Precarious Employment
Brantford CMA
2017
A skilled, resilient workforce contributing to dynamic communities

Contributing Partners

Brant County Health Unit
City of Brantford
Brantford-Brant Social Services
Business Resource Centre

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Precarious Employment
Brantford CMA

Who are Vulnerable Workers?

In order to better-understand who these workers are, the Ministry of Labour identified the following core groups in their *Changing Workplace Report 2017*:

- People working full-time for low wages, with minimal or no benefits (pension, extended health);
- People working part-time (involuntarily);
- People working temporary jobs including seasonal and contract positions (may be for a temporary agency or directly for an employer);
- Solo self-employed (work alone – have no employees);
- People holding multiple jobs where the primary job pays less than the median hourly rate.
The Impact of Precarious Employment

Precarious employment has serious implications on workers and their families. Some of the more significant issues created are:

- Harmful effect on worker’s physical and mental well-being;
- Limited access and support for workplace training and educational upgrading;
- Inability to meet basic financial needs such as housing, transportation, childcare;
- Increased health and safety concerns on and off the job;
- Work-life imbalance created by difficult schedules;
- Lack of benefits or wage coverage during time of illness or family emergencies;
- Inability of multiple job holders to qualify for employment insurance if an income or wage are lost;
- Inability to access the supports and services available to the unemployed.

Employment in Brantford CMA

Employment is up! Employment has increased in the last two years.
Full-time and Part-time work in 2016

The main reason for working part-time:
- Personal preference: 29.6%
- Going to school: 20.7%
- Did not look for full-time work: 14.8%

Full-time: 56,700 people, 80.8%
Part-time: 13,500 people, 19.2%

Permanent and Temporary work in 2016

Permanent: 90.2%
Temporary: 9.8%
Job Tenure in 2016

- 61+ months: 37,300 people
- 13 to 60 months: 20,400 people
- 1 to 6 months: 7,400 people
- 7 to 12 months: 5,100 people

Low Income Cut Off (LICO) by Income Group in 2015

- **Men**
  - Total: 49,470
  - Under LICO: 11,670 (23%)

- **Lone-parents**
  - Total: 7,210
  - Under LICO: 2,450 (34%)

- **Women**
  - Total: 53,550
  - Under LICO: 18,210 (34%)

- **Couples**
  - Total: 32,660
  - Under LICO: 4,890 (15%)

Statistics Canada, Tables 2016-0092, 111-0008 and 111-0012
Recommendations

For questions regarding the data represented in this presentation, please contact:

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A skilled, resilient workforce contributing to dynamic communities and their economies
Purpose and Scope of Study

Labour force statistics show that more people are working and that unemployment is low, however; little information exists about the nature of jobs within the Brantford CMA community. This study examines key characteristics associated with precarious employment to understand which workers are impacted.

The study will assist community, education, and employment service organizations understand who is affected and what supports may be required.

As there is no clear definition of precarious employment, this research will look at the definitions used by government, Statistics Canada and financial institutions to identify key characteristics and differences and to define the indicators for this study.

The research will also examine vulnerable workers in relationship to precarious employment, providing insight into which workers experience the greatest risk of precarious employment and the impact on their lives.

Statistical data, including employment levels, employment type – full time, part-time, temporary, contract, tenure – reasons for separation, and employment type by sector, will inform the prevalence of precarious employment within the community.

Readers of this report should use the information as a framework for understanding precarious employment due to differences in the definitions and values contributed to precarious employment.

What is Precarious Employment?

Multiple definitions of precarious employment exist. For some, it relates to the continuity of work and an individual’s confidence in their ability to earn an adequate living. For others, it relates to low income levels and a lack of control over their work environment.

For the purpose of this study, we examined three definitions to determine the project’s indicators. These included the Ministry of Labour’s description outlined in the Changing Workplace Review (May 2017), Statistics Canada, and TD Financial.

