

**FIGHT FOR
LUTTER POUR** **15 + JUSTICE**



Low Income Workers Speak Out!

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NB Common Front for Social Justice Inc.

www.frontnb.ca

Introduction

The Common Front's **Fight for \$15 + Justice** campaign is lobbying for an increase in minimum wage and to improve the Employment Standards

In our campaign documents we have focused on statistics and numbers because we need to show the government and the employers the facts. We needed to do our research to create the foundation for our campaign. Now that we have done the research, provided the numbers and exposed the facts, it is evident that low-income workers need changes in their income and in their workplaces.

Workers need fair wages to provide the basic necessities to lead a decent life for themselves and their families. Minimum wage is not a fair wage. It needs to be indexed to the cost of living because the cost of living is always going up and workers are not able to keep up.

As our research document **An Economic Reality: Living on Minimum Wage** showed, minimum wage workers are already experimenting an annual deficit and they will only continue to do so unless their revenue finally increases.

The purpose of our campaign is to ensure that workers in our province earn a decent living and not only have better rights in their workplace, but also know their rights. What the research does not show you is the human side of those statistics and numbers, the people who struggle every day to provide for themselves and their families. Their stories aren't told in tables and graphs, or percentages and dollars. Numbers don't show how these worker's lives are deeply affected, at work and at home, by the amount of money they make and the laws that are supposed to help them as an employee.

This document contains the stories of such low-income workers in New Brunswick who have voluntarily shared their stories with us.

Names with an asterisk (*) have been changed in order to respect their privacy.

Thérèse

Thérèse is a Home Support Worker and works full-time at 40 hours per week, Monday to Friday. She is a 65 year old woman with a college education and she makes \$13.25 per hour, which is \$27,560 gross per year. Thérèse has had multiple careers in her lifetime; however she considers being a support worker not her job but her calling. Even



though she is a member of a union, she has no medical plan, no pension and no sick days. Statutory holidays are not paid unless authorized by a social worker, which is extremely rare. There are no breaks. Mileage when driving for work is only reimbursed at \$ 0.12 or \$0.27 per kilometer depending on the reason for driving. Thérèse has worked all of her adult life but she is not able to retire due to her financial situation.

How would Therese's story change if she had paid sick days, \$15 per hour, indexation and pay equity?

Robert*



Robert has a seasonal job in a fish shop in rural New Brunswick. Fall and winter are the busiest months and he works long hours in order to qualify for Employment Insurance once the job is over. Plant workers start at \$11 per hour; however, as an incentive to work all available hours plus weekends, their pay increases up to \$13.50 per hour. Workers can work up to 16 hour days and are paid for their 15 minute breaks that they get every two hours; however they are not paid for their one-hour lunch and supper breaks. They get no sick days and they do not have health benefits. One of the biggest issues for workers like Robert is that they have to provide all of their own protective equipment such as a rain suit, smock, gloves and boots. Although equipment like boots could be used outside of work, workers go through 2-3 pairs of gloves per week which costs them \$6 per pair; that results in approximately \$72 per month just for gloves. These extra expenses incurred by the employees may actually be forcing them to have to work those extra hours and weekends because it is what enables them to pay for the equipment instead of having extra income to provide for their families.

How would Robert's story change if he had paid sick days, \$15 per hour, indexation, and equipment provided by his employer?

Sophie*

Sophie is a young college graduate who was working in retail as a key holder making \$11.25 per hour when her full-time hours were reduced to part-time. When she expected to gain full-time hours, she moved into an apartment, but then found herself without the promised hours. She had no choice but to find another part-time job to make ends meet. She was hired at a hotel as a full-time guest services employee making \$12.00 per hour while still working part-time in retail.



When Sophie's hours were reduced to part-time at her retail job, she also stopped getting health benefits. Therefore when she injured her back, she wasn't covered for her pain medication and when she got ill, she wasn't covered for her antibiotics. Her schedule was never predictable and it made it very challenging for her to keep both jobs. For numerous months she worked seven days a week trying to keep up with her monthly bills while her student debt loomed over her. She has decided to stop working in the retail store because for the little money she makes there, it isn't worth the effort, time and money it costs her. Since it's a clothing store, she needs to wear the clothes they sell and even with a 50% discount; it is an extra expense she can't afford to have. It is to her benefit to focus on working only at the hotel because after probation she will get paid sick days, benefits, and paid statutory holidays at 1.5 times her hourly pay. The hotel also offers a predictable schedule, better hourly wage and the uniform was provided free of charge. But regardless of these positive changes in her work place, Sophie still struggles to ensure all her bills are paid. As a young worker, she has very little money, if any, at the end of the month for any extracurricular activities that she may want to do or even personal items that she may need. She would rather go without food than ask for help and although she hasn't gone to the food bank, she thankfully has family members that sometimes help her out. She lives paycheck to paycheck and has no emergency fund.

