

WORKING PAPER 3: HOW TO PROVIDE ADEQUATE & REGULAR INCOME*†

1. Key challenge & overview

People in precarious employment are more likely to have low or irregular income.

Those in precarious employment often do not have adequate income, because they earn insufficient income or earn income on an inconsistent basis. Government transfers used to supplement low wages or periods of unemployment do not do enough to compensate for those in precarious employment. **Policy options focus on improving wages or government transfers to support those in precarious employment during periods of work and unemployment.**

2. Evidence from PEPSO

For many workers, precarious employment is associated with insufficient or inconsistent income, and this affects household wellbeing.‡ According to the PEPSO *It's More than Poverty* report,§ those in precarious employment are more likely to:

- **Have insufficient income:** individuals in precarious employment earned 46% less than individuals in secure employment, and their household income was 34% lower than the households of those in secure employment.
- **Experience inconsistent income from week to week:** 25% of those in precarious employment experienced some income variability from week to week over the past year, and 37% experienced a lot of income variability from week to week, compared to 100% of those in secure employment, who experienced only a little income variability.
- **Anticipate future income uncertainty:** 24% of those in precarious employment anticipated that their income would fall in the next six months, compared to only 10% of those in secure employment.
- **Be affected by insufficient and/ or inconsistent income:** people who were low and middle income and in precarious employment were more likely to have difficulty making ends meet, to run out of money to buy food, and be unable to pay for school supplies and school activities for their children.

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† This Policy Options Working Paper is one in a series of 16 working papers that explore the range of policy options that have been proposed to reduce or mitigate the impacts of precarious employment. Each of these papers must be read in tandem with the paper titled "PEPSO Policy Options Working Papers: Introduction". The full reference list is contained in a separate bibliography document.

‡ The PEPSO *It's More than Poverty* report measures precarity by using an employment precarity index based on the characteristics of an individual's employment relationship. This index does not include income.

§ PEPSO's *It's More than Poverty* report refers to the report that was published in February 2013 that was based on the main survey conducted by PEPSO. In these working papers this report will be called the PEPSO report or the PEPSO survey. This is only appropriate for these working papers as there are other PEPSO reports that will be published by the six case studies.

In large part this is likely to be due to insufficient or inconsistent **wages**. However, it also reflects a gap in our income and employment security systems to mitigate the impact of insufficient and inconsistent income on the lives of those in precarious employment.

3. Context/current situation

Income inequality in Canada has been growing over the past three decades. Incomes have stagnated for the low and middle-income groups and have risen at the top of the income distribution.¹ At the same time, our tax and transfer system has lost the previous strength it had to compensate for this widening gap.² While incomes have not increased, costs have. More costs have been downloaded from the government onto individuals.³ The costs of basics, such as food⁴ and housing,⁵ have risen, and increasingly, costs for benefits and training must be covered out-of-pocket for those without employer-funded coverage.

Income is impacted by many factors. Wages and salaries, government transfers, taxes, and access to benefits all impact income. In addition, individuals may have lower individual income, but have access to family and community supports that offset their low income. Finally, individuals pursuing training and/ or education may defer their income for a time. This paper will focus on wages and salaries and government transfers. Other elements that impact income such as access to benefits and community supports are taken up in other papers.

3.1 Wages and salaries

Wages and salaries are the financial compensation a person receives for his or her labour, not including employer benefits. Wages and salaries are determined by:

- **Employer discretion** – employers set wage and salary rates to attract and retain workers, though other factors such as the market influence their decisions. These decisions are made within the context of the labour market and competitive pressures.
- **Collective agreements** – these agreements are signed between unions and employers and often establish wage and salary rates for unionized workers in the workplace.
- **Pay equity legislation** – Ontario Human Rights legislation prohibits gender-based pay discrimination and the *Employment Standards Act* requires men and women to be paid the same wages for the same or similar work.⁶
- **The minimum wage** – a wage floor that is legislated through the *Employment Standards Act* and set by the provincial government.^{**} The minimum wage is important not only as a wage floor, but also because other wage rates are sometimes set on the basis of the minimum wage.⁷ The current minimum wage in Ontario is \$10.25 an hour, which was set in 2010. On the advice of the Minimum Wage Advisory Panel, the province of Ontario is planning to increase the minimum wage to \$11 an hour and index it to inflation.