The Ministry of Labour defines precarious employment as “work for remuneration characterized by uncertainty, low income, and limited social benefits and statutory entitlements.”

Statistics Canada expands this definition by describing the differences in standard and non-standard work conditions. Standard work conditions are those that reflect workers who have one employer, work full year, full time on the employer’s premises, earn adequate wages, and enjoy access to benefits such as pensions and extended health care. Non-standard employment is work that includes part-time work, temporary employment, multiple jobholders and own-account employment (self-employed without paid employees).
TD Canada Financial defines precarious employment as “jobs that are dependent on chance or uncertain developments, typified by a lack of security or stability...from an economic perspective this includes characteristics of employment that may include:

- job instability as measured by separation or retention rates or the share of temporary employment;
- a lack of predictability of income, associated with seasonal and self-employment;
- Uncertainty regarding employment status, for instance among individuals waiting for call-backs;
- Lack of predictability in scheduling, measured by involuntary part-time employment.”

Our Definition of Precarious Employment

We will use Statistics Canada’s definition of precarious employment for this study and will focus on the characteristics of non-standard work.

Statistics Canada Definition: Non-standard employment is work that includes part-time work, temporary employment, multiple jobholders and own-account employment (self-employed without paid employees).

Who are Vulnerable Workers?

Vulnerable workers cross over all social groups and include those people employed in jobs that lack the financial security and tenure associated with standard employment. Simply put, vulnerable workers do not have a permanent, full-time job at a stable location that offers an adequate living wage.

In order to better-understand who these workers are, the Ministry of Labour identified the following core groups in their Changing Workplace Report 2017:

- People working full-time for low wages, with minimal or no benefits (pension, extended health);
- People working part-time (involuntarily);
- People working temporary jobs including seasonal and contract positions (may be for a temporary agency or directly for an employer);
- Solo self-employed (work alone – have no employees);
- People holding multiple jobs where the primary job pays less than the median hourly rate.
The Impact of Precarious Employment

Precarious employment has serious implications on workers and their families. Some of the more significant issues created are:

- Harmful effect on worker’s physical and mental well-being;
- Limited access and support for workplace training and educational upgrading;
- Inability to meet basic financial needs such as housing, transportation, childcare;
- Increased health and safety concerns on and off the job;
- Work-life imbalance created by difficult schedules;
- Lack of benefits or wage coverage during time of illness or family emergencies;
- Inability of multiple job holders to qualify for employment insurance if an income or wage are lost;
- Inability to access the supports and services available to the unemployed.

The analysis in this report seeks to understand the extent of precarious employment in the Brantford CMA by taking an in-depth look at how many people are affected by incomes below the low-income cut-off, involuntary part-time work, or are earning their living through self-employment.
Data Analysis

Many people across the Brantford CMA believe that a significant share of jobs in the Brantford CMA are precarious and that the number is growing. This study looks at the key characteristics associated with precarious employment and provides a comparison of Brantford (CMA) to Ontario. The following analysis provides an overview of the characteristics and impacts of precarious employment in Brantford with the purpose of helping community organizations meet the needs of vulnerable workers.

Employment Trends

Total employment refers to the number of employees and the number of self-employed within the community. The number of jobs in Brantford (CMA) grew to a ten-year high of 70,200 in 2016.

These total employment numbers provide a framework for understanding precarious employment within the community.

*Figure 1. Total Employed Brantford Census Metropolitan Area 2007-2016*

Source: Statistics Canada, Labour Force Survey

Job Tenure

Job instability and insecurity is a major factor in precarious employment. Vulnerable workers, particularly those in part-time, temporary or contract positions, live with the uncertainty of whether the job will continue.

