

Show notes:

[Here](#) is the Living Wage Framework that shows how the Living Wage is calculated, and here is a [blog post](#) from the Ontario Living Wage network on how that has been updated to calculate the 2021 Living Wage.

Check out the Ontario Living Wage Network: <https://www.ontariolivingwage.ca/>

[A business owner tells us why Living Wage is good for business.](#)

Marjorie's boss: [Executive Director of House of Friendship explains why they implemented a Living Wage](#)

Transcription:

Marjorie: If somebody had told me then my experience in Canada, I would never have believed them, ever. I would never have believed them.

VO: You are listening to UNDERCURRENTS. My name is Ken Ogasawara and I'm part of the Community Engagement team at Mennonite Central Committee in Ontario. This podcast is an ongoing experiment to find a new way to tell the stories coming from our community of partners, program participants, staff, and others.

Undercurrents is brought to you by Kindred Credit Union. Kindred's purpose is cooperative banking that connects values and faith with finances, inspiring peaceful, just, and prosperous communities. Income Equity matters to Kindred, and the credit union's role as a Living Wage Champion is a critical investment in our collective prosperity. This episode is about making a living.

"And now, a word from our sponsors"... are not words you'll hear on Undercurrents. Unlike most podcasts, Undercurrent's stories aren't interrupted with random ads for mattresses, or online counseling services, as fine as those products are. At Undercurrents we are fortunate to have a sponsor who actually listens to and loves the stories we're telling.

There's also a true alignment of values between Kindred and MCC. Restorative justice, climate action, nonviolence, Indigenous justice and reconciliation, community food security, and the Income Equity I mentioned in the intro... You'd be forgiven if you thought I was reading from MCC's website, but these are just a few of the themes that come directly from Kindred's Community Inspiration Framework, a way that Kindred strives to live out their values.

Pam Hillis: Because I remember having that conversation with my old boss, the pull you into the office, okay, how can we get you to stay?

VO: This is Pam Hillis, she works in the HR department at Kindred, and she left her previous job to come to Kindred because Kindred's values aligned with hers.

Pam: It's, it's really about working somewhere that I feel good about what I'm doing in the community and believe in what I'm in, what I'm involved in. So, yeah, even then there, I definitely saw those values and it's just continued to feel richer and richer to me over the 15 years that I've been working there.

VO: *One way in which Pam has directly contributed to enriching Kindred's values has been through her work in helping Kindred and other organizations adopt a living wage.*

In its simplest definition, a living wage is how much full time workers need to earn to support their family and be able to participate in community. We'll hear more about what that means in the second half of this episode, but I also really encourage you to check out the living wage framework in the show notes, or google "Ontario Living Wage network" for more information on how it's calculated and what the updated wage is. The range right now in Ontario is between \$16.20 and \$22.08/hr depending on where you live.

The living wage movement is very robust in the UK, for example but in its early stages here in Canada. Pam and others at Kindred along with Greg degroot Magetti who at the time was the coordinator for the Walking with people in poverty program at MCC were instrumental in forming and growing the Living Wage network across Ontario with hopes to someday see a national living wage network. The Living Wage networks' primary work is in supporting businesses in adopting a living wage, certifying those living wage employers, and generally spreading the good news of the living wage.

Pam: That's part of being a champion as well is, is when you look at our financial, whatever policy as to where we spend our money or how we make our decisions on where we spend our money, living wage, paying a living wage as part of that.

VO: *Kindred Credit Union is certified as a living wage "Champion" which means they integrate a living wage beyond their full-time, part-time, and even student roles.*

Pam: So when we look at our cleaning contracts, living wage is always a part of what we're looking for. Cleaning companies who pay a living wage. Or when we're doing catering we're looking for catering companies that can offer that. So that's part of, sort [00:07:00] of our any of our internal financial decisions as to where we're spending our money for that kind of stuff as well.