3.2 Government transfers

If a person has insufficient income, experiences a loss in income due to unemployment, has no other forms of income to support him or herself, or has child-related costs, government transfers are available to supplement household income.

- The **Working Income Tax Benefit (WITB)** is available for some low-income workers.
- **Employment Insurance (EI)** is available for some workers who have lost their jobs.

^{**} The minimum wage covers all workers in the province who are under provincial jurisdiction. Workers under federal jurisdiction fall under prevailing minimum wage rate in the province where their work is performed.

- **Social assistance** in the form of Ontario Works (**OW**) and the Ontario Disability Support Program (**ODSP**) are available for those who have no other means to support themselves.
- The **Ontario Child Benefit**, **Canada Child Benefit**, and the **Universal Child Tax Credit** are available for parents to supplement income to help with the cost of raising children.

WITB: WITB is a federal refundable tax credit^{††} developed in 2007 with the aim of easing the transition from social assistance to work.⁸ WITB is available to individuals over 19 years of age who earn more than \$3,000 a year⁹ and up to \$17,827 for singles, or \$27,489 for families.¹⁰ ^{††} Each province can adjust WITB to best suit its social assistance system, though Ontario has not done this. WITB is designed to encourage people to work and is targeted at low-income workers.¹¹ WITB is an important transfer for those on a low income in precarious employment, since eligibility is not based on hours worked. However, many of those individuals and households in precarious employment are not covered by WITB.

EI: Employment Insurance is a temporary financial assistance program that helps unemployed Canadians who are either looking for work or upgrading their skills.¹² To be eligible, a person must have previously paid into EI, lost their job through no fault of their own, have been without work or pay for at least seven consecutive days, and must be prepared to actively search for a new position while unemployed.¹³

In addition, as of December 2013, applicants are required to have worked 595 hours in Toronto and 665 hours in Hamilton over the past year,¹⁴ depending on the local unemployment rate.¹⁵ However, individuals who have not worked in the past two years, or who are entering the labour market for the first time, have to work 910 hours over the past year to qualify.¹⁶ EI will cover 55% of an individual's earnings for 14-45 weeks,¹⁷ and will pay up to \$42,300 in benefits, all of which are taxable.¹⁸ Low-income families can also access a "family supplement," which increases the wage replacement amount up to 90%.¹⁹

EI is an important income security program for Canadians, though it has been criticized for not fitting the needs of the present-day labour market.²⁰ Only 46% of unemployed Canadians were eligible for EI in 2008-2009.²¹ Many workers in precarious employment are not eligible for EI because they do not pay into the program, or cannot find sufficient hours to meet eligibility requirements. The federal government made some changes to EI through the Economic Action Plan 2012.²² However, these changes did not address the need for greater access to EI and did not constitute substantial reform.²³

OW/ ODSP: OW and ODSP are last resort income-support programs for those in financial need.²⁴ OW is the general social assistance program and it pays a maximum of \$626 for singles, \$1,054 for couples, and \$1,041-\$1,362 for families, including both basic needs and shelter benefits.²⁵ ODSP is a social assistance program targeted at those with disabilities and pays a maximum of \$1,086 per month for singles, \$1,646 for couples and \$1,604-\$2,317 for families.²⁶

Social assistance is a key income-security program for those in precarious employment. OW and ODSP are available to those who lose their jobs and can not access EI. However, due to current rules, most savings and assets must be drained in order to access OW/ ODSP. In addition, once on social assistance, the transition back to employment can be challenging due to the inability to build assets, the loss of key health and employment service benefits available within OW/ ODSP, and the clawbacks on earned income. In 2012, the Commission for the Review of Social Assistance in Ontario released a series of recommendations to reform social assistance, some of which have been taken up in the provincial Budget 2013.²⁷

Child benefits: There are three key child benefits that can supplement income for parents in Ontario. The first is the federal **Universal Child Care Credit**, a \$100 payment per month, per child, for parents to offset the cost of childcare.

^{††} Refundable tax credits are income owed regardless of taxes paid, while non-refundable tax credits are not paid if an individual did not pay tax.

