to part-time jobs. Last April for example, [we lost 31,000 full time jobs](#) and gained 34,000 part time jobs.

In any event, it's the rate of pay that's at issue here and, as we noted above, the people in low wages jobs (anything under \$15/hr) [increased 94% over the past 20 years](#).

The Chamber then says, workers like the flexibility part time jobs give them. And older workers even prefer part time work.

McMaster and the United Way of Toronto have teamed up to look at precarious work in the GTA and found that [over half of Toronto and Hamilton workers are now working in part-time](#) or contract – all poor-paying jobs. And they're not loving it.

The Ontario Chamber's rather rosy alternative reality is quickly brought back into the real world by looking at the *Canadian Chamber of Commerce Policy Brief*, '[Canada's Labour Market Sputtered in 2013](#).' Here are some highlights:

- Employment growth for 2013 as a whole, was a mere 0.6 per cent, the slowest pace recorded since 2009.
- Employment gains were concentrated among men and women aged 55 and over.
- 95 per cent of the net jobs created were in part-time positions.
- All the net jobs created were in the services sector.
- The largest increase in employment across all demographics was for women 55 years and over (a sign perhaps that they are having to return to work because they are raising grand kids or to earn what a partner cannot because he or she is laid off or deceased).
- Unemployment rates are higher since the recession and last longer.

It's bad enough the Ontario Chamber's letter presents alternative facts to construct an alternative reality of workers happy in their "flexible" (read, 'exploited') employment. But the Chamber also does something truly dishonest.

It uses a statistic buried in the Ontario Government's 2014 Long-Term Report on the Economy to imply that labour costs are already way too high and out of line with the US situation.

[If you look up the reference](#), you'll discover the Ontario Report admits that when national currencies are used (as they should be in this case) Ontario's increase in labour costs is actually *lower* than in the US. In fact, the rest of that section of the Report demonstrates that Ontario companies (not workers) are unproductive.

This the Canadian Conference Board confirms. [Canada ranks 9th of 16 peer countries](#) in adopting innovation. But [we rank 13th of 16 countries in income equality – and Ontario ranks 3rd last](#) – only Australia and the US have higher rates of inequality than Ontario does. So it should come as no surprise that [Canada has the third highest rate of working age \(18-64\) poverty](#); only Japan and the US (as usual) are higher.

Perhaps it's not workers' wages or productivity that's holding Ontario's economy back. Perhaps it's business.

Certainly [53 Canadian economists](#) don't blame workers. In a letter supporting the raise to \$15 an hour, they point out that worker productivity is up 40% in the past 4 decades, but the minimum wage (adjusted for inflation) has grown by a meagre loonie. They say,

Aggregate demand needs a boost. While Canada escaped the harshest impacts of the 2007-08 financial crisis, our country has also seen a slowdown in growth. We risk further stagnation without reinvigorated economic motors.

In other words, we need more people buying more stuff, but, with one in five Ontarians earning less than \$15 an hour, they need a lot more money in their pockets first.

The Ontario Chamber of Commerce letter tries to present an alternative reality with alternative facts. It's one thing to oppose a proposal; it's another to reconstruct reality. It undermines the credibility of their request to implement a full economic impact study of the Province's Workplace Reforms (Bill 148).

The Ontario Chamber's call to delay has been picked up by the Keep Ontario Working Coalition. Asking for a full economic impact study might not be a bad idea if it hadn't already been done. The impact of raising minimum wages is one of the most researched subjects in North America and has been found to do no harm (and may do a lot of good). Denying the results is like willfully ignoring the forty years of climate change research (which 95% of climatologists say is evidence the globe is warming up quickly) and saying, "We need more studies."

We urge Ontario to proceed with its reforms despite the KOW lobby. In addition, Ontario must insist that any studies that purport to examine the economic impact of these reforms must also examine the impact of *not* implementing them.