VO: *Implementing the living wage can have its complications, however.*

Pam: One of the things we anticipated was actually that our staff would be concerned about the kind of income disparity as in, wait, I've been working here this long and I'm earning this [00:03:30] much. And now all of a sudden this new person is earning close to what I was earning.

And I remember we planned a lot for that and were really pleasantly surprised how much our staff just understood, no, yeah. You know, we get the living wage, we understand that it's, it's what someone needs to earn. And so let's get everyone there.

VO: *The idea of a living wage is really taking a closer look at what it means to “Making a living”. This turn of phrase comes out easily but let’s look at that literally - can you really live off what you make, and what happens when you can’t?*

Next we’ll hear a story that challenged many of my assumptions around full time work, making a living, and what it means for creating a just and prosperous society for all.

Marjorie: We had our big family house. We had our apartment on the north coast. We enjoyed a very privileged life, really.

VO: *This is Marjorie. She is warm, personable, and has an infectious laugh that bubbles up easily. She was born in Canada but grew up comfortably in Jamaica in a large family. As an adult, her career was moving along very nicely.*

Marjorie: I’m an experienced person, I was an executive manager in a hotel with Sandals. I was a senior manager at the Wyndham Kingston, which is the premier business hotel. So basically, all the celebrities, all the government officials, they all stayed there. We had huge conferences with heads of government.

VO: *Eventually, however, Marjorie decided to move back to Canada. Her two daughters had learning disabilities and she figured there would be better supports in the education system in Canada. Although this was a big step for Marjorie and her girls, she was confident. She and her daughters had Canadian citizenship, and she had a degree from a Canadian university. But returning to Canada was not the homecoming Marjorie had envisioned. For starters, despite her glowing resume, tireless work ethic and valuable experience in her field, she couldn’t get a job in hospitality.*

Marjorie: I could not get a job anywhere because I had no Canadian experience. I couldn’t even get a job in a Comfort Inn.

VO: *It wasn’t like people didn’t recognize her expertise.*

Marjorie: To the point where they had a bit of a crisis in the hotel I was staying in and they came and knocked on my door because they knew what I did at home, and I helped walk them through the crisis that they had. But I couldn’t get a job with them.

VO: *She eventually found work through a temp agency doing data entry for a heating, ventilation, and air conditioning company. This company recognized her talents and she slowly took on more responsibility which came with higher pay.*

Marjorie: I was making \$15 an hour plus quarterly bonuses, plus I was doing 10 hours of overtime every week.

VO: *This income, together with substantial savings from her career in Jamaica, allowed her to buy a house. She had a car, and her daughters were doing well.*

Marjorie: Then they sold the company and they laid us all off. So I'm now in my 40s, and for the first time ageism comes in, I cannot get another job.

VO: *Ageism is not the only discrimination she faced.*

Marjorie: And it's interesting because my name is very white-sounding. When I walk in, it's like, "Oh." It's a visible oh. And I could not get a job. had many interviews where they would try to pick my brain but nobody is hiring, so I end up in retail. Then my pay went to \$10/hr. Which meant that I could not keep up with my mortgage payments, and then everybody starts screaming at you at the same time. And then the other thing was that having never been in a position like that before, where do you go? Where do you go? You go here, they send you there. You go there, they say, "No, we can't help you. Try over there."

Marjorie: I remember at one point it was in the middle of winter and I had no heat. So I called to see if I could get help to get heat. They said, "Oh, do you have children under the age of nine?" I'm like, "No. My children are older than nine." "Oh, well, sorry." Because children over the age of nine, it doesn't matter if they freeze to death in their house, right? So everywhere you go to try and get help, you get no help. No one helps you. Nobody says anything. Nobody puts you in any direction that somebody could say, "Okay, here's what you can do. Or, here's what you can do. Or, here's what you can do." And then when everything goes to hell in a hand basket, and you realize, "Oh my god, I'm going to have to declare bankruptcy and I'm going to lose my house." And then people say, "Well, why didn't you do this?" And I'm like, "I've been asking you this all this time, and nothing."