To gain some understanding of how long people are in their jobs, we looked at job tenure. Job tenure measures the number of consecutive months or years a person has worked with the current (or most recent) employer. The employee may have worked in one or more occupation or in one or more locations or businesses and still be considered to have continuous tenure if the employer has not changed. However, if a person has worked for the same employer over different periods, job tenure measures the most recent period of uninterrupted work. A temporary layoff does not constitute an interruption.
Overall, a larger share of employees in the Brantford (CMA) have been employed for five or more years compared to Ontario and a smaller share under a year (see Figure 2).

**Figure 2. Total Employed by Job Tenure Brantford Census Metropolitan Area and Ontario**

![Bar chart showing job tenure distribution between 1 to 6 months, 7 to 12 months, 13 to 60 months, and 60+ months for Brantford and Ontario.](chart)

Source: Statistics Canada, Labour Force Survey

Tenure patterns over a 10-year span show that the share of employees by tenure has changed little, suggesting that the stability of jobs has remained constant (see Figure 3).

**Figure 3. Total Employed by Job Tenure Trends Brantford Census Metropolitan Area 2007-2016**

![Line chart showing total employed by job tenure from 2007 to 2016 for Brantford and Ontario.](chart)

Source: Statistics Canada, Labour Force Survey
Full-time Part-Time Work

Full-time employment consists of persons who usually work 30 hours or more per week at their main or only job. Part-time employment consists of persons who usually work less than 30 hours per week at their main or only job.

Precarious employment includes both full-time and part-time jobs that pay low wages, are insecure, and that provide workers with little control or choice of the hours scheduled or worked.

By comparing the number of full-time and part-time jobs in the Brantford (CMA) to the community’s total employment and to Ontario, we can gain an understanding of job security within the community.

Employment numbers for Brantford (CMA) indicate that full-time jobs reached a 10-year high in 2016, representing over 80% of all jobs. In contrast, the number of part-time jobs fluctuated between 13,000 and 14,500 jobs, representing a slightly larger share of total employment than Ontario as a whole (see Figure 4 and Table 1).

**Figure 4. Number of People Employed, Full-time and Part-time Brantford Census Metropolitan Area**

<table>
<thead>
<tr>
<th>Year</th>
<th>Brantford %</th>
<th>Ontario %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>19.5</td>
<td>18.2</td>
</tr>
<tr>
<td>2008</td>
<td>19.9</td>
<td>18.8</td>
</tr>
<tr>
<td>2009</td>
<td>19.8</td>
<td>19.6</td>
</tr>
<tr>
<td>2010</td>
<td>21.1</td>
<td>19.6</td>
</tr>
<tr>
<td>2011</td>
<td>20.0</td>
<td>19.3</td>
</tr>
<tr>
<td>2012</td>
<td>19.4</td>
<td>19.3</td>
</tr>
<tr>
<td>2013</td>
<td>21.0</td>
<td>19.6</td>
</tr>
<tr>
<td>2014</td>
<td>19.5</td>
<td>19.5</td>
</tr>
<tr>
<td>2015</td>
<td>19.8</td>
<td>18.8</td>
</tr>
<tr>
<td>2016</td>
<td>19.2</td>
<td>19.0</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada, Labour Force Survey*
In order to understand if these part-time jobs indicate precarious employment, we looked at why people are working part-time and how long they have worked in their current position (see Table 2).

**Table 2. Reasons for Part-time Employment Brantford Census Metropolitan Area 2016**

<table>
<thead>
<tr>
<th>Reasons for Part-Time Employment</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own illness</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Caring for children</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other personal or family responsibilities</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Going to school</td>
<td>2,800</td>
<td>20.7</td>
</tr>
<tr>
<td>Personal preference</td>
<td>4,000</td>
<td>29.6</td>
</tr>
<tr>
<td>Other voluntary</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Business Conditions, did not look for full-time work in last month</td>
<td>2,000</td>
<td>14.8</td>
</tr>
<tr>
<td>Could not find full-time work, did not look for full-time work in last month</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Business conditions, looked for full-time work in last month</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Could not find full-time work, looked for full-time work in last month</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Part-time employment, all reasons</td>
<td>13,500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Source:** Statistics Canada, Labour Force Survey

In 2016, just over half of all part-time workers in Brantford (CMA) chose to work part-time because of personal preference or because they attend school. Of the remaining workers, 2,000 people did not look for full-time work because they lacked confidence that jobs were available. These individuals and others who looked but could not find work, or whom family responsibilities prevented them from working full-time, are most at-risk.

