The Costs and Impacts of **Unemployment** and **Underemployment** in Peel and Halton

LEPC PEEL-HALTON LOCAL EMPLOYMENT PLANNING COUNCIL

CONTENTS

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1 Introduction

Employment is a primary driver of social and economic policy in modern advanced economies. Citizens in these societies are encouraged and expected to participate as fully as possible in the economic activity of the community, by earning income and acting as consumers. Participation and inclusion are in many ways contingent on employment, as working life forms the foundation of personal and collective interactions. Unemployment[1] is, thus, an ongoing social and economic problem for advanced economies, impacting on the life of individuals, families, communities, and society as a whole. High levels of unemployment can have an impact on labour productivity, economic output and growth, and the generation of public revenue. Research has also established links between unemployment and increased social costs.

Employment status has been shown to be a significant determinant of health and mental health status[2]. This has an impact not only on individuals, but on potential public health costs as utilization may increase as unemployment rises. For example, research from Sweden in the aftermath of the global recession in 2007-2009 indicated that a cohort of unemployed individuals accessed public health services more frequently than their employed counterparts over the same period[3].

In addition to health impacts, unemployment, has been linked to other social issues that may have public costs associated with them. For example, research has suggested links between sustained unemployment and criminal activity, in particular, property crime[4], and there is evidence that periods of unemployment can have an impact on family dynamics, even leading to household breakdown[5]. In fact, research indicates that parental unemployment may be linked to long-term impacts on children[6], including effects on their academic achievement[7], health outcomes[8], and future employment prospects[9].

Looking specifically at economic outcomes, unemployment has been shown to have both immediate and long-term consequences for those who experience sustained periods out of work. The long-term impact is the result of phenomenon described in the economics literature as wage scarring[10], whereby future earnings are impacted by periods of sustained unemployment at the early stages of one's working life. Analysis from multiple jurisdictions, including Canada[11],

[1] Unemployment is defined as the proportion of people who are not currently working but are looking for work.

[2] Canadian Public Health Association. (1996). Discussion paper on the health impact of unemployment. Available Online at: https://www.cpha.ca/sites/default/files/assets/resolutions/1996-dp1_e.pdf

[3] Macassa, G., Hiswals, A.S., Ahmadi, N., Alfredsson, J., Soares, J., and Stankunas, M. (2014). "Employment status and healthcare utilization in a context of economic recession: Results of a population based survey in East Central Sweden." Science Journal of Public Health, 26(6): 610 – 616.

[4] Andresen, M.A. (2015). "Unemployment, GDP, and Crime: The importance of multiple measurements of the economy." Canadian Journal of Criminology and Criminal Justice, 57(1): 35-58; Phillips, J. and Land, K.C. (2012). "The link between unemployment and crime rate fluctuations: An analysis at the county, state, and national levels." Social Science Research, 41(3): 681-694.

[5] Mendolina, S. and Doiron, D. (2008). The impact of job loss on family dissolution. Available Online at: http://esacentral.org.au/images/Mendolia.pdf.

[6] Gray, M. and Baxter, J. (2011). Family joblessness and child well-being in Australia. Paper presented to the conference "Advancing Child and Family Policy Through Research" January 31 – February 1, 2011, Canberra, Australia. Available Online at: http://library.bsl.org.au/jspui/bitstream/1/3100/1/Family%20joblessness%20and%20child%20well-being%20in%20Australia.pdf.

[7] Stevens, A. and J. Schaller (2009), ~~"~~Short-run Effects of Parental Job Loss on Children's Academic Achievement~~",~~ NBER Working Paper No. 15480, Cambridge, Massachusetts.

[8] Palme, M. and Sandgren, S. (2008). "Parental Income, Lifetime Income, and Mortality." Journal of the European Economic Association Vol. 6(4), pp. 890-911;

[9] Oreopoulos, P., M. Page and A.H. Stevens (2008). "The Intergenerational Effects of Worker Displacement." Journal of Labor Economics, 26(3), pp. 455-483;

[10] Gregg, P. and Tominey, E. (2005). "The wage scar from youth unemployment." CMPO Working Paper Series No. 04/097. Available Online at: https://www.bristol.ac.uk/media-library/sites/cmpo/migrated/documents/wp97.pdf.

[11] Schwerdtfeger, M. (2013). Assessing the Long-Term Costs of Youth Unemployment, TD Economic Special Report. Available Online at: https://www.td.com/document/PDF/economics/special/ms0113_YouthUnemp.pdf; Oreopoulos, P., von Wachter, T., and Heisz, A. (2008). The Short- and Long-Term Career Effects of Graduating in a Recession: Hysteresis and Heterogeneity in the Market for College Graduates. Institute for the Study of Labor: Discussion Paper Series.

the United States[12], and Britain[13], demonstrate the impact of wage scaring, on both individuals and the productivity of the economy. For example, a 2013 report from TD Economics[14], calculates that Canadian youth experienced an immediate $10.7 billion loss in wages as youth unemployment rose during the 2007-2009 global recession. In addition, this analysis estimates that the future loss in wages for these youth will be $12.4 billion over the course of their careers as a result of this early stage of unemployment. The same report indicates that this scarring effect is greater in nations with higher levels of youth unemployment.

As a result of the associated negative personal, social and economic impacts, unemployment tends to lead to public expenditure on amelioration efforts, which take the form of financial transfers (to offset lost wages of the unemployed), and guidance programs to support job search and employability. Given their scale and importance, these efforts tend to have a significant cost associated with their development, implementation, and maintenance. For example, Canada's Employment Insurance program, which provides paid benefits to qualified unemployed persons only, paid nearly $30 billion in benefits in 2016[15]. This does not include the administrative costs associated with program delivery and monitoring and is only one part of Canada's response to unemployment. This response also includes the funding of guidance programs and other services to support job attainment and retention, and support for economic development activities to support job creation.

In the Canadian context, the primary public interventions to address unemployment are funded and directed by the federal or provincial governments. This includes the Employment Insurance Program, the Employment Ontario Program, Ontario Works and the Ontario Disability Support Program, and various other programs under multiple federal and provincial ministries aimed at job development, training, and economic development. Significantly, however, the implementation of these federal and provincial programs tends to be determined by local economic conditions, accounting for the variability of context that may affect unemployment and those who are unemployed. For example, EI eligibility and rates are variously determined by local employment and labour market characteristics[16], as is service investment through the Employment Ontario Program[17]. As a result, an understanding of unemployment and its costs and impacts at the local level, presents an opportunity to explore more contextualized and appropriate interventions to address unemployment and move individuals back into the workforce.

Underemployment

In addition to unemployment, a rising concern in Canada and Ontario, as in many advanced economies around the world, is the phenomena of underemployment, defined in this report as a condition when either those who may be employed (full-time or part-time) are not fully utilizing their skills, education, or availability to work. Underemployment is a particular concern for those who are attempting to enter the

[12] Ayres, S. (2013). The High Cost of Youth Unemployment. Center for American Progress. Available Online at: https://www.americanprogress.org/wp-content/uploads/2013/04/AyresYouthUnemployment1.pdf; Dao, M. C. and Loungani, P. (2010). The Tragedy of Unemployment, International Monetary Fund, Finance and Development Series. Available Online at: http://www.imf.org/external/pubs/ft/fandd/2010/12/pdf/dao.pdf; Kahn, L. (2010). "The Long-Term Labor Market Consequences of Graduating from College in a Bad Economy", Labour Economics, 17(2).

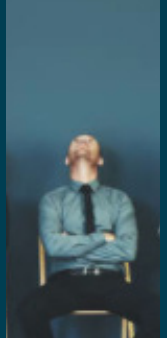
[13] The ACEVO Commission on Youth Unemployment. (2012). Youth Unemployment: The Crisis We Cannot Afford. Available Online at: https://www.bristol.ac.uk/media-library/sites/cmpo/documents/youthunemployment.pdf.

[14] Schwerdtfeger, M. (2013). Assessing the Long-Term Costs of Youth Unemployment, TD Economic Special Report. Available Online at: https://www.td.com/document/PDF/economics/special/ms0113_YouthUnemp.pdf.

[15] Statistics Canada. (2016). Census of Population, Statistics Canada Catalogue no. 98-400-X2016120.

[16] Government of Canada. (2017). EI Regular Benefits – Eligibility. Available Online at: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html.

[17] Ontario Ministry of Advanced Education and Training (2017). Service Provider Funding and Target Adjustment: Technical Training Presentation. Available Online at: http://www.tcu.gov.on.ca/eng/eopg/publications/sp-funding-target-adjustment-april-24-en.pdf.



"A summary of costs is provided for both Peel and Halton. In the calculation of public intervention costs, data unique to this study was assessed (national and provincial data)."

Canadian labour force for the first time, such as new graduates and recent immigrants.

Research from The Conference Board of Canada estimated that in 2015 there were 844,000 Canadians whose skill sets were not fully recognized in the labour market, leading to $5.0 billion to $8.3 billion in lost wages due to underemployment[18]. According to the Conference Board's calculations, these numbers had increased significantly since 2001, increasing the economic impact on both individuals and the economy. These findings are supported by analysis from the Parliamentary Budget Office, which estimate "that based on educational credentials, the proportion of workers aged 25 to 34 with a university degree who were overqualified in their current position has been on an upward trend since the early 1990s, reaching 40 per cent in 2014"[19].

Labour market participation

Labour market participation is another important concept in the analysis of employment and unemployment. This is measured by the Participation Rate, which is defined as the proportion of labour market participants relative to the working age population. In Canada, the participation rate has been falling, largely influenced by an aging population who are entering retirement[20]. However, there are indications that the youth labour market participation rate has been dropping over time[21].

Labour market participation largely falls outside the scope of this study. This being said, it is an important concept to understand.

The Changing Labour Market

As with many communities in Ontario, Peel and Halton are experiencing the effects of a shifting labour market. This is characterized by a move away from a standard manufacturing base toward a technology-driven knowledge economy. Within this changing labour market, the nature of work is also changing. Jobs are increasingly precarious and temporary, and many workers are moving away from more traditional working relationships with employers. These shifts also have impacts on workers, employers, and the community.

1.1 PURPOSE

The overall purpose of this study is to develop a preliminary assessment of the locally driven costs of unemployment in Peel and Halton, and to provide an analysis of the impacts of unemployment and underemployment on the affected local population.

Given the importance of employment, in economic, social, and personal terms, and the significant cost associated with the amelioration of unemployment, understanding of the costs and impacts of unemployment and underemployment is a vital aspect of the policy and program planning process. Although there has been work done to assess the costs of unemployment and underemployment, this is generally done at the national level. Therefore, the results of this analysis are intended to complement these efforts by increasing knowledge of the costs and impacts of unemployment and underemployment from the local perspective.

Finally, this study intends to present a local perspective on the assessment of the cost of unemployment, helping to develop an understanding of local drivers of these costs. This model could be applied and refined to allow for comparative analysis at the sub-national level, allowing for targeted policy planning and implementation.

[18] Grant, M. (2016). Brain Gain 2015: The St Grant, M. (2016). Brain Gain 2015: The State of Canada's Learning Recognition System. Available Online at: https://www.conferenceboard.ca/e-library/abstract.aspx?did=7607. (See summary infographic online at: https://www.conferenceboard.ca/infographics/brain-gain.aspx).

[19] Office of the Parliamentary Budget Officer. (2015). Labour Market Assessment 2015. Available Online at: http://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2015/Labour%202015/Labour_Market_Assessment_2015_EN.pdf

[20] Ibid.

[21] Bernard, A. (2015). "Youth Labour Force Participation, 2008 – 2014", Economic Insights, Available Online at: https://www150.statcan.gc.ca/n1/pub/11-626-x/11-626-x2015052-eng.htm.

Canada's Employment Insurance program . . . paid nearly

$30 billion

in benefits in 2016.

1.2 PROJECT OVERVIEW

To achieve the project purpose, the following research activities were undertaken:

- A qualitative analysis of local experience through key informant interviews and focus groups with individuals who are unemployed.
- A quantitative assessment of local experience through a local survey of unemployment and underemployment.
- Development and implementation of a model of analysis for estimating the cost of unemployment.
- Detailed analysis of relevant statistics and data on unemployment and underemployment in Peel and Halton.

This multimethod approach allows for an assessment of the monetized costs of unemployment, while also ensuring that the social and economic impacts of unemployment and underemployment on individuals are considered.

1.2.1 Methodology and outcomes

This study utilized two broad methodologies to assess the costs and impacts of unemployment and underemployment in Peel and Halton.

Assessing the Costs of Unemployment

First, to assess the monetized costs of unemployment, a secondary data analysis model has been adapted from a model developed by IDEA Consultant on behalf of the European Federation for Services to Individuals (EFSI)[22]. This model was provided by the Peel-Halton Workforce Development Group as background research during the proposal stage of the project.

The EFSI model focused on the direct, monetized, costs of unemployment to government, while acknowledging the indirect broad individual and social costs and impacts that related to people being unemployed. As such, the model calculates the cost of an unemployed person to government in relation to the cost of an employed person in the same context. This model includes both expenses (costs of public intervention to ameliorate the impacts of unemployment) and revenue (in the form of tax revenue losses).