How would Sophie's story change if she had \$15 per hour and indexation?

Gerald*

Gerald works full time as a department manager in a retail store at 44 hours per week from Monday to Friday. He has been an employee of this store for the past 5 years and makes \$13.50 per hour which is a salary of \$28,080 gross per year. At 60 years of age and a few credits shy of a high school diploma, Gerald has been precariously employed his entire adult life because of lay-offs or companies closing their doors. He only gets paid for 40 out of his 44 hours worked because the company does not pay for any of his breaks. Although he does get vacation days and a health benefit package, he does not get paid sick days and sometimes goes to work unwell. Gerald is a loyal and hard worker, and only got his first raise (1\$ per hour) after working there for 3 years. He got that raise only because he asked for it, which he did again a year later and got another 1\$ per hour raise. The company does not have a system in place to compensate him regularly based on performance and time with the company. The company does not compensate him extra for any extra responsibilities he may have to perform, especially in the case where there was no store manager for a lengthy period of time. Also, Gerald's store isn't open on any of the statutory holidays and he struggles when he is forced to miss working days on the three holidays he doesn't get paid for: Victoria Day, Easter Monday and Boxing Day. He lives paycheck to paycheck and retirement is unfortunately nowhere in sight.

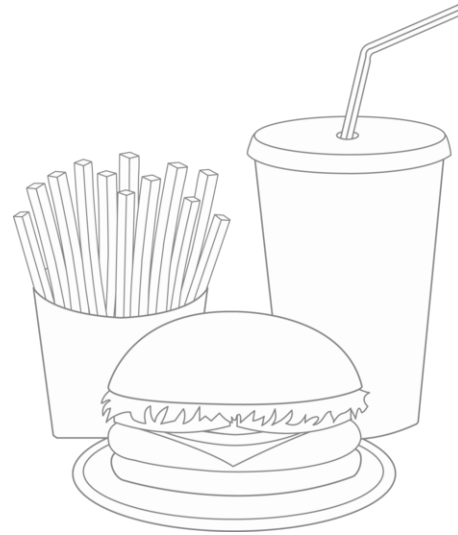


How would Gerald's story change if he had paid sick days, \$15 per hour, and indexation?

Melissa*

Melissa is the mother of a teenager with special needs, and has a husband who has chronic health problems. She is middle age and has her college diploma as a General Secretary. When looking for work as a secretary, she had found a decent paying job; however it was casual and not a dependable income. At that point she found a job in a call centre. It paid more than minimum wage at \$11.00 per hour, and provided her 37.5 hours per week.

However, she wasn't getting paid for the full hours she worked because every time she had to go to the bathroom or had computer problems, her paid hours were deducted. This forced her to look for work elsewhere. She chose to work at a fast food restaurant because although they were only paying minimum wage, they promised that she would eventually have a management position. So she left the call centre and began earning her way at the fast food restaurant while waiting for a management position. Three years later she is making \$11.10 per hour and is a full-time (37.5 hours) Team Leader, which is not considered management.



Melissa is the sole breadwinner of the family as her husband is no longer able to work and his needs are increasing. This past year she had to return to the call centre full time, on top of working at the fast food restaurant full-time, because she had to make ends meet. She was working 5am – 1pm at the fast food restaurant and 2pm-10pm at the call center, but just recently decided to leave the call centre because she wasn't feeling well and needed to be home to look after her family. The sacrifice of her well being as well her family's wasn't worth it, and the call-centre wasn't paying her for all her hours worked. On top of everything, she isn't paid for her sick days; she can't afford to miss any work days, so going to work sick is her only option.

Although she gets medical benefits through the fast food restaurant, they do not fully cover her husband's medication. She has had to reach out to Social Development for assistance to help pay for the medication. Melissa has a medical condition that requires her to eat a healthy diet. With the prices of food continuously rising, this has become more challenging every year. Her son, because of his illness, has specific dietary needs that she needs to attend to, which sometimes incur extra costs.