Additional information looked at how long people have worked part-time in their current job. Almost 10,000 (72.1%) workers have been in their job for more than a year, with the largest share (37.5%) working in the same job for more than five years. This suggests that the majority of people have some level of confidence and stability in their jobs (see Figure 5).

**Figure 5. Part-time Employment by Job Tenure Brantford Census Metropolitan Area and Ontario 2016**

**Source:** Statistics Canada, Labour Force Survey
Multiple Jobholders
We know less about multiple jobholders. Multiple jobholders are defined as those people employed in two or more jobs simultaneously.

Statistics at the Brantford (CMA) level are unavailable, however; Statistic Canada’s Review of the Labour Market, 2016 shows that 5.5% of Ontario workers held multiple jobs in 2016. The number of people working multiple jobs has risen consistently since 1987, suggesting that an increasing number of workers may depend on more than one job to earn their livelihood or work in sectors with high levels of part-time employment.

Youth aged 15 to 24 are most likely to work multiple jobs. In 2015, youth represented 7.2% of multiple jobholders compared to 4.3% for workers over the age of 55.

Individuals employed within specific industry sectors and occupations are more likely to hold multiple jobs. These sectors represent two types of employment – part-time work often associated with youth (retail, food services) and skilled workers and professionals in health and education (see Table 3).

Table 3. Number of Multiple jobholders by top four Sectors (2-digits NAICS) in Brantford CMA

<table>
<thead>
<tr>
<th>NAIC</th>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>31, 44-45</td>
<td>Wholesale and retail trade</td>
<td>55,700</td>
</tr>
<tr>
<td>62</td>
<td>Health care and social assistance</td>
<td>78,300</td>
</tr>
<tr>
<td>61</td>
<td>Education</td>
<td>39,000</td>
</tr>
<tr>
<td>72</td>
<td>Accommodation and food services</td>
<td>28,700</td>
</tr>
</tbody>
</table>


Permanent versus Temporary and Seasonal Work
Job insecurity is a primary factor attributed to precarious employment. A permanent job is one that is expected to last as long as the employee wants it, given that business conditions permit and that there is no pre-determined termination date. In order to have a permanent job, one must be an employee.

A temporary job has a predetermined end date, or ends as soon as a specific project is completed. Temporary jobs include seasonal jobs, temporary, term or contract jobs including work done through a temporary help agency, casual jobs, and other temporary work. In order to have a temporary job, one must be an employee.

Labour force survey data for the Brantford (CMA) reveals that the majority of jobs (90.2%) in the community are permanent jobs, exceeding the provincial share by more than 3%. Temporary jobs account for 5,900 jobs or 9.6% of total employment, with most falling into the categories of seasonal or temporary work (see Table 4).
**Table 4. Employee Job Permanency Brantford Census Metropolitan Area and Ontario 2016**

<table>
<thead>
<tr>
<th></th>
<th>Brantford %</th>
<th>Ontario %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Job</td>
<td>90.2</td>
<td>87.4</td>
</tr>
<tr>
<td>Temporary Job</td>
<td>9.6</td>
<td>12.6</td>
</tr>
<tr>
<td>Seasonal Job</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Term or Contract Job</td>
<td>5.2</td>
<td>7.1</td>
</tr>
<tr>
<td>Casual Job</td>
<td>x</td>
<td>3.0</td>
</tr>
<tr>
<td>Other Temporary Job</td>
<td>x</td>
<td>0.1</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada, Labour Force Survey*

The number of temporary jobs has remained relatively stable over the past 10 years, with the highest peaks occurring in 2011 and 2015 (see Figure 6).