The calculations use a mix of federal, provincial, and local data to assess costs across several intervention programs, and then assesses the loss of revenue to government that is driven by local unemployment conditions. A summary of costs is provided for both Peel and Halton. In the calculation of public intervention costs, data unique to this study was assessed (national and provincial data). In the calculation of loss of revenue, as with the EFSI study, data on Canada from the Organization for Economic Co-Operation and Development[23] was used in conjunction with national data. The data used to calculate the cost of unemployment in this study is summarized in Section 3, Table 3.1.

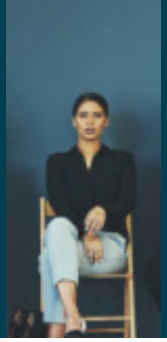
This model is not inclusive of all associated costs of unemployment. As noted in in the introduction, research indicates that unemployment may have an indirect impact on multiple social and health programs. However, calculation of the costs within these programs that is directly correlated to unemployment is prohibited by the lack of available disaggregated data. This is a point acknowledged in the EFSI study as well. Therefore, as with that study, our assessment of monetized costs is limited to those areas that are exclusively and definitively linked to unemployment.

This leaves a potential gap in the analysis. The monetized calculations provide a conservative minimum cost estimate, based on local unemployment metrics. The outcomes of these calculations are detailed in Section 3 of this report.

[22] Gerard, M., Valsamis, D., and Van der Beken, W. (IDEA Consultant). (2012). Why invest in employment: A study on the cost of unemployment. Available Online at: http://www.efsi-europe.eu/fileadmin/MEDIA/publications/Cost_of_unemployment_report/English_Study_on_the_cost_of_unemployment_January_2013.pdf.

[23] This data was accessed via the OECD statistics portal, Available Online at: https://stats.oecd.org/index.aspx?DataSetCode=TABLE_I1#

Unemployment



Assessing the Impacts of Unemployment

To address the gap in cost estimates, this study diverges from the EFSI approach, and includes an assessment of local impacts of unemployment, with a focus on the impacts on individuals who are unemployed. In addition, given the growing importance of underemployment, this study includes an assessment of the impacts of underemployment where data was available.

To assess these impacts, a mixed methodology was used that included both qualitative and quantitative approaches.

Key Informant Interviews

A series of key informant interviews were completed in the early stages of the project. These interviews were conducted with local contacts in employment and social services, with the goal of assessing the general landscape of unemployment in Peel and Halton, and developing a base understanding of the impacts that unemployment may have on individuals locally. Findings from these interviews were additionally used to inform the development of the survey tool used in the quantitative analysis of the study.

Key Informants were selected through local networks associated with the Local Employment Planning Council.

In total, 17 key informant interviews were completed. Of these 10 were with employment service providers, and 7 were with other service providers with knowledge of local employment issues. This latter group included both government service providers as well as community agency service providers.

Focus Groups

Focus groups were conducted with individuals who are unemployed in Peel and Halton, with the goal of assessing the general experience of those who have been unemployed for a period of time in Peel and Halton. As with the key informant interviews, findings from the focus groups were used to inform the development of the survey tool.

Participants for the focus groups were recruited via a convenience sampling method, whereby local clients of employment and social services programs were invited to attend a focus group. An incentive was provided to each participant that was equivalent to one hour's minimum wage.

In total, there were 20 focus group participants, with the majority being unemployed for more than 6 months and accessing social assistance benefits. Although information gathered from the group was valuable, the lack of diversity of participants in the focus groups limits the information collected to a specific group. This being said, the focus group findings did provide a valuable additional source of information for aspects of this study.

Survey of Unemployment and Underemployment

The primary tool used to assess the impacts of unemployment and underemployment in Peel and Halton was the survey of unemployed and underemployed. The goal of this survey was to collect detailed data on the experience and impacts of unemployment and underemployment on members of the community in Peel and Halton.

The target population for the survey was those who are unemployed or underemployed in Peel and Halton. To qualify under these categories, an individual had to either (1) be out of work and actively seeking employment, (2) be employed, but in a role that was below their skill level or availability for work, and actively seeing new employment. This excluded those who have left the labour market.

A purposive non-proportional quota sampling method was used to generate responses. This involves targeted data collection by reaching out to predefined groups and provides a targeted convenience sample of the population being examined. A summary of this method, as compared to a random sampling approach, is provided in Figure 1.1.

The survey was implemented between March 2018 and June 2018. Collection was done both in person, at local job fairs and employment service locations, and

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Figure 1.1: Survey Sampling Method

online. The online survey was distributed via local service networks, including via social assistance offices. A quota sample of between 400 and 600 was set, with 417 surveys collected. Of these, 7 indicated that they did not want to complete the survey, and 5 were determined to be incomplete[24]. Thus, there was a total sample of 405 respondents used in the analysis (n = 405).

1.2.2 Limitations

In terms of secondary data analysis, there were limitations on data availability. The first such limitation pertains to data being available at the appropriate level of geography for this study (i.e. at the local and regional level). The primary effect of this limitation was on the cost estimates for unemployment, where the analysis had to rely on national and provincial averages in some cases to complete the required calculations.

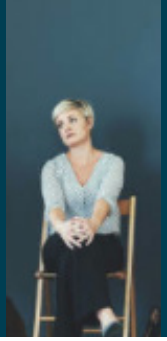
The second data availability limitation pertains to the availability of relevant disaggregated data. That is, not all data required to fully assess the costs of unemployment was available as it only exists in an aggregated form where it is conflated with data that does not pertain to unemployment. For example, data on program expenditures related to employment programs funded by Immigration, Refugees, and Citizenship Canada's Settlement Program was not available separately from the overall program expenditures. These overall expenditures include programs that are not related to employment or unemployment, so a direct cost analysis was not able to be calculated in these cases.

As a result of these data limitations, the analysis of costs associated with unemployment is a conservative estimate of minimum costs.

To address issues of inconsistency in data availability, 2016 was used as the reference year for secondary data analysis in this study. Exceptions to this are noted where appropriate.

In terms of the qualitative and quantitative data collection, limitations exist relating to the methodologies used. In both cases, a convenience sampling methodology was used. In the case of the in-depth interviews and focus groups, this consisted of targeted and general calls for participants through existing network contacts. The result was a good sample of key informants, who nonetheless were not fully representative of the diversity of stakeholders in the community. For the survey, a purposive non-proportional quota sample method was employed. This method is appropriate for targeted community-based action research as it allows for the targeted selection of participants based on predefined parameters. However,

[24] An invalid survey was identified as one with a 60% or more non-response rate to relevant questions.



there are limitations related to overall population representation in the final sample. For this reason, the survey data collected here should be viewed as an assessment of the experience of the participants surveyed.

1.3 REPORT STRUCTURE

The balance of this report is divided into four primary sections:

1. The first section provides a brief profile of unemployment in Peel and Halton to provide local context.
2. The second section presents the analysis of monetized costs associated with unemployment.
3. The third section provides an analysis of the impacts of unemployment based on the qualitative and quantitative data collected.
4. Finally, a summary and general conclusion are presented, with recommendations for action and next steps.

Where appropriate, additional data and background information is provided in the Appendices.

2 Unemployment in Peel and Halton

Peel and Halton are two regions that make up the western portion of the Greater Toronto Area. Peel is a two-tier municipality, with a regional government and three local municipal governments, Mississauga, Brampton, and Caledon. Halton is also a two-tier municipality, with a regional government and four local municipalities, Oakville, Burlington, Milton and Halton Hills. A local map of each Region is provided in Appendix B.

The following general profile of unemployment may be developed for Peel and Halton.

- In 2016, the unemployment rate in Peel was 8.2% (7.5% for males, and 8.9% for females)[25], this was higher than the provincial average of 7.4%[26].

- In 2016, the labour market participation rate in Peel was 67.3% (72.7% for males, and 62.1% for females)[26], meaning that 366,295 individuals were not active in the labour market[27]. This was higher than the provincial average of 64.7% participation[28].
  - Comparing 2006 to 2016, the participation rate in Peel dropped from 71.6% (a decrease of 4.3%), indicating an increase in the number of individuals who are not active in the labour market[29]. Over the same period, the provincial participation rate dropped by 2.4%[30].

- In 2016, the unemployment rate in Halton was 6% (5.7% for males, and 6.3% for females)[31], this was lower than the provincial average of 7.4%[32].

In 2016, the labour market participation rate in Halton was 69.8% (74.6% for males, and 65.4% for females), meaning that 130,895 individuals were not active in the labour market[33]. This was higher than the provincial average of 64.7% participation[34].

- Comparing 2006 to 2016, the participation rate in Halton dropped from 71.9% (a decrease of 2.1%), indicating an increase in the number of individuals who are not active in the labour market[35]. Over the same period, the provincial participation rate dropped by 2.4%[36].

- In Peel in 2016, 365,940 workers worked part year or part time, with 51.8% of part-time workers being female[37]. In Halton in 2016, 140,955 workers worked part year or part time, with 55.2% of part-time workers being female[38].

- Since March 2008, the average Employment Insurance caseload in Peel has been 16,632, peaking at 31,530 in March 2009, during the 2007-2009 recession. In general, the EI caseload trend in Peel follows the provincial trend, with a slight declining trend over the past 10 years.

- Since March 2008, the average Employment Insurance caseload in Halton has been 4,527, peaking at 8,690 in March 2009, during the 2007-2009 recession. In general, the EI caseload trend in Halton follows the provincial trend, however it has remained more stable than Peel.

[25] Statistics Canada. (2017). Peel, RM [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E

[26] Ibid

[27] Ibid

[28] Ibid

[29] Statistics Canada. (2007). Peel, Ontario (Code3521) (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-591/index.cfm?Lang=E

[30] Ibid

[31] Statistics Canada. (2017). Halton, RM [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E

[32] Ibid

[33] Ibid

[34] Ibid

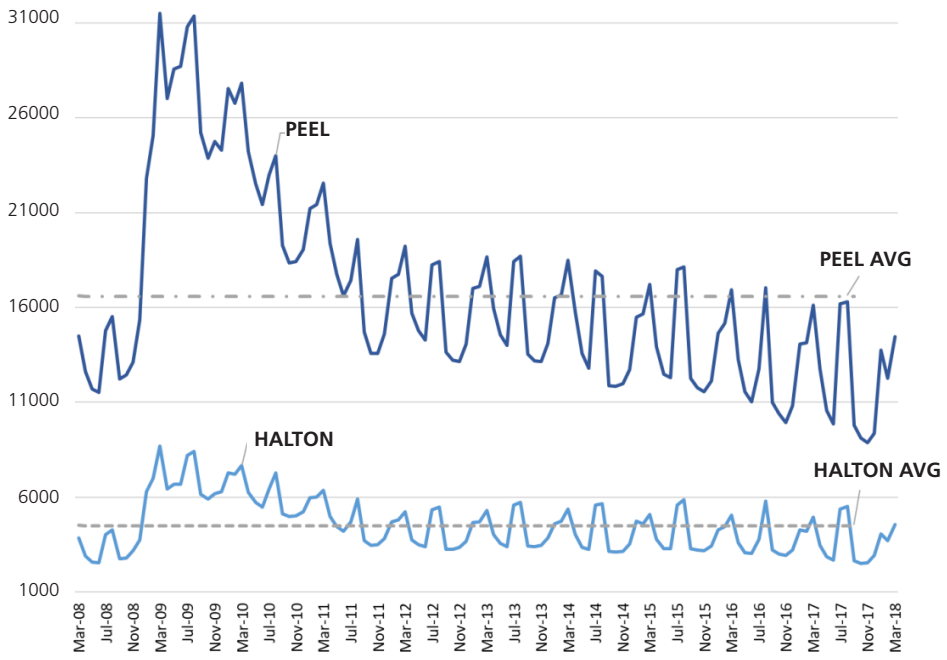
[35] Statistics Canada. (2007). Halton, Ontario (Code3524) (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-591/index.cfm?Lang=E

[36] Ibid

[37] Statistics Canada. (2017). Peel, RM [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.

[38] Statistics Canada. (2017). Halton, RM [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017.

CHART 2.1: Number of Employment Insurance Beneficiaries by Month in Peel and Halton (March 2008 to March 2018)[39]



3 Costs Associated with Unemployment in Peel and Halton

The model for the development of a cost analysis for unemployment at the local level was adapted from a 2012 study from the European Federation for Services to Individuals (EFSI)[39]. This study was used as a baseline as it provided an accessible and logical model of analysis that focused on assessing direct costs associated with unemployment, while acknowledging that additional costs do exist, but are difficult to discern (for example the costs associated with healthcare associated with unemployment).

While other studies of the cost of unemployment focus on macroeconomic trends (such as projections of lost wages as a portion of GDP[40]), the EFSI study focused on a practical assessment of public costs pertaining to intervention and lost revenue resulting from an individual being unemployed versus employed. Thus, the EFSI model provided a practical paradigm for the assessment of locally driven costs of unemployment.