And that was very, very tough. I felt very defeated. And I felt that I had let my children down. And they were getting ready to look for colleges, and here I am not able to do anything to help them. It was very distressing. I think that is probably the lowest point in my life, was sitting there and realizing I had nothing left and I had nowhere to go.

I spent a couple of nights in a tent with my dog until somebody says, "Oh, okay. I'll keep your dog for you." And then somebody else helped me to get into the shelter because you can't just say, "Oh, I'm homeless. Can you help me?" Because you can't. There isn't any space in the shelter half of the time. So living in the shelter while working full-time was very challenging.

VO: *Let that sink in for a moment. While her home was taken from her, while living out of a tent and then in a shelter... Marjorie was working full time the whole time. It boggles the mind, but the math doesn't lie. In fact, many years later and with the minimum wage now \$14.35/hr, there is still nowhere in Ontario that somebody working full-time earning minimum wage can cover all their costs. A recent comprehensive report on food insecurity in Canada showed that there were more than 1.7 million people living in food-insecure households in Ontario. 65% of those food-insecure households have employment as their main income, like Marjorie when she was living at the shelter. The harsh reality for too many, is that relying on their low wages alone is not enough to sustain them. Marjorie had the same problem. Fortunately for her, she had a lot of help.*

Marjorie: I have to say that my church has supported me in a big way when I was losing my mind and not even understanding how to deal with things, they came. They came, they packed up my house, they stored my things. They found somebody to look after my dogs. They helped me with my children. Many lunch dates, many dinner dates, many just being with. They really walked me through the most difficult time of my life.

VO: *While Marjorie's church community was life-saving for her, she was still fighting an uphill battle against not only inadequate and confusing government supports but also against society's perceptions of homelessness and poverty. She found this out the hard way while living at the shelter.*

Marjorie: It's very regimented there. You must be up by a certain point in time. You have to be out by a certain time. You can't come back till a certain time. So imagine I'm working six days a week. And on the seventh day, there is no rest. You can't stay there and everywhere you go, because of course, you have your things with you, such as they are, so the moment you sit somewhere, somebody is going to approach you and say, "You're loitering. You need to leave."

People's reaction to homeless people, "Look at them. They're always loitering. They're always sitting around somewhere. They're always..." Where are they supposed to go? They're not welcome anywhere. They're not even welcome in the public spaces. There's always somebody trying to get them to go. But where do they go? They have no home. They have no backyard. They have no porch. They can't stay in the shelter. Where are they to go? What are they to do?

It was a very illuminating time. And it was the worst period of my life, but it also opened my eyes to a lot of things and a lot of injustice. How can you expect them just to poof and vanish in the times when they're not in the shelter so that your sensibilities are not offended, so you don't have to look at the great unwashed? Because that's what it comes down to, and it's very offensive to me. You have no idea who these people are and what happens when they're like me, who was working six days a week, but that's where I had to lay my head at night because I couldn't find somewhere to rent that I could afford.

VO: *Marjorie had to send her two kids who were in their late teens to live with friends while Marjorie floated in limbo at the shelter. After a month and a half of living out of the shelter, Marjorie found an apartment with two bedrooms that she could afford so her children could live with her again. She continued working at the retail company as she couldn't find work elsewhere. This went on for ten years.*

But she knew this was not a sustainable option. One thing she'd always wanted to do was go back to school. She already had a degree in social sciences but was looking to hone in on social work.

This was a big goal, with big obstacles. She didn't have any of the prerequisite courses for the social work program, and she didn't have any money. But she applied anyway and after an interview with a program administrator, Marjorie was able to talk her way into the Bachelor of Social Work program, as long as she got her prerequisites first and maintained a 75% average. This was a big win for her, but she wouldn't be able to do it on her own. Once again, her church community came through for her.