**Figure 6. Permanent and Temporary Employment Brantford Census Metropolitan Area**

Source: Statistics Canada, Labour Force Survey

During the past ten years, about 9 – 10% of all employment in the Brantford CMA was temporary. The rate has stayed fairly consistent, falling from 10.4% in 2007 to 9.5% in 2016. (see Figure 7).

**Figure 7. Distribution of Permanent and Temporary Employment Brantford Census Metropolitan Area**

Source: Statistics Canada, Labour Force Survey
The industries with the largest share of permanent employees are: manufacturing, finance and insurance, real estate, rental and leasing, and professional, scientific and technical services. On the other hand, the industries that employ the largest share of temporary jobs are education services, information, culture and recreation, and agriculture (see Figure 8).

**Figure 8. Employee Job Permanency by North American Industry Classification Ontario 2016**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Permanent</th>
<th>Temporary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, mining, and oil and gas</td>
<td>77.7%</td>
<td>22.3%</td>
</tr>
<tr>
<td>forestry, fishing and hunting</td>
<td>89.3%</td>
<td>10.7%</td>
</tr>
<tr>
<td>utilities</td>
<td>88.1%</td>
<td>11.9%</td>
</tr>
<tr>
<td>construction</td>
<td>86.5%</td>
<td>13.4%</td>
</tr>
<tr>
<td>manufacturing</td>
<td>85.9%</td>
<td>14.1%</td>
</tr>
<tr>
<td>wholesale and retail trade</td>
<td>89.8%</td>
<td>10.2%</td>
</tr>
<tr>
<td>retreat and warehousing</td>
<td>93.6%</td>
<td>6.4%</td>
</tr>
<tr>
<td>transportation, real estate, and other</td>
<td>92%</td>
<td>8%</td>
</tr>
<tr>
<td>support services</td>
<td>76.6%</td>
<td>23.4%</td>
</tr>
<tr>
<td>educational services</td>
<td>76.1%</td>
<td>23.9%</td>
</tr>
<tr>
<td>social services</td>
<td>89.3%</td>
<td>10.7%</td>
</tr>
<tr>
<td>public administration</td>
<td>76.5%</td>
<td>23.5%</td>
</tr>
<tr>
<td>all industries</td>
<td>82.7%</td>
<td>17.3%</td>
</tr>
<tr>
<td>temporary</td>
<td>88.9%</td>
<td>11.1%</td>
</tr>
<tr>
<td>all industries</td>
<td>86.7%</td>
<td>13.3%</td>
</tr>
<tr>
<td>all industries</td>
<td>87.4%</td>
<td>12.6%</td>
</tr>
</tbody>
</table>

**Source:** Statistics Canada, Labour Force Survey

Many factors affect the number of temporary jobs within an area. Community feedback suggests that having an over-dependence on placement agencies is the major factor. Job vacancy data for 2016-2017 indicates that temporary jobs account for about a quarter of all jobs and vacancies posted (see Figure 9).

**Figure 9. Job Postings by Duration 2016-2017**

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Permanent</th>
<th>Temporary</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016 - Q1</td>
<td>78%</td>
<td>22%</td>
</tr>
<tr>
<td>2016 - Q2</td>
<td>69%</td>
<td>31%</td>
</tr>
<tr>
<td>2016 - Q3</td>
<td>78%</td>
<td>22%</td>
</tr>
<tr>
<td>2016 - Q4</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>2017 - Q1</td>
<td>74%</td>
<td>26%</td>
</tr>
<tr>
<td>2017 - Q2</td>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Source:** Vicinity Jobs, July 2017
Job vacancies data also shows a declining trend in the total share of job postings by placement agencies, as seen in figure 10. The total of job postings placed by staffing agencies fell from 29% during the first three months of 2016 to 16% in 2017. Note: these postings include both temporary and full-time positions (see Figure 10).