Defining the Costs of Unemployment

Building from the EFSI model, this study defines the costs of unemployment as (1) those public expenditures that are specifically induced by unemployment, and (2) the potential loss of public revenue that results from unemployment. Public expenditures are identified as either financial benefits or guidance programs. Loss of revenue is identified as lost social contributions, lost income tax revenue, and lost value added tax revenue (i.e. HST). Table 3.1 details the costs and losses used in this study, along with the sources of data and reference year for each cost.

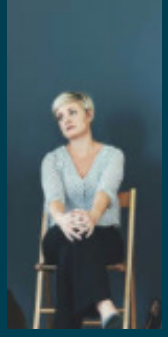
A noted difference in this study versus the EFSI study is the disaggregation of the calculation of costs associated with unemployment benefits. In the EFSI study, unemployment benefits are taken to include all public financial benefit payments that may be available to the unemployed. This makes sense as the EFSI

Table 3.1: Data Used to Calculate the Cost of Unemployment

Type of Cost:	Sources	Reference Year
Financial Benefits:		
1. Employment Insurance Regular Benefits	Statistics Canada	2016
1. Social Assistance Benefits (OW & ODSP)	Statistics Canada	2016
	Ministry of Community and Social Services	2016
Guidance Programs:		
1. Employment Ontario	Ministry of Advanced Education and Skills Development	2016
1. Social Assistance Employment Program	Ministry of Community and Social Services	2016
Loss of Revenue:		
1. Social Contributions	Organization for Economic Cooperation and Development	2016
	Statistics Canada	2016
1. Income Tax Revenue	Organization for Economic Cooperation and Development	2016
	Statistics Canada	2016
1. HST Revenue	Statistics Canada	2016

[39] Statistics Canada. (2018). Table 276-0035 - Employment Insurance program (EI), beneficiaries by province, census division, total and regular income benefits, declared earnings, sex and age, unadjusted for seasonality, monthly (persons)

[40] Gerard, M., Valsamis, D., and W. Van der Beken, (2012). Why invest in employment? A study on the cost of unemployment. European Federation for Services to Individuals. Available Online at: http://www.efsi-europe.eu/fileadmin/MEDIA/publications/Cost_of_unemployment_report/English_Study_on_the_cost_of_unemployment_January_2013.pdf.



Underemployment

study was preparing a cross-country comparison of six European nations, each with variable employment and social assistance benefit programs. Therefore, an aggregate cost of multiple programs provided the basis for analysis. However, in this study, such a cross-jurisdictional variation is not a concern. Therefore, this analysis assesses the costs of both the federal Employment Insurance Program and the provincial social assistance program.

The balance of this section presents the calculations of the costs of unemployment detailed in **Table 3.1** as they pertain to Peel and Halton. At the end, a summary of the per capita cost of an unemployed individual is provided.

3.1 FINANCIAL BENEFITS

Costs associated with financial benefits paid to ameliorate the impact of unemployment include the federal Employment Insurance Program and the provincial social assistance program, made up of Ontario Works (OW) and the Ontario Disability Support Program (ODSP)[41].

3.1.1 Employment Insurance Regular Benefits

The Canadian Employment Insurance Program provides regular benefits to qualified individuals who become unemployed through no fault of their own and who are available for work. The EI program does provide other benefits to those who are not working, including those on parental leave, or medical leave. This study only considers the expenditures made via the regular benefits program as this is the program directly tied to those who are unemployed.

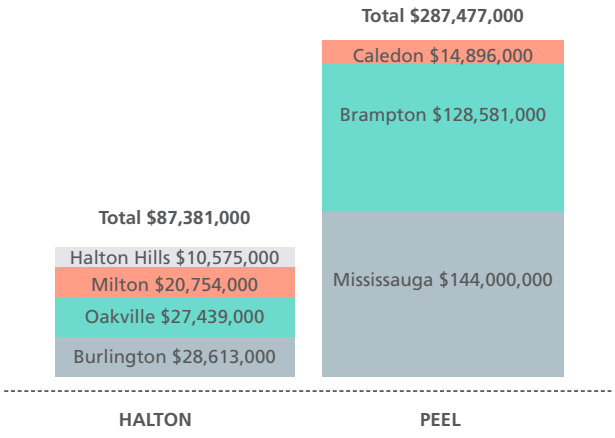
In the reference year of 2016, the average number of monthly individuals receiving EI Regular Benefits in Peel was 12,883, and in Halton was 3,786. In total, 46,280 individuals in Peel, and 15,485 individuals in Halton reported income from Employment Insurance regular benefits in 2016.

Chart 3.1 provides a summary of Employment Insurance Expenditures in Peel and Halton by local municipality in 2016.

- The average amount received by these individuals in 2016 in Peel was **$6,212**[42].
- The average amount received by these individuals in 2016 and in Halton was **$5,643**[43].
- The total expenditure in Peel and Halton for 2016 is calculated at **$374,858,000.**

The variation in average EI amount received by those who are unemployed in Peel versus Halton may be explained by the number of weeks, on average, an individual in each community may be unemployed. That is, those who are unemployed in Halton are able to find new employment opportunities sooner than individuals who are unemployed in Peel, thus reducing the cost to the Employment Insurance program.

CHART 3.1: Total Employment Insurance Income for all Recipients in Peel and Halton (2016)[45]



[41] For example, Schwerdtfeger, M. (2013). Assessing the Long-Term Costs of Youth Unemployment, TD Economic Special Report. Available Online at: https://www.td.com/document/PDF/economics/special/ms0113_YouthUnemp.pdf.

[42] The cost calculations of these financial benefit programs exclude associated administration costs.

[43] Peel Calculation: $287,477,000 total regular benefits paid in 2016 / 46,280 claimants in 2016 = $6,212 / claimant

"The total expenditure in Peel in 2016 on Social Assistance transfer payments is estimated at **$296,534,000**."

3.1.2 Social Assistance Payments

The Ontario social assistance program consists of two primary programs, Ontario Works (OW), and the Ontario Disability Support Program (ODSP). In order to receive OW income support, an individual must be a resident of Ontario, need money right away to help pay for basic needs (such as food and shelter), and be willing to take part in job search activities. In order to receive ODSP income support, an individual must be a resident of Ontario, demonstrate financial need, and meet the program's definition of a person with a disability.

In 2016, the Ontario Works program provided $2,585,742,800 in income support to eligible individuals in the province, and the Ontario Disability Support Program provided $4,480,810,300 in income support to eligible individuals in the province[44].

In Peel in 2016, a total of 33,975 individuals reported income from social assistance, with an average income of **$8,728**[45]. The total expenditure in Peel in 2016 on Social Assistance transfer payments is estimated at **$296,534,000**.

In Halton in 2016, a total of 7,480 individuals reported income from social assistance, with an average income of **$8,919**[46]. The total expenditure in Halton in 2016 on Social Assistance transfer payments is estimated at **$66,715,000**.

3.2 GUIDANCE PROGRAMS

Costs associated with guidance programs to support the attainment and retention of employment include the Employment Ontario Program and the Social Assistance Employment Program.

3.2.1 Employment Ontario

Employment Ontario is the primary employment and training network in the province, providing programs and services across four key areas, including, (1) employment and training, (2) apprenticeship, (3) foundational skills, and (4) labour market development. The majority of these programs are delivered by third-party, community-based service providers, contracted by the Ministry of Training, Colleges, and Universities.

There are 19 Employment Ontario providers serving Peel and 6 providers serving Halton. Data on the amount of Employment Ontario funding received by organizations that support Peel and Halton was not available to complete a local calculation. Therefore, a provincial average cost per unemployed individual was calculated.

The total actual cost of the Employment Ontario program in 2016 was **$1,328,434,960**[47]. In 2016, the total number of Employment Ontario clients was **589,614**[48]. Therefore, the cost per Employment Ontario client in Ontario in 2016 for the Employment Ontario program is $**2,253**[49].

In 2016, the total number of Employment Ontario Clients in Peel and Halton (combined) was **71,623**[50]. Therefore, the total cost of Employment Ontario programs in Peel and Halton may be estimated as **$161,366,619**.

[44] Halton Calculation: $87,381,000 total regular benefits paid in 2016 / 15,485 claimants in 2016 = $5,643 / claimant

[45] Statistics Canada - 2016 Census. Catalogue Number 98-400-X2016120.

[46] Expenditure Estimates for the Ministry of Community and Social Services (2016 – 2017); Expenditure Estimates for the Ministry of Community and Social Services (2015 – 2016).

[47] Statistics Canada - 2016 Census. Catalogue Number 98-400-X2016120.

[48] Ibid.

[49] Expenditure Estimates for the Ministry of Advanced Education and Skills Development (2017-2018). Available Online at: https://www.ontario.ca/page/expenditure-estimates-ministry-advanced-education-and-skills-development-2017-18#section-3.

[50] This includes both assisted and unassisted clients of local Employment Ontario funded programs. Data source: Employment Ontario (2016). Local Board Report – Central Region, Peel-Halton Workforce Development Group (Fiscal Year 2015-2016).

3.2.2 Social Assistance Employment Program

An additional component of the Ontario social assistance program is the provision of administrative funding to support the delivery of local employment programming for benefit recipients.

The total estimated cost of the social assistance employment program in 2016 was **$271,734,950**[51], with a monthly average cost of **$22,644,579**. In 2016, the average monthly social assistance caseload (OW and ODSP) was **625,720**[52]. Therefore, the average annual cost per case in 2016 for the social assistance employment program is **$434**[53].

In 2016, the average monthly Ontario Works caseload in Peel was **18,574**[54]. From this we can estimate the annual total cost of social assistance employment program in Peel as **$8,061,116**[55].

In 2016, the average monthly Ontario Works caseload in Halton was **2,086**[56]. From this we can estimate the annual total cost of social assistance employment program in Halton as **$905,324**[57].

3.3 LOSS OF REVENUE

Unemployment also leads to potential loss in revenue for government in the form of reduced social contribution payments (e.g. Employment Insurance premiums), a reduction in available income tax revenue, and a reduction in indirect tax revenue received through consumer behaviour (i.e. HST). By estimating these losses, an additional aspect of the cost of unemployment may be determined.

Loss in Social Contribution Payments

In Ontario, social contribution payments are made by employers and employees as part of the mandatory deductions on their income. The standard contributions are described in **Table 3.2**.

Table 3.2: Social Security Contributions for Ontario Workers (2016 reference year)

	Employee Contributions	Employee Contributions
Canada Pension Plan	Required contribution of 4.95% of income, less a $3,500 basic exemption, up to a maximum annual contribution of $2,544.	Required matching contribution of 4.95% of income, less a $3,500 basic exemption, up to a maximum annual contribution of $2,544.
Ontario Health Premium/ Employer Health Tax	Income up to $20,000 is exempt. A progressive contribution is applied after this based on income, up to an annual maximum of $900.	Employer Health Tax rate based on the value of overall payroll, with a variable rate between 0.98% and 1.95% annually.
Employment Insurance	Required contribution of 1.88% of insurable earnings (wages and salaries) up to $50,800, with a maximum annual contribution of $955.	Required contribution of 1.88% of insurable earnings (wages and salaries) up to $50,800, with a maximum annual contribution of $955.
Workplace Safety and Insurance Board	n/a	An average contribution rate of 2.95% of wages paid to a maximum of $88,000 annually.

[51] Calculation: $1,328,434,960 total estimated EO program cost in 2016 / 589,614 eligible unemployed individuals in 2016 = $2,253 per unemployed individual in Ontario.

[52] This includes both assisted and unassisted clients of local Employment Ontario funded programs. Data source: Employment Ontario (2016). Local Board Report – Central Region, Peel-Halton Workforce Development Group (Fiscal Year 2015-2016).

[53] Expenditure Estimates for the Ministry of Community and Social Services (2016 – 2017); Expenditure Estimates for the Ministry of Community and Social Services (2015 – 2016).

[54] Ontario Ministry of Community and Social Services, (2016). Social Assistance Caseloads, January 1969 to March 2018. Available Online at: http://www.ontario.ca/data/social-assistance-caseloads.

[55] Calculation: $22,644,579 avg. monthly program cost / 625,720 avg. monthly caseload x 12 months = $434 avg. annual cost per case.

[56] https://www.peelregion.ca/finance/dashboard-eco/peel-eco-pulse/ontarioworks.htm

[57] This cost is assumed to be higher as data on the ODSP caseload for Peel was not available.

Those who are unemployed and receiving Employment Insurance Benefits are generally exempt from making social security contributions, unless their annual income, including EI, exceeds a threshold amount. At that point they are required to make repayment on benefits paid in proportion to the amount earned over the threshold. For the purpose of this analysis, it is assumed that the average Employment Insurance Beneficiary is exempt from social contribution payments for the duration of their unemployment.

Unemployment may result in potential losses in both employer and employee social contributions.

The average employer social contribution rate in 2016 for Canada was 12.1%[58].