Marjorie: And it was really stressful because I didn't have any money. And some friends of mine from church paid for my first semester of school so that I could start. There was a grandma from

church who would give me half the money for my bus pass every month. I would come home and there would be food on my doorstep. People provided for me-so that I could use my money to go to school.

They have a mailbox at church. I'd go into my mailbox, there would be gift cards, it'd be cards of support and encouragement. There'd be money. I would come home and there'd be a box of groceries. Two giant things of toilet paper. I don't think I would have been successful if it wasn't for their support and for which I will be forever grateful

Marjorie: My faith is very important to me. And there is a verse in the Bible and it says, "What does the Lord require from you?" It says, "To do justice, to love kindness, and to walk humbly with your God." I will always do justice. It is not good enough to look at it, to wave at it, and to talk about it. You have to do it. And kindness is something we need. And walk humbly because I have nothing to put myself up and pat myself on the back about, I am as human as they come, I fall and do things just like everybody else-

VO: *With the support of her church community, Marjorie was so close to finishing her degree in social work. There was just one final hill to climb.*

Marjorie: We have to do 720 hours of practicum for this program. And one of my mentors at school said, "I know exactly where you should do your practicum." And she put me on to the House of Friendship.

VO: *House of Friendship is a non-profit based in Waterloo Region that works in food, housing, addictions, and family supports. They're also a community partner of both Kindred and MCC.*

Marjorie: I met with them and they said, okay, they'll take me on as a student to do my practicum.-And it was a really welcoming environment, they treated you as if you were staff.

VO: *Marjorie was loving her placement. She was loving the coursework in her social work program. But she truly burning the candle at both ends.*

Marjorie: I was working 44 hours a week at the retail, I did 14 hours with practicum. So I gave up sleep for a year. I would leave home at quarter to seven in the morning, and if I was lucky, I was home by midnight. And then I'd be doing my homework, and then my alarm would go off saying it was time to wake up and I hadn't gone to bed yet because I'd be working on my papers. You just... back out again. It was worth it. It was worth it. It was a very good experience and it was a great learning experience because again, meeting a lot of the community, hearing their stories, seeing what their needs were.

Marjorie: At the end of working with them, I saw that they posted for family outreach worker. So having no experience in family outreach, but I'm like, "Man, this looks like a cool job. I wonder if I should apply it." And I said, "You know what? I'll apply so I can get practice with the interview process," they called me in for an interview and I went and I did the interview. I came out sweating bullets going, "Oh my gosh, I better get used to doing these interviews." But this is like panel and... It was really something else. And then they called me to tell me that they were

offering me the job. And I went, "Are you punking me?" I was like, "What do you mean, you're giving me the job?" But they did. I'm always laughing because our ED says to me all the time, "Are you behaving? And I'm like, "Heck no." And he goes, "See, that's why we hired you."

There are days when you're crying in the parking lot. But there are some days of such celebration. When I talked to a mom and she's decided she's going back to school. We are walking with people who have children 17 and under. everybody is doing at-home learning and you cannot do schoolwork on a phone. It might be advocating for them from school to say, "Listen, man. This child needs a Chromebook."

You're walking with people who are journeying through this thing we call life, which as you know, is never easy. And sometimes there are some spectacular failures, but sometimes there are some spectacular triumphs. And I love my job.

VO: *Marjorie loves her job, and loves the organization she works for. She makes more than a living wage, but with recent skyrocketing prices of rent, gas, food, and other basic utilities, she sometimes feels the pinch. She recognizes that it's even harder for those who are only being paid a minimum wage which is why she has become a strong advocate for a more equitable society which includes, of course, fair wages.*

Marjorie: It is so important that we understand what a living wage is. It is a starting point and it's very important. And what's even more important is that we have people joining the wave to say, "Oh, I'm going to be a living wage employer."

We are encouraging people to look after their employees well and to give them the tools that they can function. It means being able to take part in the normal day-to-day activities that people do. To take their children to the park, to take them to camping, to take them for an ice cream cone.