Such a study must calculate the cost to families and to taxpayers of the consequences of:

- increased financial debt (especially to usurious payday loan companies),
- social exclusion (*eg*, from not having money for children's activities),
- demand on public housing (since poverty wages don't pay for healthy accommodation),
- those who must fall back onto Ontario Works (which functions as a disincentive to work),
- of those who may need health care (as a result of stress and poor nutrition and housing),
- those may have to rely on Ontario Disability.

In other words, what are the true costs of working age poverty and our growing inequality?

The Keep Ontario Working Coalition CANCEA Study is speculation

The business lobby commissioned the Canadian Centre for Economic Analysis to look at the economic impact of Ontario's Workplace Reform, particularly the increase in the minimum wage to \$15 an hour. Perhaps not surprisingly, [the analysis](#) did not examine the cost to families and the public purse of maintaining the status quo. Rather it estimated the cost of Bill 148 to be 185,000 jobs and a 0.7% increase in the price of consumer goods (or an additional \$1300 per household per year).

Quite apart from the overwhelming evidence that raising the minimum wage does not significantly (statistically) increase unemployment or inflation, this study is founded on

speculation: “the expected behaviour of Ontario businesses.” It can hardly be called ‘scientific’, even less so because it’s methodology is opaque.

CANCEA apparently [uses proprietary models](#), the details (including the variables considered and the weighting placed on each) are not available to other researchers. This makes it impossible to replicated their results – a crucial criteria for scientific validity.

Let Workers Organize

Among the problems low wage workers encounter in Bruce and Grey Counties are theft of wages, inadequate hours, on-call work, no flexibility for time off for illness or emergencies. Some employers deliberately under-hire in order to avoid paying benefits like health care or employment insurance. Others will do anything to avoid unionization, including deliberately over-bidding on contracts so they can lay off workers (and bust their union).

Franchise operations are the biggest challenge in an economy that has lost manufacturing union jobs to non-union, precarious jobs. They are now a major source of employment, particularly in rural areas such as Bruce-Grey. However, they are also among the worst of employers, providing mostly low wage, part time jobs with ‘flexible’ hours, and few, if any benefits. They are, in fact, helping to drive down wages and drive up inequality.

Franchisors (corporations such as MacDonald’s, Walmart, Canadian Tire, A&W) have the money. They also have a great deal of financial control over their franchise holders and, therefore, franchisees’ employees.

And yet, if the big box stores in Grey and Bruce counties paid a living wage (roughly \$15 an hour in this area in 2014), some [\\$22 million more dollars](#) would be injected in to the local economy. A good chunk of that money would come back in the door of franchisees because local workers spend their money locally.

The authors of ‘[The Changing Workplace Review](#)’ (May 2017) suggest that all the franchisees of one franchisor (eg, MacDonald’s) “in a geographical area” be considered the employer. Workers in their franchises could then organize as a single bargaining unit.

This makes a lot of sense, but the reviewers don’t define what a geographical area is. Neither do they follow their own logic (of grouping franchisees together) and extend it to all Ontario. Why stop at a limited number of franchisees? Why not include all of Timmy’s shops in Ontario? For that matter, why not simply make the franchisor the employer? Unifor doesn’t do separate collective bargaining for the GM plant in Oshawa and the one in St Davids and in Ingersoll and in Woodstock. It bargains on behalf of workers in all GM’s plants.

There's another reason to free up worker organization – Ontario will be unable to monitor employer compliance with the new worker protections offered by Bill 148. The Province says it will hire 175 additional inspection and enforcement people, but whether they can properly police the extensive changes to the *Labor Relations Act* and the *Employment Standards Act* is informed by the government's inability to inspect and enforce the rules as they stand now.

Workers in Ontario [have lost some \\$28 million in wages](#) in the past 6 years because the Ministry failed to collect from their employers. When the Ministry of Labour conducted a Province-wide blitz last year, [78% of employers were in violation](#) of the *Employment Standards Act*. Even with poor enforcement, the number of employers facing prosecution for workplace violations has risen 40% since 2015.