- In Peel, in 2016 the average employment income was $42,651. Therefore, the average employer social contribution per employee was **$5,160**[59].
- In Halton, in 2016 the average employment income was $64,762. Therefore, the average employer social contribution per employee was $7,836[60].

The average employee social contribution rate in 2016 for Canada was 7.7%[61].

- In Peel, in 2016 the average employment income was $42,651. Therefore, the average employer social contribution per employee was **$3,284**[62].
- In Halton, in 2016 the average employment income was $64,762. Therefore, the average employer social contribution per employee was **$4,986**[63].

The cost of unemployment in terms of lost social contributions is the difference between the average employer and employee contributions calculated above and the contribution of someone who is unemployed for the same period. As the social contribution rate of someone receiving EI regular benefits is 0%, the cost of lost social contributions due to unemployment may be assumed to be the exact inverse of that for those who are employed[64].

3.3.2 Loss in Direct Taxation

Unemployment results in wage loss, which, in turn, leads to a loss in direct income tax revenue for government.

Based on the average annual income, the average taxation rate for an employed person in Peel in 2016 was 15.01%.

- In Peel, in 2016 the average employment income was $42,651. Therefore, the average tax amount for those employed in Peel in 2016 was **$6,402**[65].

Based on the average annual income, the average taxation rate for an employed person in Halton in 2016 was 19.79%.

- In Halton, in 2016 the average employment income was $64,762. Therefore, the average tax amount for those employed in Halton in 2016 was **$12,816**[66].

The cost of unemployment in terms of lost income tax revenue is the difference between the average tax paid by an employed individual calculated above and the tax paid by someone who is unemployed for the same period. As those who are unemployed, receiving Employment Insurance Benefits or other transfers, are

[58] http://sirepub.halton.ca/cache/2/y0l2t0odb5cx0p3jubcu4iti/20281407202018024802871.PDF

[59] This cost is assumed to be higher as data on the ODSP caseload for Halton was not available.

[60] Organization for Economic Cooperation and Development. (2017). Stat Table 1.5, Average personal income tax and social security rates on gross labour income. Available Online at: https://stats.oecd.org/index.aspx?DataSetCode=TABLE_I1#

[61] Calculation: 12.1% avg. employer contribution rate x $42,651 avg. employment income in Peel.

[62] Calculation: 12.1% avg. employer contribution rate x $64,762 avg. employment income in Halton.

[63] Organization for Economic Cooperation and Development. (2017). Stat Table 1.5, Average personal income tax and social security rates on gross labour income. Available Online at: https://stats.oecd.org/index.aspx?DataSetCode=TABLE_I1#

[64] Calculation: 7.7% avg. employer contribution rate x $42,651 avg. employment income in Peel.

[65] Calculation: 7.7% avg. employer contribution rate x $64,762 avg. employment income in Halton.

[66] Peel (employer): $0 (unemployed contribution) - $5,160 = -$5,160; Peel (employee): $0 (unemployed contribution) - $3,284 = -$3,284; Halton (employer):

generally either exempt from taxation, or have low-incomes that qualify for the basic personal amount in tax filings, or other credits and tax transfers their tax liability is limited. Therefore, the cost of lost income tax revenue due to unemployment may be assumed to be the exact inverse of that for those who are employed[67].

3.3.3 Loss of HST Revenue

Consumers in Ontario are subject to the application of sales tax on purchases. As unemployment limits income, it can be assumed that those who are unemployed have reduced access to income for consumer purchases as compared to those who are employed. Therefore, unemployment can have cumulative effect on indirect tax revenue in the form of sales tax. To calculate average per capita HST contributions the following formula may be applied:

(Net Income – Savings) x HST rate = Sales Tax Revenue

In Ontario, the Harmonized Sales Tax (HST) rate is 13%. In 2016, the average savings rate in Canada was 4.98%[68] of income. As with the EFSI model, it is assumed that those who are unemployed have 0% savings for the duration of their unemployment.

In Peel, in 2016 the average after-tax income was $35,665, the average annual net EI benefit was $6,212, and the average net social assistance income was $8,728. Therefore, the sales tax revenue for those employed and unemployed may be calculated as:

- Employed: **$4,405**
- Employment Insurance: $807
  (net loss versus employed = -**$3,598**)
- Social Assistance: $**1,135**
  (net loss versus employed = -**$3,270**)
- No Income: $0
  (net loss versus employed = -**$4,405**)

In Halton, in 2016 the average after-tax income was $50,228, the average annual net EI benefit was $5,643, and the average net social assistance income was $8,910. Therefore, the sales tax revenue for those employed and unemployed may be calculated as:

- Employed: $6,204
- Employment Insurance: $733
  (net loss versus employed = -$5,471)
- Social Assistance: $1,158
  (net loss versus employed = -$5,046)
- No Income[69]: $0
  (net loss versus employed = -$6,204)

[67] Calculation: 15.01% avg. tax rate x $42,651 avg. employment income in Peel.

[68] Calculation: 19.79% avg. tax rate x $42,651 avg. employment income in Halton.

[69] Peel $0 (unemployed tax amount) - $6,402 = -$6,402; Halton: $0 (unemployed tax amount) - $12,816 = -$12,816.

3.4 SUMMARY OF COSTS

Based on the calculations above, the estimated costs associated with unemployment in Peel and Halton are summarized in **Table 3.3.**

Table 3.2: Social Security Contributions for Ontario Workers (2016 reference year)

TYPE OF COST	TOTAL AMOUNT	
	Peel	**Halton**
Financial:		
Employment Insurance Regular Benefits	$6,212	$5,643
Social Assistance	$8,728	$8,910
Guidance Programs:		
Employment Ontario	$2,253	
Social Assistance Employment Program	$434	
Lost Revenue:		
Employer Social Security Contributions	$5,160	$7,836
Employee Social Security Contributions	$3,284	$4,986
Direct Income Tax	$6,402	$12,816
HST (EI)	$3,598	$5,471
HST (Social Assistance)	$3,270	$5,046
HST (No Income)	$4,405	$6,204
Summarized costs (EI recipient)	$26,909	$39,005
Summarized costs (Social assistance recipient)	$29,531	$42,283
Summarized costs (No income)	$21,504	$34,095

The figures provided in Table 3.3 are based on the available data and should be treated as conservative estimates. They represent calculations of direct costs, and do not include analysis of the indirect costs that unemployment can enact on other social and health programs.

There is a noted variation between the overall cost per unemployed person in Peel and Halton. The higher cost in Halton is largely the result of lost revenue. This is due to the higher average income in Halton versus Peel, which, when lost or suspended through unemployment, results in a greater overall cost of being unemployed in this community.

3.5 GROSS DOMESTIC PRODUCT

A final cost consideration related to unemployment is productivity, as measure by Gross Domestic Product[70]. By calculating the average GDP per employed person in Ontario, we are able to estimate the potential productivity loss to Peel and Halton. This can be done by calculating the average annual GDP per employed (productive) individual in Ontario in the reference year. Thus,

- In 2016 the Annual Gross Domestic Product for Ontario was **$634,257,800,000**[71].
- In 2016, the Total Employed Population in Ontario was **6,612,150 individuals**[72].

Based on the above date, the calculated average annual GDP per employed individual in Ontario in 2016 is $95,923. By multiplying this amount by the total number of unemployed in Peel and Halton, the total potential cost to productivity may be estimated as:

- **$5,912,693,720** in Peel annually in 2016
- **$1,743,880,140** in Halton annually in 2016

These are estimated costs based on provincial averages, so may not represent the complete picture of productivity loss associated with unemployment locally. However, these estimates do provide an additional indication of the possible costs that may result from unemployment at the local level.

In order to supplement the cost analysis presented in Section 3, a discussion of the impacts of unemployment on individuals in Peel and Halton is detailed here. These impacts are the summary of findings from the key informant interviews, the focus group discussions, and the survey.

In this analysis, underemployment has been added, and where appropriate, the unique impacts of this phenomenon are detailed.

[70] Trading Economics. (2018). Canada Household Saving Rate. Available Online at: https://tradingeconomics.com/canada/personal-savings

[71] For these calculations, those with no income are those who are assumed to be in the labour market and do not have personal income from any source. They may have accesse to household income, but they themselves are not contributing to public revenues through earned income.

[72] Gross Domestic Product (GDP) is a monetary measure of the market value of all the final goods and services produced in a period of time, often yearly or quarterly. Nominal GDP estimates are commonly used to determine the economic performance of a whole country or region, and to make international comparisons.

4 Impacts Associated with Unemployment and Underemployment in Peel and Halton

4.1 SUMMARY OF QUALITATIVE RESULTS

The following are the general themes that emerged from the completion of in-depth interviews with employment and community service providers and focus group discussions with those who are unemployed.

Theme 1: Underemployment is a significant concern among immigrant and young job seekers

Underemployment, defined as the employment of those with advanced levels of education and training being employed in precarious, often low skill occupations unrelated to their education and training background, is a significant concern for recent immigrants and young job seekers in Peel and Halton.

Theme 1.1: There are challenges for youth transitioning from education to employment

Many youth struggle to make the transition from school to work, specifically for work in sectors and industries commensurate with their education and training. This can delay entry into career paths and affect long-term job prospects and well-being. These challenges are more significant for youth with multiple barriers (such as disrupted home environments, housing issues, involvement in crime/criminal justice system).

Theme 2: Unequal distribution of the impacts of unemployment

The impacts of unemployment are not equally distributed across all groups within the community. Several marginalized groups, such as youth (especially high needs youth), women (especially single mothers), and immigrants, are (1) more likely to be unemployed, and (2) more likely to experience significant negative impacts from being unemployed.

Theme 3: Sustained unemployment creates future employment barriers

Individuals who are unemployed for sustained periods of time experience an acute increase in factors that may create barriers to long-term employment. This includes increased illness related to stress, mental health issues, family conflict, reduced access to resources, instability at home, and insecurity.

Frustration and discouragement are primary experiences for those who are out of work for a sustained period. This is not helped by the isolation that one experiences when not working.

Theme 3.1: Unemployment exacerbates existing issues affecting individuals and their families.

In households where there are other issues affecting individuals, such as health or mental health concerns, unemployment acts as an exacerbating factor, increasing stress and conflict. The long-term effects may include increased health concerns and family breakdown.

Theme 4: Service access requirements may create barriers for some job seekers

Employment service program requirements, established by funders, create barriers to access for some unemployed individuals, especially those with high needs. These clients may not receive access to service if they are deemed difficult to employ.

In addition to entry requirements, program parameters may limit service provider ability to fully serve and assist a client (e.g. program timeframes may not allow for full service to high need clients). Programs and services often have a one-size-fits all model, which does not allow for providers to address the unique needs of a job seeker.

Theme 5: Mid-career clients face additional barriers to employment

Mid-career clients face additional barriers especially if they are in high-tech occupations and have had a long-history with a single employer (lack of career diversity). Despite extensive experience, these individuals may need upgrading and training. However, they may not be in a position to be out of work for a sustained period while they complete a training program.

4.2 SURVEY RESULTS

Details on the outcomes of this survey are presented below.

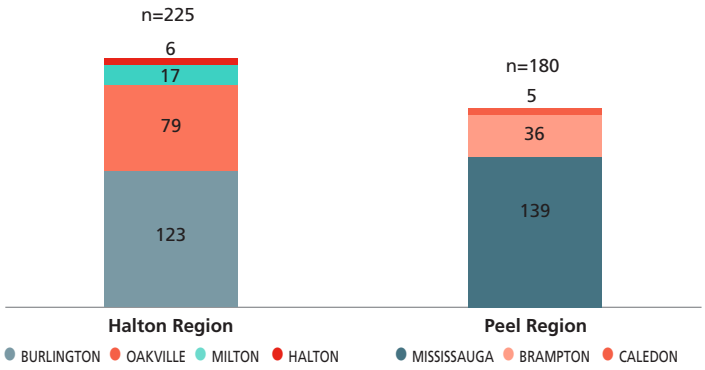
4.2.1 Summary Survey Respondent Profile

The following section provides an overview of the characteristics of the survey respondents. Details on these characteristics are available in Appendix C.

Location of Residence

- 56% live in Halton Region and 44% live in Peel Region, with the majority (93%) living in primarily urban municipalities **(Chart 4.1)**[73].

CHART 4.1: Respondents by Municipality



Age and Sex

- 52% of respondents are 34 years or under, 34% of respondents are age 35 to 49 years, and 14% of respondents aged 50 years or older **(Table 4.1)**.
  - The respondent sample from Halton is weighted more toward youth than that of Peel **(Table 4.1)**, with 61% of respondents from Halton being age 34 years or less, compared to 42% of respondents from Peel.
- 52% of respondents identified as female, and 48% identified as male. This equal division between male and female respondents was maintained when looking at Halton and Peel separately **(Table 4.1)**, and when looking at respondents by age group **(Table 4.2)**.