I remember one day I was with my children and their friends goes, "Oh, hey, hey. Let's go get some ice cream." And they both looked at me. And then they looked back and said, "No, no. We're not coming for ice cream. "Because they knew I didn't have the money to buy ice cream. How sad is that? When you work 40 hours a week and you can't buy ice cream for your children. When you have the rite of passage, grade 8 trip, and the children that can't go. When you have band trips and the children that can't go.

VO: *These are the basic dignities that Marjorie believes everybody should have access to, and that Kindred Credit Union has championed since it helped start the Living Wage movement in Ontario. And despite meeting too many people who fall through the cracks, and having fallen through those same cracks herself, Marjorie does see glimpses of hope, of a new way of doing things.*

Marjorie: I had a wonderful conversation with a lady. She and her husband own a company and they had a big fight over wages. He did not see why they could not just pay minimum wage. And she said, "I can't look those people in the eye as they come into work and have to wonder whether they ate today, whether they have the money to get back home, whether somebody is sick and something has happened to them and they can't afford it but they have to come to work, so they come to work sick." She says, " I can't live like that." And it was a very impactful moment for me because that was when I realized that there are a lot of employers out there who actually care about their workers.

VO: *I recently read a tweet that reminded me of Marjorie, the depth of her struggles, and how her church community helped her to come through the other side. This writer said, and I quote, "Most of what gets shared as heartwarming stories are usually temporary, small scale responses to systemic failure. I wish we found it just as inspirational to make structural changes to unjust systems, but I don't know if our culture knows how to tell those stories."*

While the systemic failure of an unlivable minimum wage is one thing, the Living Wage movement is, in a way, an antidote - the story of slow but steady change in how we value work, workers, and business. If you go to the Ontario Living Wage website, you'll find page after page of businesses in Ontario who have been certified as living wage employers - nearly 400 in Ontario alone at the time of this writing. Everything from landscaping companies to credit unions to home care companies. Each one has a testimony. One company says, "By becoming a Living Wage Employer, we are making a stand against the problem of working poverty. All our workers deserve to make enough to live on." Another owner says, "We knew what it was like to scrape by on the bare minimum of wages...to struggle with multiple jobs to make ends meet. We don't forget where we've come from and we'll always be committed to treating people well."

These are businesses owned by people - people with values, who are living them out as best they can in specific ways, like paying a fair wage. These values, enacted with authenticity, is what drew Pam Hillis to Kindred Credit Union; it's what drew Marjorie to House of Friendship. And it's what drew me to MCC.

On the flip side of that coin, we all have a role we can play as consumers - we can start actively supporting living wage employers. Just look up the directory on the Ontario Living Wage Network to see who's there. And if you happen to be someone who cares about Restorative justice, or climate action, or peacebuilding, or Indigenous justice and reconciliation, or community food security, or Income Equity and you're looking to bank with an institution that somehow shares all of those values with you, I know a credit union that fits the bill / Kindred Credit Union should be your first call.

Since I interviewed Marjorie she has become a candidate in her riding for the next provincial election. I want to thank Marjorie for sharing her story so openly with me and for doing justice, loving kindness, and walking humbly with God. I want to thank Pam Hillis for her part in promoting and growing the living wage movement in Ontario and across Canada.

This episode was edited by Christen Kong and mixed by Francois Goudreault. Original and theme music by Brian Macmillan and artwork by Jesse Bergen.

VO: *And of course, I am so grateful for the support of Kindred Credit Union whose values, and more importantly, the ways in which they live out those values, align so well with MCC's and with my own.*

If you have any questions or comments, please write to me at podcast@mcco.ca, I'd love to hear from you. Finally, I'd like to thank you for listening to Undercurrents. Please subscribe, rate, and review wherever you listen to podcasts. My name is Ken Ogasawara, have a great rest of your day.