**Figure 10. Job Postings by Source 2016-2017**

![Bar chart showing job postings by source from 2016 Q1 to 2017 Q2. Placement Agency and Employer postings are shown.]

*Source: Vicinity Jobs, July 2017*

**Self-Employment**

By 2016, there were 9,600 self-employed workers in Brantford (CMA) according to Statistics Canada. This group includes self-employed owners of incorporated businesses (with or without employees), working owners of un-incorporated businesses (with or without employees), and self-employed persons who do not own a business (i.e. baby-sitters) (see Table 5).

**Table 5. Self-Employment Brantford Census Metropolitan Area**

<table>
<thead>
<tr>
<th></th>
<th>Total Employed #</th>
<th>Self-employed #</th>
<th>Self-employed %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>68,800</td>
<td>9,100</td>
<td>13.2</td>
</tr>
<tr>
<td>2008</td>
<td>68,700</td>
<td>9,200</td>
<td>13.4</td>
</tr>
<tr>
<td>2009</td>
<td>68,600</td>
<td>8,300</td>
<td>12.1</td>
</tr>
<tr>
<td>2010</td>
<td>67,400</td>
<td>8,600</td>
<td>12.8</td>
</tr>
<tr>
<td>2011</td>
<td>68,500</td>
<td>7,800</td>
<td>11.4</td>
</tr>
<tr>
<td>2012</td>
<td>67,500</td>
<td>9,300</td>
<td>13.8</td>
</tr>
<tr>
<td>2013</td>
<td>68,900</td>
<td>9,400</td>
<td>13.6</td>
</tr>
<tr>
<td>2014</td>
<td>68,600</td>
<td>9,300</td>
<td>13.6</td>
</tr>
<tr>
<td>2015</td>
<td>69,300</td>
<td>9,400</td>
<td>13.6</td>
</tr>
<tr>
<td>2016</td>
<td>70,200</td>
<td>8,900</td>
<td>12.7</td>
</tr>
</tbody>
</table>

*Source: Statistics Canada, Labour Force Survey*

During the past 10 years, self-employment rates have remained consistent, representing between 11.4% and 13.8% of Brantford (CMA) total employment.
Precarious employment includes people who are solely self-employed, meaning they have no employees or other sources of income. Earnings for self-employed represent two types: self-employed earnings that supplement other earned income and self-employed earnings only.

Income data for 2014 indicates that 5,050 workers reported that self-employment was the only source of earnings at an average of $19,618.00 per year. These figures are less than the low-income cut-off for a single person and suggest a significant share of people have pursued self-employment as a means of earning a living (see Table 6).

Table 6. Self-Employment Only Brantford Census Metropolitan Area

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Tax filers with Self-employment Income Only #</th>
<th>Total Self-employment Income Only $</th>
<th>Average $</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>4,910</td>
<td>103,760,000</td>
<td>21,132</td>
</tr>
<tr>
<td>2008</td>
<td>4,880</td>
<td>98,040,000</td>
<td>20,090</td>
</tr>
<tr>
<td>2009</td>
<td>5,040</td>
<td>96,475,000</td>
<td>19,141</td>
</tr>
<tr>
<td>2010</td>
<td>5,050</td>
<td>97,950,000</td>
<td>19,396</td>
</tr>
<tr>
<td>2011</td>
<td>5,000</td>
<td>96,650,000</td>
<td>19,330</td>
</tr>
<tr>
<td>2012</td>
<td>5,070</td>
<td>96,185,000</td>
<td>18,971</td>
</tr>
<tr>
<td>2013</td>
<td>5,130</td>
<td>94,305,000</td>
<td>18,383</td>
</tr>
<tr>
<td>2014</td>
<td>5,050</td>
<td>99,075,000</td>
<td>19,618</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Taxfiler