Table 4.1: Respondents Age and Sex by Region

	Peel Region	Halton Region	Total	
Female	88	117	205	n = 393
Male	87	101	188	
24 years and under	53	51	104	
25 to 34 years	22	85	107	
35 to 44 years	40	65	105	n = 403
45 to 54 years	41	12	53	
55 years and over	24	10	34	

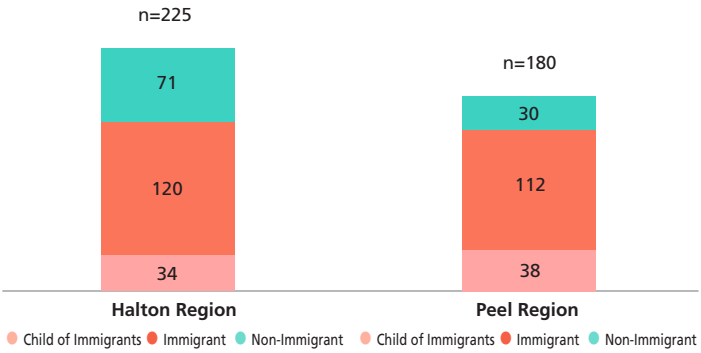
Table 4.2: Proportion of Respondents Sex and Age group

	34 years & under	35 to 54 years	55 years & older
Female	53%	40%	7%
Male	51%	39%	10%

Immigration Status and Diversity

- 57% of respondents identified as immigrants[74], 25% identified as non-immigrants[75], and 18% identified as children of immigrants **(Chart 4.2)**.
  - 62% of respondents from Peel identified as immigrants, compared to 54% of respondents from Halton.

CHART 4.2: Respondents by Immigration Status and Region

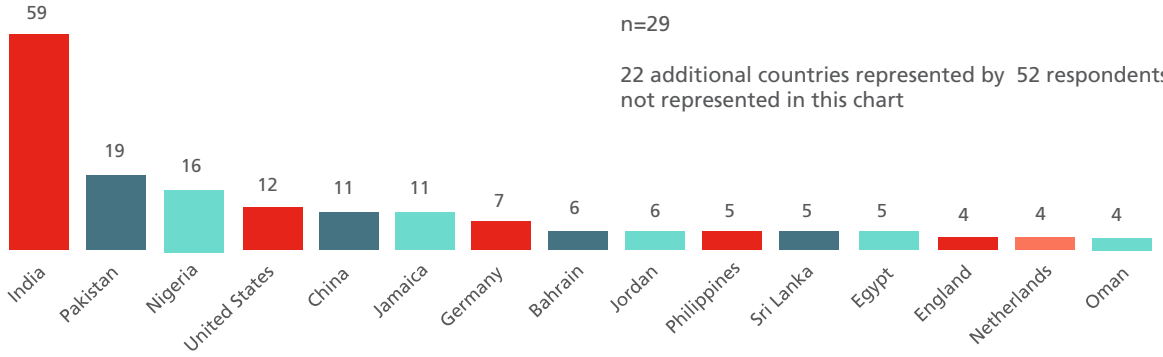


[73] Statistics Canada. Table 36-10-0402-01 Gross domestic product (GDP) at basic prices, by industry, provinces and territories (x 1,000,000)

[74] Statistics Canada. 2017. Ontario [Province] and Canada [Country] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E

[75] A NOTE ON THE CHARTS AND TABLES: As occurs in survey research, not each valid survey returned necessarily contains responses to all questions. Thus, where appropriate the number of valid respondents to each question or cross-tabulation is presented on the chart as n = x.

CHART 4.3: Respondents Who Are Immigrants by Place of Birth



- The profile of respondents who indicated a country of birth outside of Canada is diverse with 37 countries represented **(Chart 4.3)**.

Education

- 30% of respondents have completed college, 21% have completed university, 11% have completed post-graduate education, and 5% have achieved a professional designation **(Chart 4.4)**.
  - A notable gap in the sample are those who have completed a trade apprenticeship, with only 2% of respondents having these credentials.
- Of respondents who indicated a last level of education completed, 25% also indicated that they are currently enrolled in an education program **(Chart 4.5).** Notably, 44% of respondents who had only completed high school, and 38% of respondents who had not completed high school, indicated that they are currently enrolled in an education program.
- Immigrant respondents tend to have higher levels of education overall **(Chart 4.6)**, with 47% having completed university, a post-graduate degree, or professional designation. This is compared to 25% of non-immigrant respondents having completed the same levels of education.
- There is a notably high proportion of children of immigrants and non-immigrants having high school as their highest level of education completed. However, the data indicate that 73% of children of immigrant respondents, and 62% of non-immigrant respondents who have high school as their highest level of education completed are currently enrolled in an education program.

Employment Status

- 52% of respondents indicated that they were unemployed and 40% of respondents indicated that they had either a full-time or part-time job **(Table 4.3)**.

Table 4.3: Respondents by Employment Status

Unemployed	Employed Full-Time	Employed Part-Time	Self Employed	Discouraged
206	100	62	15	16

n = 399

- 60% of respondents from Halton and 43% of respondents from Peel are unemployed.
- Of respondents who indicated that they are employed (full-time, part-time, or self-employed), 44% may be considered underemployed[76] **(Chart 4.7)**. Of these respondents, 53% of those employed full-time, and 69%[76] of those employed part-time, may be considered to be underemployed.
- 57% of female respondents are unemployed, compared to 44% of males **(Table 4.4)**.
- 30% of male respondents who are employed are underemployed, compared to 19% of females.

CHART 4.4: Respondents by Level of Education Completed

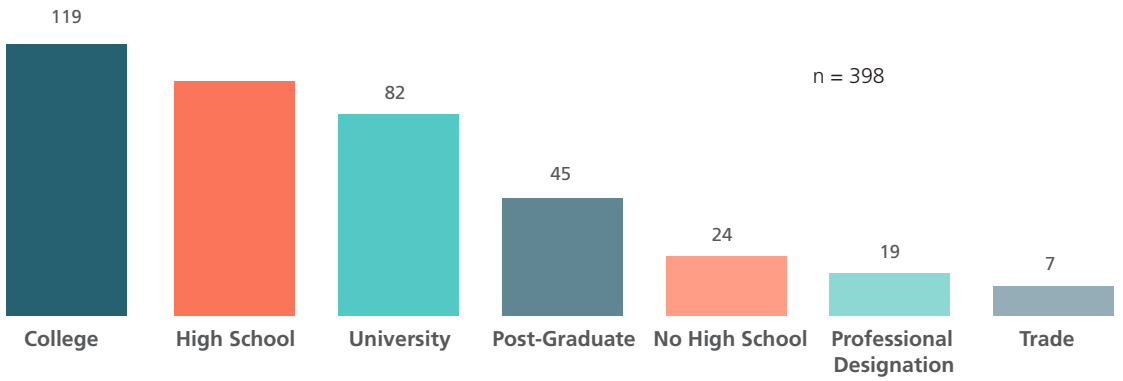


CHART 4.5: Respondents Currently Enrolled in an Education Program by Last Level Completed

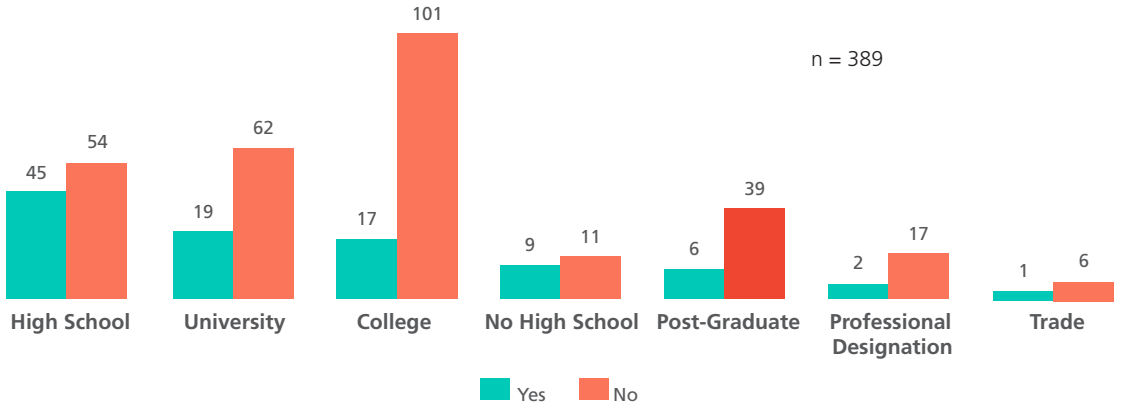


CHART 4.6: Respondents by Education Completed and Immigration Status

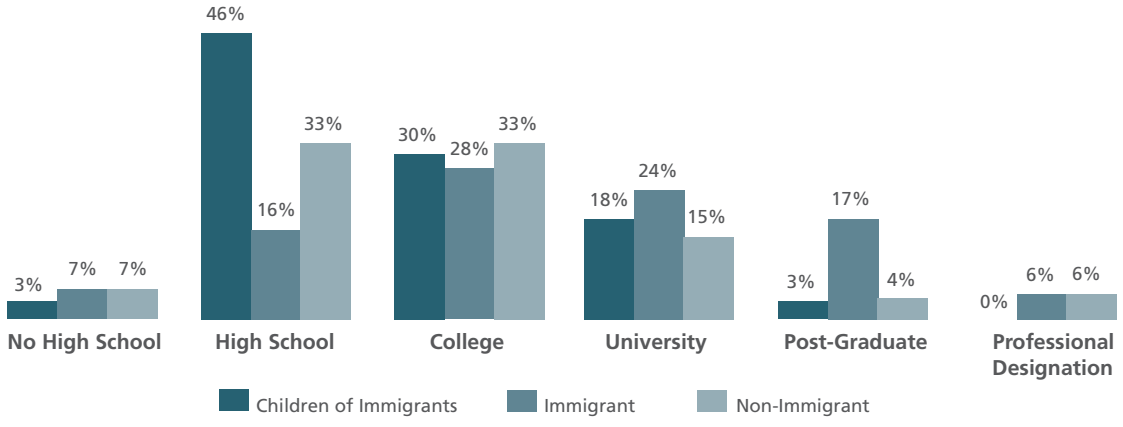


CHART 4.7: Respondents by Level of Education Completed

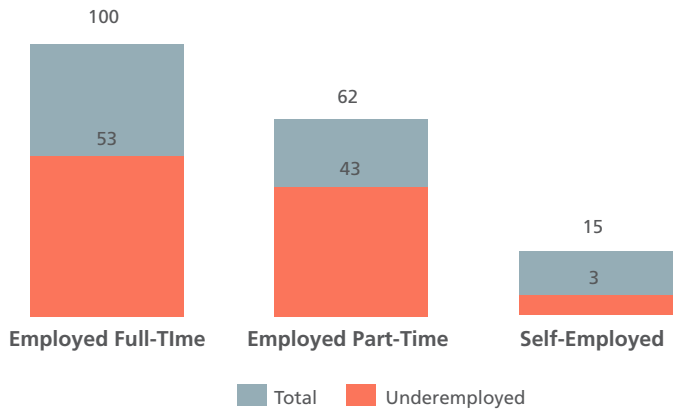


Table 4.4: Respondents Descriptive Characteristics by Employment Status

	Employed	Underemployed	Unemployed
Female	17%	19%	57%
Male	12%	30%	44%
24 years and under	19%	27%	43%
25 to 34 years	13%	29%	52%
35 to 44 years	9%	18%	64%
45 to 54 years	24%	21%	42%
55 years and over	18%	29%	38%
Children of Immigrants	10%	28%	46%
Immigrants	18%	27%	50%
Non-Immigrants	14%	17%	59%
No High School	0%	33%	37%
High School	7%	21%	61%
College	34%	24%	38%
University	12%	22%	66%
Post-Graduate	33%	7%	51%

Tenure of Unemployment and Previous Employment

- 41% of respondents who are unemployed chose to leave their last job **(Chart 4.8)**.
  - The primary reason given for respondents choosing to leave their last job was migration (immigration and internal migration[77]). That is, these respondents left a job in another jurisdiction, either within Canada (migrated) or outside of Canada (immigration), and are currently looking for work in their new home community.
- In addition, 36% of respondents who are unemployed left their last job due to employer decisions or change such as layoffs and downsizing and of the 22% of respondents who chose "Other" as the primary reason for leaving their last job, family concerns or responsibilities were the primary reasons given.
- 36% of respondents who are unemployed have been out of work for more than 12 months, and 50% have been out of work for between 6 and 12 months **(Table 4.5).**

Table 4.5: Proportion of Respondents by Length of TIme Unemployed

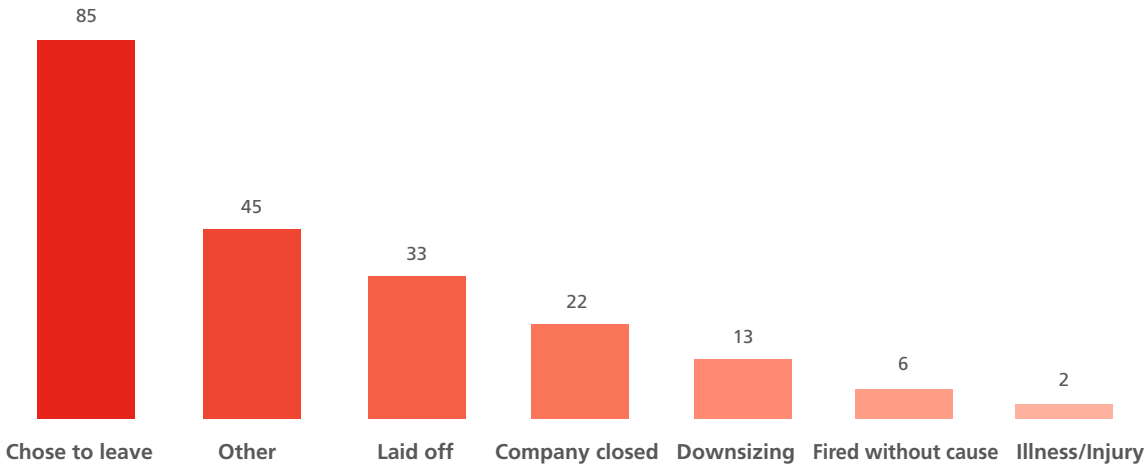
3 months or less	6 months or less	12 months or less	More than 12 months
14%	25%	25%	36%

- 63% or respondents who are unemployed had been employed in their last job for 3 years or less **(Table 4.6)**. Of those employed for more than 3 years, 47% had been employed in the same job for 10 years or more.