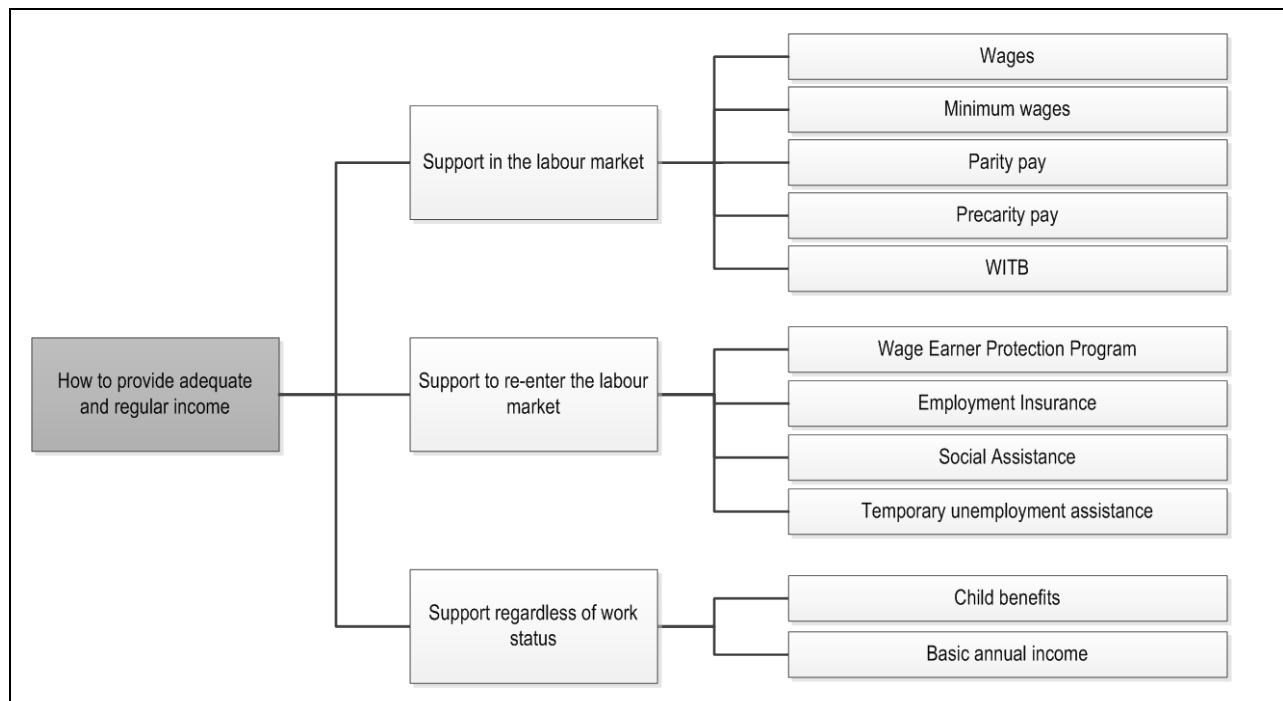
^{††} WITB also includes a disability supplement, not listed here.

The second is the **Canada Child Tax Benefit**, a tax-free monthly income payment for parents of children under 18 years old. The Canada Child Tax Benefit has a basic benefit component that provides \$119.41 per month per child, with \$8.33 for additional children and some reductions for families with an income of more than \$43,561 per year. There is also a low-income supplement that provides \$185.08 per month for the first child, \$163.66 for the second child, and \$155.75 for the third child. The third child benefit is the provincial **Ontario Child Benefit**, a monthly income supplement for low-income families that provides up to \$1,210 annually per child.^{28 §§}

These child benefits are beneficial for parents in precarious employment, as they supplement family income regardless of employment status. However, single people with no children and non-custodial parents are not eligible for these benefits.

4. Policy options

Policy solutions to address these income issues tend to focus either on wages, or government transfers, with some crossover between the two. In general, increasing wages could decrease the need for government transfers, while increasing government transfers could decrease the need for higher wages. However, there are many other options that could impact income that are taken up in other papers.