These are incidents that we know about. The government can only act on complaints brought by workers. We know that [85% of claims filed](#) by workers for unpaid wages are valid. How many more go unreported because a worker is afraid of losing his or her job? This is especially problematic for people imported under the Temporary Foreign Workers Program. We already know this [Program lacks oversight](#). The films of Min Sook Lee document the heartache and hardship that go with many of those jobs.⁷

Foreign workers and workers in small centres such as Owen Sound, Hanover, Markdale (all in the Grey Bruce region) are frequently afraid to complain about an unscrupulous employer. They will either be blacklisted among employers in their community or, in the case of foreign workers, deported.

If non-compliance is the tip of a very large iceberg, you'd think the government would jump at the chance to save the work and the expense of policing employers. In other words, you'd think they would untie the hands of unions to help workers organize themselves to protect themselves.

After all, the Supreme Court of Canada has defended the Charter right of workers to associate with whomever they want (including unions) and it has ruled that choice and the collective bargaining that proceeds from it must not be undermined by anyone.⁸

We agree with [the recommendations of the Ontario Federation of Labour](#) on organizing, certification and getting to first contract, especially those that:

- Urge Ontario protect all workers' rights to organize and to choose union representation in all industries, but with priority given to workers in franchises.
- Urge Ontario to return to the pre-Harris era of a single vote for unionization for *all categories* of workers (under Bill 148 only some industries will be allowed a card-check). The Harris Government added the requirement of a secret ballot to the card-check process and that has provided employers with too much opportunity to bully workers into rejecting a union.
- Urge Ontario to disallow replacement workers. This Harris era law has allowed employers to wait out long strikes. Bill 148 makes it easier for workers to reclaim their jobs after a strike or lock-out, but the playing field is still not a level one.

Economists estimate that some [35% \(in the US\)](#) and about [20% \(in Canada\)](#) of the inequality we are experiencing today is a direct result of declining membership in private sector unions. Unions now represent [only 16% of the private sector](#) workforce in Canada.

During the Golden Age of capitalism ... when corporations were taxed at the 40% level ... when CEOs made only 10 times the average wage of their employees (instead of the 300 times they earn now) ... when private sector unions represented nearly half of its workers ... when manufacturing jobs paid a middle-class income ... when household debt didn't surpass our GDP ... During that age, workers organized themselves to protect themselves.

Collective agreements laid down the rules for everything from wages, to health care benefits, to time off, to pensions. And government didn't have to intervene with wide-ranging workplace reforms.

Wrap-up

The reasons for the current plague of low paying, precarious work are complex, tied as they are to the loss of manufacturing in Ontario, deregulation in the private sector, shrinking government revenues, legislated fetters on unions, the recession of 2008-9, the precarious nature of small businesses, and a host of others, [not the least of which are free trade agreements](#). However, neither workers nor governments can afford to allow this to continue. Precarious, low wage work is putting unreasonable demands on families and on governments when employers do not pay what workers need to live on.

Making enough to live on is the single principle behind our support for the recommendations of the Workers' Action Centre and the Ontario Federation of Labour. It is also why we add our own:

- Protect and promote the rights of all workers to organize and to choose union representation in all industries, but with priority given to workers in franchises.
- Return to the pre-Harris era of a single vote for unionization for all categories of workers.
- Disallow replacement workers during lock-outs and strikes.
- Begin studying how to implement a living wage. Consider allowing municipal governments to set the living wage for their own regions, based on generally accepted principles such as those the United Way uses.
- Any economic impact study on the effects of implementing Ontario's Workplace Reforms must also look at the economic impact of *not* implementing them.

We know very well that some businesses will find it difficult to adjust to the workplace reforms in Bill 148. Some may go out of business. Ontario could consider lengthening the time frame for those businesses to adapt to a raise of \$15. However, that would put their

workers behind others who are doing the same sort of work but who will receive the increase earlier.

At the end of the day, the decision may come down to an ethical one: Is it right and proper to allow companies to implement a business plan, the success of which relies on the poverty of its workers?