Table 4.6: Proportion of Respondents Who are Unemployed by Length of TImeat Last Job

6 months or less	12 months or less	1 to 3 years	4 to 6 years	7 to 9 years	10 years or
26%	13%	23%	12%	8%	18%

CHART 4.8: Respondents Who Are Unemployed for Reason of Leaving last Job



[76] Underemployment is defined here as a condition when either those who may be employed (full-time or part-time) are not utilizing their skills, education, or availability to work. In this survey, respondent identified as underemployed passively by first indicating that they are currently employed (full-time or part-time) and then indicating that their current job either, (1) underutilizes their skills and education, (2) undervalues their skills and education, and (3) does not utilize their full availability for employment.

[77] Immigration indicates that they moved to Canada from outside the country. Internal migration indicates that they moved from within Canada to Peel or Halton.

- 39% of respondents who are unemployed indicated that they currently have no source of income **(Table 4.7)**, and 32% indicated that they are receiving Ontario Works. Only 10% indicated that they are currently receiving Employment Insurance.

Table 4.7: Proportion of Respondents Who are Unemployed by Current Source of Income

No Income	Ontario Works	Employer Payout	Employment Insurance	ODSP
80	67	36	21	2

- Of respondents who have been unemployed for 6 months or less, 25% indicated that they are receiving an employer payout, 21% indicated that they are receiving Ontario Works, and 14% indicated that they are receiving Employment Insurance **(Chart 4.9)**.
- Of respondents who have been unemployed for more than 6 months, 49% indicated that they are receiving Ontario Works, 7% indicated that they are receiving an employer payout, and 5% indicated that they are receiving Employment Insurance.

4.2.2 Survey Findings

The primary findings regarding the impacts of unemployment and underemployment from the survey are presented below.

Impact on Health and Well-Being

Chart 4.10 provides an overview of survey respondents self-rating of their health and mental health based on their employment status. Notably, there appears to be an increased rating in poor mental health of those who are underemployed, compared to those who are employed or unemployed.

The length of an individual's unemployment also appears to take a toll on overall health status. When looking at aggregate health status (health and mental health combined), there is a general upward trend in the proportion of survey respondents who report poor health as the length of their time unemployed increases up to the 12-month period **(Chart 4.11)**.

Among survey respondents, there does not appear to be a relationship between reported health status and the tenure of their previous employment (i.e. how long they worked in their most recent job).

Impact on Relationships

In addition to self-rated health and mental health:

- 25% of respondents who are unemployed indicated that being unemployed has had a negative impact on their physical well-being, and 65% indicated that being unemployed had increased their stress and anxiety. Further, 46% of respondents who are unemployed indicated that they have had feelings of worthlessness and depression while looking for work.

Looking beyond health and mental health:

- 50% of respondents who are unemployed indicated that being unemployed has had a negative impact on their relationships with others, and 32% indicated that being unemployed had a negative impact on their relationship with immediate family.
  - It is interesting to note that being unemployed is not all negative. 30% of respondents indicated that being unemployed had allowed them time to refocus with family and friends.
- As the length of unemployment increases, there is an increase in negative impacts on personal relationships **(Chart 4.12)**.

Impact on Financial Well-Being

- 76% of respondents who are unemployed indicated that being unemployed has created significant financial stress, with 55% indicating that they have struggled to meet their basic needs while being unemployed. Further, 79% of respondents who are unemployed indicated that unemployment has hindered their long-term financial plans (such as home purchase).
  - Of respondents who indicated that being unemployed has impacted on long-term financial plans, 49% are 34 years of age or under **(Chart 4.13)**

CHART 4.9: Proportion of Respondents by Time Unemployed and Source of Income

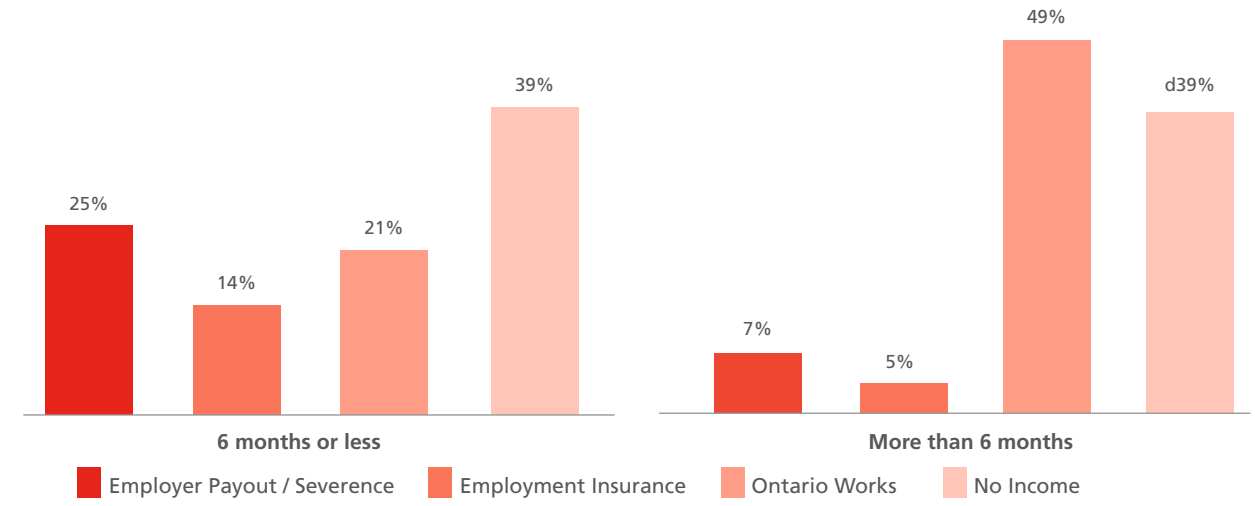


CHART 4.10: Self-Identified Health and Mental Status of Respondents by Employment Status

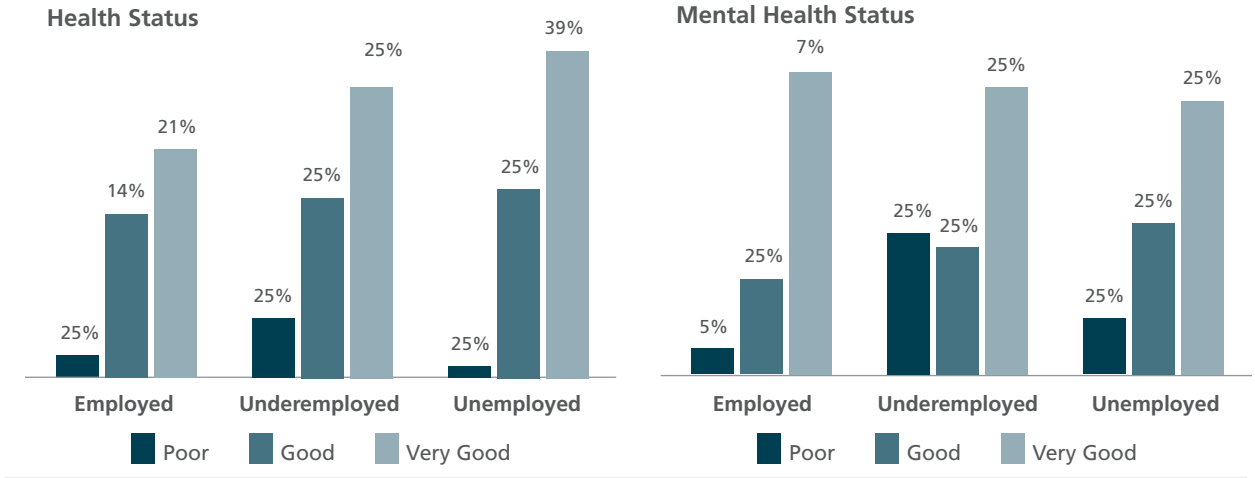


CHART 4.11: Proportion of Respondents by Overall Health Status and Time Unemployed

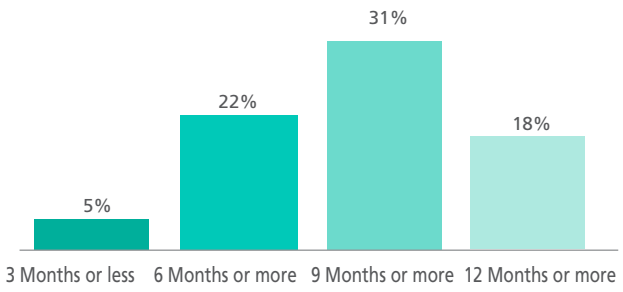


CHART 4.12: Proportion of Respondents Who Feel that Unemployment has had a Negative Impact on Personal Relationships by Length of Time UnemployedUnemployed

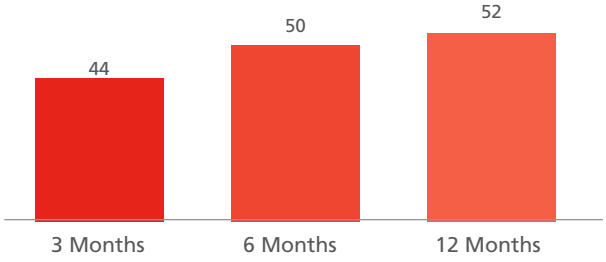


CHART 4.13: Proportion of Respondents Who Indicate that Unemployment has had a Negative Impact on Long-Term Financial Plans by Age Group

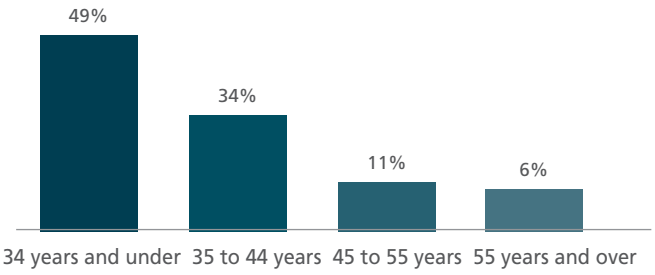
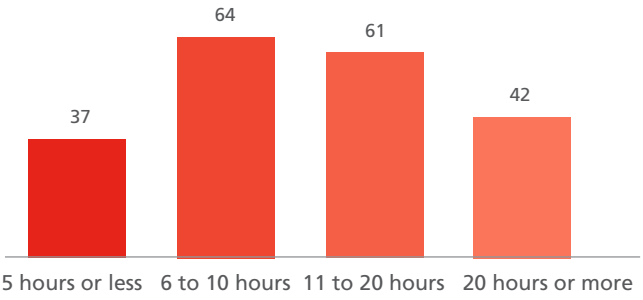


CHART 4.14: Proportion of Respondents by Overall Health Status and Time Unemployed