4.1 Support in the labour market

One set of policies addresses the issue of insufficient wages. These policies focus on ensuring that **overall wages** are decent by:

- **Raising wages** in general,²⁹ and raising wages for certain groups, such as Aboriginal people, racialized people, women, and those with disabilities,³⁰ certain professions such as childcare workers,³¹ and certain workers, such as temp workers³² and workers who work on Sundays, holidays, and late at night.³³

^{§§} In July 2014, this benefit will increase to up to \$1,310 annually per child and in July 2015, the provincial government has recommended that the Ontario Child Benefit be indexed to inflation. (Ontario Ministry of Finance, 2014b).

- Introducing and/or protecting **adequate pay rates**³⁴ through a Fair Wage Policy,³⁵ and introducing or advocating³⁶ for a **living wage**, (which has already been implemented in some jurisdictions); providing incentives for employers to adopt the living wage,³⁷ or targeting the living wage at certain cities³⁸ or employers.³⁹
- **Employing a formal system for calculating pay**,⁴⁰ which could standardize wages.

Overall wage proposals also may target those in precarious employment, by:

- **Regulating wages for temporary workers** by disallowing deductions from wages, regulating the wage mark-ups that are paid to client businesses,⁴¹ and ensuring that client businesses pay wages that are equivalent to the job being done.⁴²

Insufficient wage policies also address issues surrounding the **minimum wage** and whether or not it effectively serves as an income security mechanism.⁴³ These policies focus on:

- Ensuring that the minimum wage is **increased**,⁴⁴ establishing a **mechanism to boost** the minimum wage⁴⁵ by indexing it to inflation,⁴⁶ average earnings,⁴⁷ or other economic indicators,⁴⁸ or considering how the minimum wage is calculated by changing the number of hours on which it's based.⁴⁹
- Reconsidering the scope of the minimum wage by reinstating a **national minimum wage**,⁵⁰ or considering instituting both an **hourly** and a **daily** minimum wage.⁵¹
- **Expanding coverage of the minimum wage** to other groups such as those paid on contract,⁵² or those most vulnerable such as migrant workers and domestic workers.⁵³

An additional set of policies aims to develop parity between workers doing the same work under different circumstances.⁵⁴ These include:

- Ensuring that there is **no discrepancy in wages** based on seniority or performance, if these criteria apply to all employees in the establishment.⁵⁵
- Extending **parity pay to certain groups such as temporary workers**⁵⁶ who have worked for a business for more than a year.⁵⁷

Another set of policies focus on the wages of those in precarious employment by considering how their income can be supplemented to compensate for their precarity. These policies are designed to address the issue that many people in precarious employment pay out-of-pocket for expenses covered by employers for those who are securely employed, such as benefits. These policies explore:

- Introducing **precarity pay** in general⁵⁸ and for particular types of workers, such as minimum-wage workers, (which exists in Australia),⁵⁹ and temp workers.⁶⁰
- Establishing precarity pay at 4% of wages monthly for temporary workers.⁶¹
- Having employers pay wages equivalent to wages plus worth of benefits generally paid for the position.⁶²

A final set of policies looks at improving the system of compensation for workers earning insufficient wages, which is currently the WITB program. These policies focus on:

- **Improving WITB payments** by increasing the benefit rate⁶³ or developing a system of annual increases.⁶⁴
- **Expanding access** to the program⁶⁵ by shifting the phase-in⁶⁶ threshold, or by shifting the phase-out⁶⁷ income thresholds for eligibility.
- **Harmonizing WITB** with social assistance to smooth the transition from welfare to work.⁶⁸

4.2 Support to re-enter the labour market

These policies address our income security system for individuals who have lost their jobs, or are transitioning in and out of the labour market.