NOTES:

¹ 2017 Living wage for Bruce & Grey is \$21.01 an hour.

Bruce Grey Living Wage 2017	2017		change	2014	
	Monthly Cost	Annual Cost		Monthly Cost	Annual Cost
Basic needs					
Food (Health Unit recommended for health eating)	\$ 572.36	\$ 6,868.32	-4%	\$ 596.35	\$ 7,156.20
Hygiene & cleaning supplies	\$ 50.00	\$ 600.00			
Shelter (rent)	\$ 1,115.00	\$ 13,380.00	35%	\$ 827.00	\$ 9,924.00
Shelter (utilities)	\$ 300.00	\$ 3,600.00	20%	\$ 250.00	\$ 3,000.00
Tenant insurance	\$ 45.00	\$ 540.00	80%	\$ 25.00	\$ 300.00
Clothing/footwear	\$ 125.00	\$ 1,500.00	67%	\$ 75.00	\$ 900.00
Transportation car (including insurance and \$200 gas)	\$ 570.00	\$ 6,840.00	10%	\$ 520.00	\$ 6,240.00
Child care	\$ 100.00	\$ 1,200.00		\$ 100.00	\$ 1,200.00
Critical illness and Life Insurance	\$ 160.00	\$ 1,920.00			
Extended health benefits: prescription drugs & dental care	\$ 275.00	\$ 3,300.00			
Items that contribute allow for fuller participation in society (also known as "social inclusion"), such as:					
Recreation pass and swimming lessons for children	\$ 83.00	\$ 996.00		\$ 83.00	\$ 996.00
Monthly family outing to local tourist attraction	\$ 60.00	\$ 720.00	20%	\$ 50.00	\$ 600.00
Family vacation in Ontario (once a year)	-	\$ 1,250.00	25%	\$ 1,000.00	\$1,000.00
Gifts for family birthdays, Christmas	\$ 20.00	\$ 140.00	40%	\$ 8.33	\$ 100.00
School-related costs such as field trips and pizza days	\$ 35.00	\$ 315.00		\$ 35.00	\$ 315.00
Other items such as: bank fees	\$ 45.00	\$ 540.00	13%	\$ 40.00	\$ 480.00
Internet/cell phone	\$ 60.00	\$ 720.00		\$ 60.00	\$ 720.00
Full time hourly wage	\$ 21.01				\$ 15.83

Based upon single parent of 8 year old, 15 year old, non-smoking home

² *Scarcity* is a book well worth the money (if you have it), for it frames poverty as a lack – a narrowing of the bandwidth we all need to navigate life. The narrower our bandwidth, the fewer options are available to us, and the more we lack options (unable to afford a car, for example) the less we are able to cope. The authors reframe being poor in terms of life lived with economically limited options rather than a life of morally bad decisions.

³ Local stats from Grey Bruce Public Health Unit: <https://www.publichealthgreybruce.on.ca/> and United Way Bruce & Grey: <http://unitedwayofbrucegrey.com/>.

⁴ PNAS, Rising morbidity and mortality in midlife among white non-Hispanic Americans in the 21st century, Dec 8, 2015, <http://www.pnas.org/content/112/49/15078.full.pdf>.

⁵ Statistics Canada, Census Metropolitan Areas and the Census Agglomerations: Table 111-0015 - Family characteristics, 24 July 2014.

⁶ Seattle, Sea-Tec, Los Angeles in the US and Westminster in BC where the Council insists that contractors to the City pay their employees the area's living wage, which is well over \$20 an hour.

⁷ 'Migrant Dreams' (2016) <http://tvo.org/video/documentaries/migrant-dreams>; 'El Contrato' (2003) https://www.nfb.ca/film/el_contrato/

⁸ Both in 'Make it Fair', July 2017, Ontario Federation of Labour's recommendations for amending Bill 148 <http://ofl.ca/wp-content/uploads/2017-07-18-OFL-Submission-Bill-148-FINAL.pdf>.