Impact on Job Search

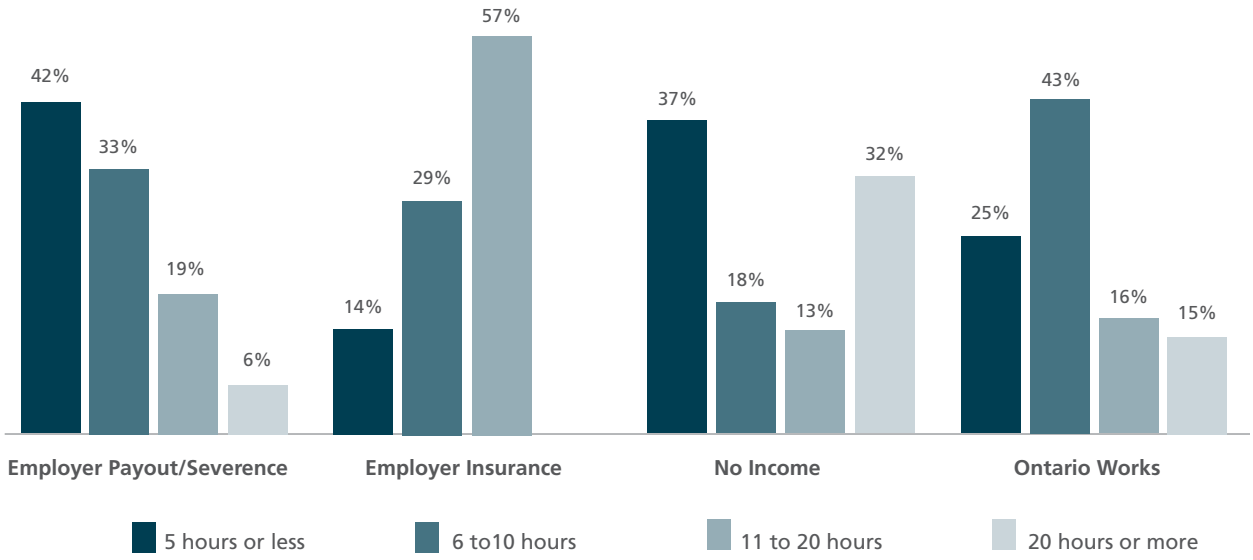
- 31% of respondents who are unemployed are very confident and 39% are confident that they will find a job in the next 3 months.
  - As the duration of unemployment increases, there is a slight increase in respondents who are not confident that they will find work in the next 3 months **(Table 4.8)**

Table 4.8: Proportion of Respondents Who are Not Confident that they will Find Work in the Ne3 Months By Duration of Current EmplooymentDuration

3 months	6 months	12 months
26%	26%	33%

- On average, respondents who are unemployed spend 10 hours a week looking for a job **(Chart 4.14)**.
  - 61% of respondents who are unemployed spend between 6 and 20 hours per week looking for a job, and 20% spend more than 20 hours per week.
  - Respondents who are currently receiving an employer payout/severance package are more likely to spend less than 10 hours per week on job search activities **(Chart 4.15)**. Respondents who are

CHART 4.15: Proportion of Respondents by Source of Income and Hours per Week on Job Search Activities



currently receiving Employment Insurance Benefits are more likely to spend more than 10 hours per week on job search activities.

- Notably, of respondents receiving Employment Insurance Regular Benefits, none (0) spent more than 20 hours per week on job search activities.

- 92% of respondents who are unemployed have submitted a resume online in response to a job ad, 66% have submitted a resume in person, and 65% have attended a local job fair to apply for open positions.

Table 4.4: Respondents Who Are Unemployed by Job Search Activities

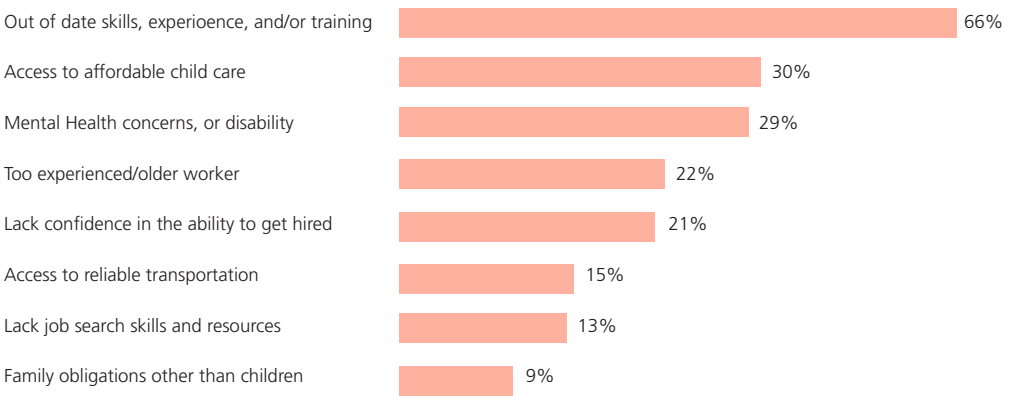
	Proportion of Respondents
Submitted resume online in response to job ad	92%
Submitted resume online even when there is no job ad	28%
Submitted resume in person	66%
Attended job fair	65%
Connected with professional network	44%
Information interviews	14%
Accessed a community employment program	40%
Connected with a recruitment firm	26%
Connected with a temp agency	26%

- 66% of respondents who are unemployed do not believe that they have the skill, education, or training required to compete in the local job market **(Chart 4.16)**. An additional 22% believe that they are too experienced for the jobs available locally.

- Access to affordable child care and supports for other family obligations (e.g. elder care) were also key barriers identified by respondents.

- Female respondents were more likely to identify child care and family obligations as barriers to employment, while male respondents were more like to identify skills sets and labour market compatibility as barriers to employment.

CHART 4.16: Proportion of Respondents By Barriers to Employment



5 Conclusions and Recommendations

Based on the analysis of the data presented in the preceding section, the following general conclusions are provided:

1) Even based on the conservative averages calculated in this study, the potential fiscal costs of unemployment, connected to local conditions, are significant for Peel and Halton.

- In Peel, these annual costs per unemployed person are **$21,504** for an individual with no income, **$26,909** for an individual receiving Employment Insurance, and **$29,531** for a person receiving social assistance.
- In Halton, these annual costs per unemployed person are **$34,095** for an individual with no income, **$39,005** for an individual receiving Employment Insurance, and **$42,283** for a person receiving social assistance.

To gain an understanding of the overall potential cost associated with unemployment in Peel and Halton, the aggregate average annual cost is calculated at **$1,175,427,178** ($830,409,788 in Peel and $34,017,390 in Halton).

These are conservative minimum cost estimates that do not include those additional public costs that may be connected to unemployment, such as the potential increased cost of health care.

2) Efforts to access more and improved data to complete a more detailed local assessment of these costs is vital to furthering this analysis.

The cost analysis presented in this report appears to indicate that place and context matter when assessing the cost of unemployment. This is indicated by the variation in costs between Peel and Halton, which are largely due to local workforce characteristics. Therefore, the completion of cost estimates in other jurisdictions in Ontario should be undertaken to strengthen the model and provide data for comparison.

In addition, an assessment of historic costs should be undertaken to account for variations in labour market conditions over time.

These efforts will allow for a more detailed understanding of these costs and their links to larger economic processes by providing additional contextual data to the overall analysis.

3) The costs of unemployment increase once someone moves from the Employment Insurance program to Social Assistance, due the higher associated costs with these programs. Therefore, the duration of unemployment has an impact on costs as an unemployed individual is more likely to move to social assistance as their employer payout (if they received this) and then Employment Insurance dwindles.

A relatively low percentage of survey respondents were accessing Employment Insurance at the time of the survey. In some cases, this was related to sustained unemployment and an expiration of benefits. However, there was a portion with short unemployment durations who were not collecting EI. This may be related to qualification requirements relating length and nature of last employment. Thus, EI qualification rules can impact on the long term cost of unemployment, as an individual who does not qualify for EI may end up on social assistance quicker, where the overall cost of unemployment could be higher.

Therefore, opportunities to expedite the employment transition process should be explored to support the quick re-employment of those who become unemployed. This should include discussions with Employment Ontario and other employment service providers and their associated government ministries to look at continuous and responsive program improvement that supports rapid transition to commensurate employment opportunities.

4) As the research cited in the introduction indicates, sustained unemployment has an impact on individual and family well-being. In our survey, those who are unemployed are more likely to report negative health outcomes, increase stress and anxiety, negative impacts on family and personal relationships, and report long-term consequences for their finances.

Those who are underemployed indicated poorer health outcomes than those who are unemployed, especially in areas related to mental health and well-being. This appears to relate to their feelings of being underappreciated for skills and experience that they have accumulated.

More work to understand underemployment in Peel and Halton needs to be undertaken.

5) Information from both the interviews and survey indicate that youth are struggling to transition from school to full-time employment that is commensurate with their training and education. Thus, there is a growing concern of underemployment of well-educated youth in the community.

In addition, mid-career professionals who are out of work are finding it difficult to transition from one position to another. This is especially true in cases where they were in their previous job for a decade or more.

Programs to support mid- and late-career individuals should be developed to ensure that these individuals have targeted support as they move from one job to another.

6) respondents indicated that they spend relatively little time looking for work (10 hours or less per week). When they are looking for a job, survey respondents are primarily using online methods to prepare and submit applications to employers in response to posted job ads.

Very few respondents engaged in personal networking activities or engaged the support of existing colleagues and friends in their job search.

Work needs to be undertaken to help job seekers develop a comprehensive and up-to-date set of job search strategies, ensuring that those who are unemployed have the best chance of finding employment.

7) The primary barrier to employment perceived by respondents was a gap between their skills and experience, and the needs of the local labour market. This is supported by the fact that 71% of all respondents believe that there should be increased investment in education and training for workers in the community to help ensure that they have the skills required to compete in the labour market.

To help understand this possible gap further a detailed labour and skill shed analysis should be undertaken.

8) Both service providers and job seekers expressed concerns over the limited parameters for many employment services programs. These limitations may act as barriers to access for some clients who either do not, or cannot, meet funded program requirements.

Work should be undertaken to explore recommendations for program change and development to address this potential service gap.

More specifically, with an eye to continuous improvement, service providers should work collaboratively, among themselves, and with their client based to assess the following:

- Who is able to access the programs and services that they provide?
- When and where are programs and services available?
- What supports are available to facilitate program and service access.?
- What are the long-term outcomes and impacts of a program or service?

8) There is a slight age difference in opinion on the impact of technology on the future of labour market (see **Appendix C, Chart C-4**). Further, as age increases among respondents, there is an increase in the positive opinion that a Universal Basic Income may help to address the impacts of job loss due to technology and automation (see **Appendix C, Chart C-4**).

More work needs to be undertaken to understand the future of work in Peel and Halton and how the shifting labour market may impact on labour market development. This analysis should include assessment of the changing economic landscape and labour market, and how this will impact on employment, unemployment, and underemployment in the community.

6 Appendices

Appendix A: Research Tools

Key Informant Interview Guide

Part 1: Understanding the impact of unemployment on the community in Peel and Halton

1. In your work, how do you encounter or engage with unemployment as an issue or with those who may be unemployed?
    a. Probe 1: What policies, programs, or services does your organization provide or support that may address unemployment in the community?
2. Thinking broadly, at a high level, what do you think are the monetary costs of unemployment?
    How do you think that these costs are born out at the local level in Peel and Halton?
3. Thinking broadly again, what do you think are the impacts of unemployment?
    How, in your experience, are these impacts born out locally in Peel and Halton?
        i. Probe 1: What may be the social impacts?
        ii. Probe 2: What may be the economic impacts?
        iii.Probe 3: What may be the health impacts?
4. Based on your experience, how would you define underemployment?
    a. Do you think that underemployment is a concern in this community?
        i. In what way(s) is underemployment a concern?
        ii. What do you think are the impacts of underemployment on the community?
5. What do you think the long-term implications of sustained unemployment or underemployment for individuals may be for the community?

Part 2: Understanding the impact of unemployment on individuals and families

6. Building on what we have just discussed, what do you think are the immediate impacts of unemployment on individuals and families in Peel and Halton?
    a. Probe 1: What are the impacts on individuals?
    b. Probe 2: What are the impacts on families?
7. What do you think are the long-term impacts of unemployment on individuals and families in Peel and Halton?
    a. Thinking about youth who may be unemployed, what do you think the immediate impacts may be on young people who are out of work?
    b. What do you think may be the long-term impacts of unemployment on young people who are out of work?
    c. Do you think the impacts of unemployment are different for youth versus those who maybe mid- or late in their career?
        i. What do you think these differences are?
            1. Probe 1: What do you think are the immediate and long term impacts of unemployment on a mid- or late career individual?

8. What challenges do you think that youth have in finding work today in this community?
9. What challenges do you think that a mid- or late career individual have in finding work in this community?
10. Do you think that certain groups may have additional challenges in finding work when they are unemployed in Peel and Halton?
    a. Which groups may have additional challenges"
        i. Probe 1: Do you think that immigrants may have additional challenges?
        ii. Probe 2: Do you think that women may have additional challenges?
    b. In your opinion, what are these additional challenges?

Part 3: Assessing the impact and costs of unemployment to social and health service infrastructure.

11. To your knowledge, what kinds of supports are available to help those who are unemployed in the community?
12. Outside of employment services, what programs and services do you think are most important for those who may be unemployed for a sustained period?
    a. Probe 1: Are there any supports that may not be obvious, but that are helping and supporting those who areunemployed?
13. Do you think that there are enough resources available to help and support those who may be unemployed for a sustained period?
    a. Do you think that existing programs and supports have the resources that they need to meet the needs of those who may be unemployed for a sustained period?

Part 4: Understanding of who is unemployed in Peel and Halton.

14. Through your work, what are the general characteristics of the clients that you are supporting?
    a. Which groups are over-represented in the unemployed population that you are serving?
    b. Of those that face the most challenges, what are their primary barriers to finding employment?
15. Thinking about youth who may be unemployed or underemployed, what are the primary barriers that they are facing in their job search?
16. Thinking about the mid- to late career individuals that you serve, what are the primary barriers that they are facing in their job search?