Self-employment levels are also associated with the type of industry involved. In 2016, the largest share of self-employed people within Ontario occurred in agriculture followed by construction. These figures are not surprising due to the nature of family farms and independent construction contractors. The next highest sector includes people engaged in professional occupations, transportation and warehousing, and other services including automotive repair (see Figure 11).
Figure 11. Distribution of Employees and Self-Employed 2-Digits NAICS

Source: Statistics Canada, Labour Force Survey

Income Levels

Low wages are a factor for all types of precarious employment. While it is impossible to identify income by all employment types, we can look at income levels for individuals and types of families and compare their numbers to measures such as the low-income cut-off.

Statistics Canada defines the low-income cut-off (LICO’s) as “an income threshold where a family is likely to spend 20% more of its income on food, shelter and clothing than the average family, leaving less income available for other expenses such as health, education, transportation and recreation. LICOs are calculated for families and communities of different sizes”.

Using the low-income cut-off for communities with a population of over 100,000, this report examines three groups – single individuals, couple-families (average family of four) and lone-parent families (average family of three) (see Table 7).

Table 7. Low income cut-offs (LICOs) before and after tax by community and family size in 2015 constant dollars

<table>
<thead>
<tr>
<th>Population 100,000 to 499,999</th>
<th>Family Size</th>
<th>Low income cut-offs (after tax) 2015</th>
<th>Low income cut-offs (Before tax) 2015 (Approx.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$17,240</td>
<td>$20,000</td>
<td></td>
</tr>
<tr>
<td>3 persons</td>
<td>$26,128</td>
<td>$30,000</td>
<td></td>
</tr>
<tr>
<td>4 persons</td>
<td>$32,596</td>
<td>$40,000</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistics Canada. Table 206-0092
Income data reported through Statistics Canada, reports annual earnings before tax. To estimate the number of low-income earners within the three groups, we identified the number of individual earners and families with incomes of $20,000.00, $30,000.00 and $40,000.00 before tax. We calculated taxes at 12.98% (for $20,000), 18.15% (for $30,000) and 20.37% (for $40,000) resulting in the low-income cut-off for the three groups (see Table 8).

Table 8. Characteristics of single people with income less than $20,000 in Brantford CMA and Ontario

<table>
<thead>
<tr>
<th></th>
<th>Ontario</th>
<th>Brantford CMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Both Sexes</td>
<td>3,182,890</td>
<td>29,880</td>
</tr>
<tr>
<td>Males</td>
<td>41%</td>
<td>39%</td>
</tr>
<tr>
<td>Females</td>
<td>59%</td>
<td>61%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Table 111-0008

In terms of gender, for both the province and the census metropolitan area of Brantford, the number of females with low income is significantly higher than males. It is important to highlight that the percentage of each sex with an income less than $20,000 has experienced a reduction in the last year (see Figures 12 and 13). The CMA of Brantford shows slightly smaller percentage of low-income individuals than the provinces for males and females.

Figure 12. Percentage of Male Population with Income under $20,000 - 2011-2015

Source: Statistics Canada, Tables 206-0092 and 111-0008
As mentioned early in this section, it was possible to identify three different family groups; people living in couple-families, lone-parent families and persons not in census families. For the couple-families group, the results show that about 15% of these groups in Brantford CMA received what is consider a low-income. Nevertheless, Brantford has performed better than the province in the last years (see Figure 14).

“Couple-family refers to a family that contains a married or common-law couple (either with or without children). A couple may be of opposite or same sex. In economic families, couple families only include families where the reference person has a legally married spouse or common-law partner in the family”.