Some of these policies address wage reimbursement for workers when companies go bankrupt, which include:

- Expanding coverage of the **Wage Earners Protection Program (WEPP)** by increasing payments,⁶⁹ prioritizing repayment of workers over other creditors,⁷⁰ and extending time limits;⁷¹ putting more onus on employers to be held accountable for,⁷² or to pay for, the Wage Earner Protection Program.⁷³

Part of these policies address improving EI for those who can already access it by:

- Increasing benefits,⁷⁴ improving the wage replacement rate,⁷⁵ modifying benefits in response to economic conditions,⁷⁶ and reconsidering benefit clawbacks.⁷⁷
- Extending the duration of coverage,⁷⁸ and paying **reemployment bonuses** as an incentive to rejoin the labour market.⁷⁹

Another set of these policies address improving access to EI for those who do not have access already by:

- Ensuring more people can access EI benefits.⁸⁰ This may include **changing eligibility requirements**⁸¹ by reducing the number of hours needed to qualify,⁸² speeding access to benefits by eliminating the two-week waiting period for benefits,⁸³ and removing elements of regional variation in calculating eligibility.⁸⁴
- **Extending EI to certain groups**, such as the self-employed,⁸⁵ contractors,⁸⁶ non-standard workers,⁸⁷ and to some or all who voluntarily quit,⁸⁸ redefining just cause for leaving a job,⁸⁹ ensuring equity of access for women,⁹⁰ and creating a special category within EI for temporary, seasonal, and short-term workers.⁹¹

A third set of policies addresses social assistance programs, which have at times acted as a de facto employment insurance program for those in precarious employment who are excluded from EI. These policies could ensure that those in precarious employment are able to transition between social assistance and employment smoothly,⁹² by:

- Increasing benefit rates to ensure adequacy,⁹³ and developing a system for increasing them annually.⁹⁴
- Simplifying asset rules⁹⁵ and allowing more assets when accessing social assistance.⁹⁶
- Removing, or reducing, earnings clawbacks on social assistance benefits⁹⁷ as well as other clawbacks.⁹⁸
- Offering temporary social assistance.⁹⁹

The final focus of these policies addresses the need to compensate for the current gaps in the EI program by developing a new system of **temporary unemployment assistance**¹⁰⁰ that could include:

- Developing wage insurance to smooth periods of earnings loss¹⁰¹ that could be structured as a government loan to unemployed individuals.¹⁰²

4.3 Support regardless of work status

A final set of policies supports individuals whether they are working or not. These include:

- Enhancing our system of **child benefits**.¹⁰³
- Introducing a **guaranteed annual income**.¹⁰⁴

5. Questions for discussion

1. Which policy options in this paper could have the most impact on the lives of those in precarious employment?
2. Which policy options in this paper can we realistically move forward on, given the current political, economic, and social climates?
3. Which policy options are missing from this paper, but require attention?

6. Endnotes

¹ PEPSO, 2013

² OECD, 2011

³ Lewchuk, Clarke, & De Wolff, 2011

⁴ Institute for Competitiveness and Prosperity, 2010

⁵ City of Toronto, 2006

⁶ Ontario Pay Equity Commission, 2011

⁷ Noack & Vosko, 2011

⁸ Institute for Competitiveness and Prosperity, 2010 citing Jim Flaherty

⁹ Canada Revenue Agency, 2014a

¹⁰ Canada Revenue Agency, 2014b

¹¹ Canada Revenue Agency, 2014c

¹² Service Canada, 2014a

¹³ Service Canada, 2014b

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²⁰ Mowat Centre, 2011a

²¹ Mowat Centre, 2010

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²⁴ Ontario Ministry of Community and Social Services, 2014a

²⁵ Income Security Advocacy Centre, 2013b

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²⁷ Ontario Ministry of Community and Social Services, 2014b

²⁸ Ontario Ministry of Children and Youth Services, 2011

²⁹ Canadian Policy Research Networks, 2006; Goldring & Landolt, 2012; TD Economics, 2013B, Jason Kenney in Vancouver Sun, 2013a; Mark Carney in Global News, 2013a

³⁰ Canadian Centre for Policy Alternatives, 2009

³¹ Association of Early Childhood Educators, Ontario 1, 2013; 25 in 5, 2009

³² Access Alliance, 2011

³³ Upjohn Institute, 2012

³⁴ NDP, 2013; Wellesley Institute, 2013a

³⁵ Access Alliance, 2013

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- ⁴⁹ Workers' Action Centre, 2013
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- ⁶⁵ Institute for Public Policy Research, 2013; Canadian Association of Food Banks, 2008 (now known as Food Banks Canada); Fortin, Green, Lemieux, Milligan, & Riddell, 2012; Wellesley Institute & Woodgreen Community Services, 2013
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