Part 5: Understanding of the impact of local interventions.

17. Can you describe the impacts that you program has in the community?
    a. What about the intangible, or unreported, impacts that your programs may have?
    b. Do you have any concerns with how your programs are assessed and evaluated?
18. What are the biggest challenges that you and your team must over come every day in serving clients?
    a. What do you wish you could do for clients and the community that you are not able to achieve through your programs and services?
19. What may be missing from the local service infrastructure?
20. Do you have anything else that you would like to add to our discussion?

Survey of Unemployment and Underemployment in Peel and Halton

1. Introduction (no responses)

2. Do you want to complete this survey?

   a. Yes (1) – Skips to Q3

   b. No (2) – Skips to End

3. What municipality do you live in?

   a. Mississauga (1)

   b. Brampton (2)

   c. Caledon (3)

   d. Burlington (4)

   e. Oakville (5)

   f. Halton Hills (6)

   g. Milton (7)

   h. Other (8)

4. What year were you born (text response)?

5. What is your gender?

   a. Female (1)

   b. Male (2)

   c. Transgender (3)

   d. Gender non-conforming (4)

   e. Prefer not to answer (5)

   f. Other (6)

6. What is your marital status?

a. Single (1)

   b. Married/common-law (2)

   c. Have a boyfriend/girlfriend (3)

   d. Divorced/separated (4)

   e. Widowed (5)

7. Do you have children?

   a. Yes (1)

   b. No (2)

8. Were you born in Canada?

   a. Yes (1) – Skip to Q11

   b. No (2) – Skip to Q 9

9. Where were you born? (text response)

10. What year di you come to Canada? (text response)

11. Were your parents born in Canada?

   a. Yes (1)

   b. No (2)

12. How would you rank your overall health?

   a. Very poor (1)

   b. Poor (2)

   c. Good (3)

   d. Very good (4)

13. How would you rank your overall mental health?

   a. Very poor (1)

   b. Poor (2)

   c. Good (3)

   d. Very good (4)

14. What is the highest level of education you have completed?

   a. Have not completed high school (1) – Skip to Q 15

   b. Completed high school (2) – Skip to Q 20

   c. Completed college (3) – Skip to Q 16

   d. Completed university (undergraduate) (4) – Skip to Q 17

   e. Completed a trade apprenticeship (5) – Skip to Q 18

   f. Complete a post-graduate degree (masters or doctorate) (6) – Skip to Q 17

   g. Completed a professional designation/certification (7) – Skip to Q 19

15. Are you currently enrolled in high school?

a. Yes (1) – Skip to Q22

b. No (2) – Skip to Q22

16. In College what was your general area of study?

a. Education (1) – Skips to Q20

b. Visual and performing arts (2) – Skips to Q20

c. Humanities (3) – Skips to Q20

d. Social science (4) – Skips to Q20

e. Science (5) – Skips to Q20

f. Communications technology (6) – Skips to Q20

g. Business, management, or public administration (7) – Skips to Q20

h. Physical or life sciences (8) – Skips to Q20

i. Mathematics, computer or information sciences (9) – Skips to Q20

j. Architecture or engineering (10) – Skips to Q20

k. Agriculture or natural resource sciences (11) – Skips to Q20

l. Health or biosciences (12) – Skips to Q20

m. Culinary or food sciences (13) – Skips to Q20

n. Robotics or automation (14) – Skips to Q20

17. In University what was your general area of study?

a. Education (1) – Skips to Q20

b. Visual and performing arts (2) – Skips to Q20

c. Humanities (3) – Skips to Q20

d. Social science (4) – Skips to Q20

e. Science (5) – Skips to Q20

f. Communications technology (6) – Skips to Q20

g. Business, management, or public administration (7) – Skips to Q20

h. Physical or life sciences (8) – Skips to Q20

i. Mathematics, computer or information sciences (9) – Skips to Q20

j. Architecture or engineering (10) – Skips to Q20

k. Agriculture or natural resource sciences (11) – Skips to Q20

l. Health or biosciences (12) – Skips to Q20

m. Culinary or food sciences (13) – Skips to Q20

n. Robotics or automation (14) – Skips to Q20

18. What is your skilled trade? (text response) – Skips to Q20

19. What is your professional designation? (text response)

20. What year did you complete your last level of education? (text response)

21. Are you currently enrolled in an education or training program?

a. Yes (1)

b. No (2)

22. What is your current employment status?

a. Employed full-time (1) – Skip to Q25

b. Employed part-time (2) – Skip to Q23

c. Self Employed (3) – Skip to Q42

d. Unemployed – looking for a job (4) – Skip to Q49

e. Unemployed – not looking for a job (5) – Skip to Q48

23. Do you currently work in more than one part-time job?

a. Yes (1) – Skip to Q24

b. No (2) – Skip to Q26

24. Please list your current part-time jobs. (text response)

25. Are you looking for a new job?

a. Yes (1) – Skip to Q27

b. No (2) Skip to Q29

26. Are you looking for a new job?

a. Yes (1) – Skip to Q28

b. No (2) Skip to Q31

27. Why are you looking for a new job? (multiple responses) – Skips to Q29

a. Want more/better working hours (1)

b. Want more steady/consistent work (2)

c. Want more pay/benefits (3)

d. Want work in my field/area of expertise (4)

e. I do not like my current job (5)

f. My current job is too hard/challenging (6)

g. My current job is temporary/contract (7)

h. I expect to laid off or let go soon (8)

i. I want more challenging work (9)

j. I have not been treated fairly by my current employer (10)

k. I just need a change (11)

l. I am new/moving to the area and need a job (12)

m. Other (13)

28. Why are you looking for a new job? (multiple responses) – Skips to Q31

a. Want more/better working hours (1)

b. Want more steady/consistent work (2)

c. Want more pay/benefits (3)

d. Want work in my field/area of expertise (4)

e. I do not like my current job (5)

f. My current job is too hard/challenging (6)

g. My current job is temporary/contract (7)

h. I expect to laid off or let go soon (8)

i. I want more challenging work (9)

j. I have not been treated fairly by my current employer (10)

k. I just need a change (11)

l. I am new/moving to the area and need a job (12)

m. Other (13)

29. What is your current job title? (text response)

30. What sector do you currently work in? (text response)

31. How long have you worked in multiple jobs? – Skips to Q33

a. Less than 1 year (1)

b. 1 year (2)

c. 2 years (3)

d. 3 years (4)

e. 4 years (5)

f. 5 years (6)

g. 6 years (7)

h. 7 years (8)

i. 8 years (9)

j. 9 years (10)

k. 10 years or more (11)

32. How long have you worked in this job?

a. Less than 1 year (1)

b. 1 year (2)

c. 2 years (3)

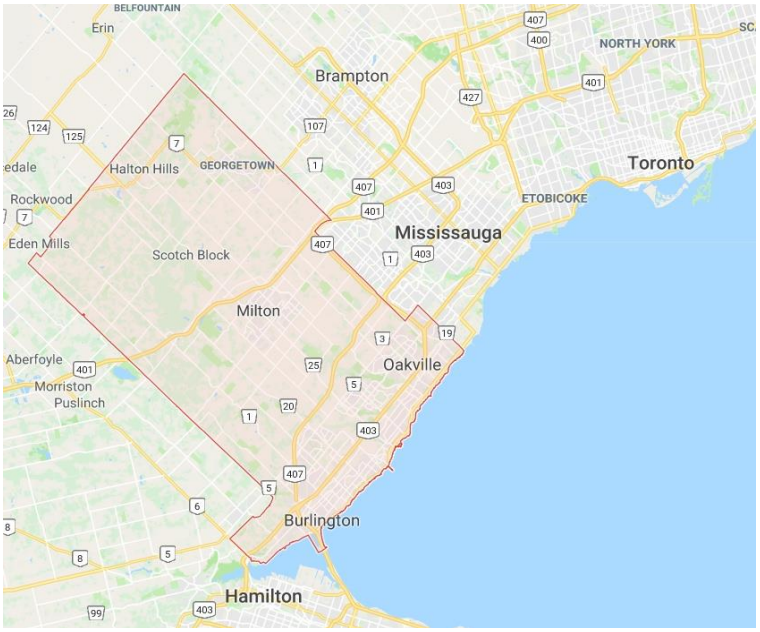
d. 3 years (4)

e. 4 years (5)

Appendix B: Maps of Peel and Halton Regions

Peel Region

Halton Region



Appendix C: Additional Data Tables and Charts

Table C-1: Participation and Unemployment Rates by Municipality in Peel and Halton, 2016

	Peel			Halton			
	Mississauga	Brampton	Caledon	Oakville	Burlington	Milton	Halton Hills
Participation rate	64%	67%	62%	64%	60%	70%	63%
Unemployment rate	8%	7%	5%	6%	5%	6%	5%

CHART C-2: Immigrant Respondents by Place of Birth and Region (Top 5 Countries)

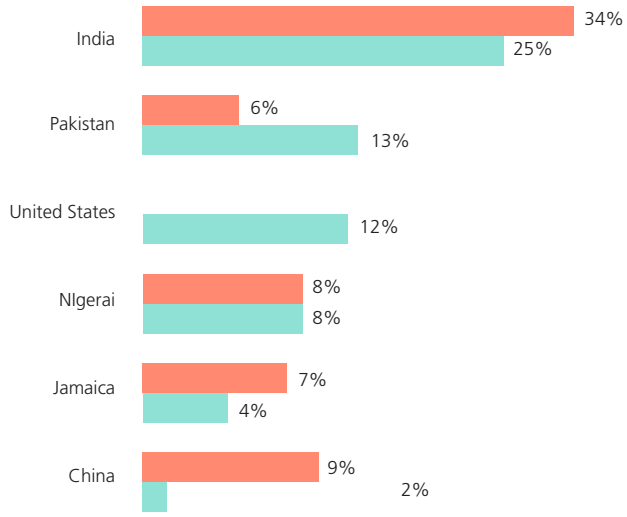
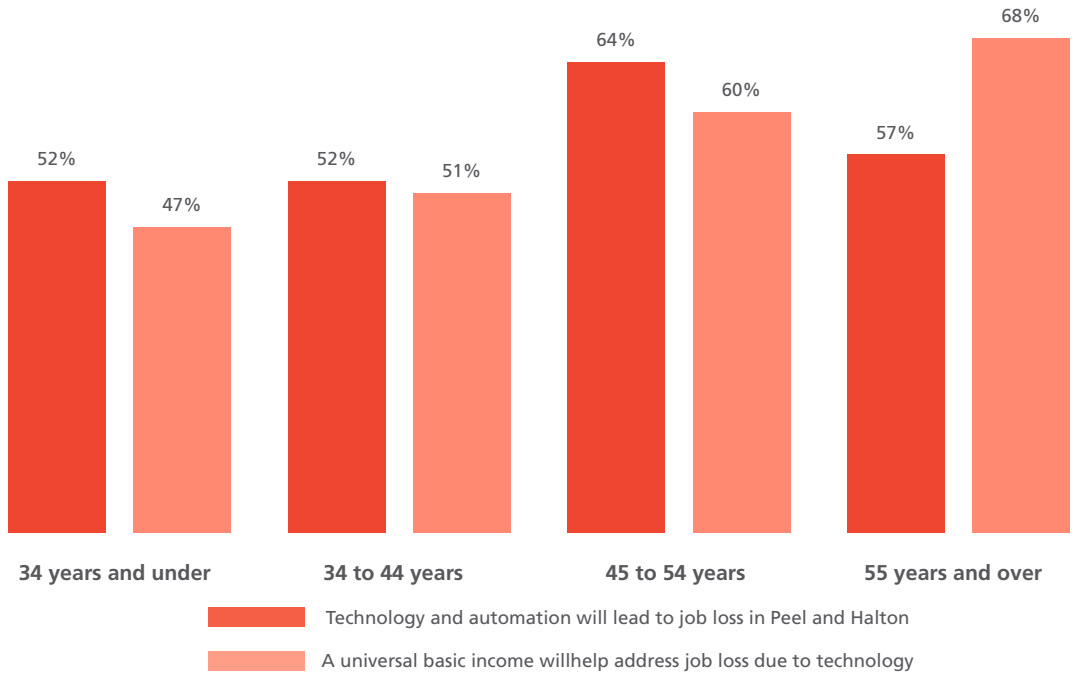


Table C-3: Respondents Opinions by Employment Status

	Employed	Underemployed	Unemployed	All Respondents
Worried about the future of work in Peel and Halton	54%	47%	53%	44%
Technology and Automation will lead to job loss in Peel and Halton	54%	43%	56%	48%
Most work available in Peel and Halton is contract or short-term	39%	34%	56%	43%
There needs to be more investment in training and education for workers	78%	68%	72%	71%
I need more training and education in order to get a good job in Peel and Halton	69%	59%	59%	61%

CHART C-4: Proportion of Respondents by Opinion on Impact of Technology on the labour Market and Age Group



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