Statistics Canada

Calculations for lone-parent families took into account an income (before tax) of $30,000, considering a three-person family group. The results show an important decline in the percentage of lone-parent families living below low-income cut-off; however, by 2015, 34% of this type of families in Brantford CMA still were under the LICO. When compared with the province, Brantford, despite having improved in the last years, is still 3.8% higher than the province.
Figure 15. Percentage of Lone-Parent Families with Income under $30,000 - 2011-2015

Source: Statistics Canada, Tables 206-0092 and 111-0012

“Lone-parent family refers to a family living in private households that are headed by lone-parents. A lone-parent is a man or woman, who is single, separated, divorced, or widowed who cares for one or more children with no assistance from a spouse or common-law partner in the home”.

Statistics Canada

For the last group, defined as “persons not in census families”, we used a low-income cut-off of $20,000 to calculate the total number of individuals. In 2015, 30.9% of this group received an income under the LICO, almost 3% lower than province rate in the same year. For all family groups mentioned before, the percentage of individuals and families under the LICO’s have been considerably reduced.

Figure 16. Percentage of Persons not in Census Families with Income Under $20,000 - 2011-2015

Source: Statistics Canada, Tables 206-0092 and 111-0012
“Persons not in census families are individuals who are not part of a census family - couple family or lone-parent family. These persons may live with their married children or with their children who have children of their own. They may be living with a family to whom they are related or unrelated”.  

Statistics Canada
Job Retention

In addition to job tenure, we must understand the impact of job separations in relationship to precarious employment. We examined two aspects – job leavers and job losers. Job leavers are unemployed persons who quit or terminated their employment voluntarily and immediately began looking for work. Job losers are unemployed persons who involuntarily lost their last job or who had completed a temporary job. This includes persons who were on temporary layoff expecting to return to work, as well as persons not on temporary layoff. Those not on temporary layoff include permanent job losers and persons whose temporary jobs ended.

Over the past 10 years, the number of people voluntarily leaving their job has fluctuated, reaching a high of 5,300 people in 2016. The reasons behind so many job leavers are unclear, but growing opportunities in a tight labour market may mean that workers are more confident of finding better paying, stable jobs (see Figure 17).

**Figure 17. Reasons for Leaving Job during Previous Year Brantford Census Metropolitan Area 2016**

![Figure 17](image)

**Source:** Statistics Canada, Labour Force Survey

In contrast, the number of job losers declined consistently, reaching a 10-year low of 3,200 in 2016. Almost all of these job losers (3,000) were due to permanent lay-off (see Figure 18).

**Figure 18. Job Losers: Permanent Layoff Brantford Census Metropolitan Area 2016**

![Figure 18](image)

**Source:** Statistics Canada, Labour Force Survey
Recommendations for the Community

On December 8, 2017 an advisory group worked together to identify the key priorities and actions needed to address the issues affecting vulnerable workers. These include:

- Childcare – investigate what child care supports are available to working parents outside of full-time, mainstream childcare hours;
- Transportation – research and identify where job clusters exist within Brantford and area and work towards innovate transportation supports and solutions;
- Flexible employment services – investigate what employment services are available to precariously employed people and develop flexible, access points for service; and
- Myth busting – change the negative perception that all jobs are temporary and low paying to a tone of optimism and hope based on the facts that show our thriving economy and opportunities.

- Educate our leaders – inform councils, community organizations, government representatives and others about precarious employment and encourage strategic activities that build the community’s and residents’ economic prosperity.
References


- Statistics Canada. Table 206-0092 - Low income cut-offs (LICOs) before and after tax by community and family size in 2015 constant dollars, occasional, CANSIM.

- Statistics Canada. Table 282-0031 - Labour force survey estimates (LFS), multiple jobholders by North American Industry Classification System (NAICS), sex and age group, annual (persons), CANSIM.

- Statistics Canada. Table 111-0008 - Characteristics of individuals, taxfilers and dependents with income by total income, sex and age groups, annual (number unless otherwise noted), CANSIM.

- Statistics Canada. Table 111-0012 - Characteristics of families, distribution of total income by census family type and age of older partner, parent or individual, annual (number unless otherwise noted), CANSIM.