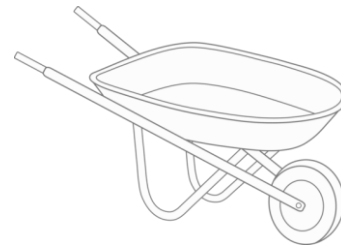
Her husband is in a wheelchair, but is still able to walk very short distances. They still do not have a ramp set up at their home because they can't afford to build one so Melissa had to help her husband up and down the front steps every time they leave the house.

Thankfully, Melissa her son and her husband have the love and support from family and friends because without them their morale would be much more sombre.

How would Melissa's story change if she had \$15 dollars per hour, indexation, and paid sick days?

Jason*

Jason has worked in the hospitality industry for 26 years. After graduating from university he could not find a job in his field. With a student loan to pay, he had no choice but to take a job at the hotel. He works full-time at 40 hours per week and makes \$10.91 per hour. He is married and his wife is self-employed, but even with two incomes they still struggle to make ends meet. They do not buy new things, the feel excluded because they can't afford to go out to eat with friends, and even getting the newspaper became a luxury. Jason has to live with a health condition for the rest of his life; therefore his diet is very particular. With the cost of food, his diet isn't always nutritious. They follow the sales and are very particular about what and where they buy food. Their salaries alone cannot support them year-round, so Jason started taking on landscaping clients plus working 2 days with a landscaping company in the summer. He works 7 days a week for as long as he can and saves as much money as he can so that they can survive financially during the winter months.



Jason is unionized; however, his employer does not pay sick days or holidays. He is always on call during breaks, but is only paid for his 30-minute lunch break. He finally got his uniform provided to him, when there was a recent change in ownership. His pension used to be matched by the company at 100%, but the new owners only match 75%.

Jason is a hard worker who must sacrifice his enjoyment of summer activities, social activities with friends and ever owning something new, because otherwise he would not have the funds he needs to pay for his house, to heat the house,

nor a car to get to work because he lives outside of town, where it is more affordable to live.

How would Jason's story change if he had \$15 an hour, indexation, and paid sick days?

Stephanie*

Stephanie works as an assistant manager in a retail store. She is a 36 year old married woman and has her high school diploma. She used to work at a call centre and was there for over 12 years in a middle management position, until one day her position was no longer available. The company gave her the option of being laid off or to work at a front line position, which is where she had started with the company and she would also have a reduction in salary. She decided to take a severance package and looked for another job. At first she started working part-time as a sales clerk at a retail store. A few months later, because of her skills, she was recruited to work at a different store from the same company as a full-time assistant manager. She now works 40 hours per week, 5 days a week which always includes a Saturday or Sunday. She makes \$14 per hour which is a gross annual salary of \$29,120.



She is not aware if she is allowed sick days. She can take time off for vacation time but she can't cash in her vacation pay instead. None of her breaks are paid and she is only allowed an hour break within an 8 hour shift and no breaks for a shift shorter than 5 hours. Full-time employees get health benefits but not part-time employees, and they keep part-time employees on very limited hours. If the store does not make projected profits, they cut part-time hours which may already be limited. Training hours for all employees need to be completed during work hours but most of the time there is too much work to do with limited employees available and training isn't able to be completed

She has no savings, no emergency fund and she is no longer able to contribute to her retirement fund. Her husband's hours have also been cut which means fewer funds to pay the bills. In order to make ends meet they are renting a family member's basement apartment and struggle to see how they will move forward.

How would Stephanie's story change if she had paid sick days, \$15 per hour, and indexation?

Lauren*

Lauren works as an assistant manager in a coffee shop and is the only income earner in her family, as her husband has an illness that prevents him from working. She has four school-aged children. Lauren and her family live in a subsidized apartment, and her mother helps her with the upkeep of their housework. She loves her children and looks forward to meeting them after their day at school. She and her family do not receive any help from the food bank, so things are very tight.



Tips earned during the shift are shared with other staff, which gives her an estimated \$15.00 per hour on average, her hourly wage is \$11.25. Through her employer, she has health insurance, for which she pays \$82.00 per month. Lauren is required to wear a uniform, and is required to pay for it herself. It is deducted from her pay.

Lauren works full-time, and sometimes works overtime, which would be over 40 hours per week. Her regular schedule is 3pm until 11:30pm during the regular work week, and 3pm to 11pm when she works on the weekend. There is no vacation time available to staff or to assistant managers as herself, but Restaurant Managers do have paid annual leave. She is paid the provincial vacation amount of 4% added to her pay. The only paid holidays available are Christmas Day and New Year's Day. Her work does not require her to be on-call, and when she works overtime, she is paid for the time worked.

Lauren's work days are very busy and require a lot of energy. In her 8 hour shift, she is allowed to have (2) 15 minute breaks, which she can combine to take one half hour break, if she chooses. While she is at work, she is entitled to one free meal for lunch. Lauren's employer allows sick days when proof of illness is provided by a physician, but the days are not paid.

How would Lauren's story change if she had \$15 an hour, indexation, paid sick days and paid uniform?

Amilia*

Amilia is a young college graduate. She has a full-time job working approximately 40 hours per week for a security company. She has been with the company for a little over a year and makes \$11.25 per hour. However, with an \$18,000 student loan hanging over her head, she won't be getting ahead financially any time soon and has to rely on the interest relief option on her student loan. She lives in a family member's house with her boyfriend because she can't afford rent on her own. Her boyfriend works full-time at minimum wage. They have had to rely on the foodbank at times or Amilia's family helps them out with food; but even then, they will still need a food box for the holidays.



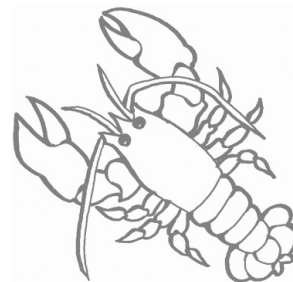
Amilia is not aware if she has sick days nor does she know if they are paid. She can take her vacation time or choose to receive her vacation pay; however she does not know any details as to how many days or how much she accumulates. She needed to pay a deposit for her first uniform which will be reimbursed when it is returned if she leaves the company and all extra uniforms are purchased by her. The company also provided a hat, gloves and a jacket. After being with the company for over a year, she just found out she will be receiving health benefits soon. If she works a 5-10 hour shift she gets a 30 minute paid break, and for a 10-12 hour shift she gets 2 x 30 minute paid breaks; however, due to the nature of her job she is not able to leave her place of work at any point in her shift, even on breaks.

At such a young age, debt is a major stress for Amilia and she is struggling.

How would Amilia's story change if she had \$15 per hour, indexation and uniform provided by her employer?

Diane*

Diane works in a fish plant where working conditions are very difficult and often workers have to fight to be paid the right amount of money. She is married and has grown children. She recently returned to school to complete her GED.



She is paid \$13.96 per hour for her work as a fish plant worker and increasing costs for basic necessities are a barrier to her being able to make ends meet.

She can put in up to 60 or more hours per week, and the days can start at 7am and go until 10pm, as she is expected to see the work to completion for that

day. During these peak busy times, she can work this type of schedule for 7 days per week.

She is on call all the time, which means if/when there is work, she is notified via telephone message, and is required to respond to the work within 1 hour.

She works from April to June and then again from August to October. She relocates from the north of New Brunswick to the south in order to get the work for the later season. She has to keep paying her bills for her home, but she is also required to pay additional living expenses of \$100.00 per month to have a place to stay when away from home.

Diane said that there is no money offered if someone is terminated in lieu of notice. They are not even paid for the day they arrived and are dismissed. There are no sick days that are paid, so in order to earn the money she needs she has to go to work sick. The working conditions are very difficult where the noxious fumes from certain species of marine life have caused her illness, weakened her immune system and left her with respiratory problems. Some workers even have severe allergic reactions. There is very little consideration given to health concerns, and provisions are not made such as moving someone to another job, etc.

Statutory holidays are sometimes paid but not always. She has no paid sick days and no paid vacation. The legal vacation percentage of 4% is supposed to be added to each pay, but it has happened many times that her vacation pay was included in her hourly rate, rather than on top of her hourly rate, which could mean it wasn't being paid.

They are given one 15-minute break every 2 hours while they work and they are entitled to one hour for lunch, however, she has to fight to have that break sometimes.

Diane said that she is feeling more and more pressure and struggling more and more to meet her basic needs on the money she earns.

How would Diane's story change if she had \$15 an hour, indexation, paid uniform and paid sick leave?

Conclusion

These are only a few stories amongst thousands of workers in New Brunswick. It is only a glimpse into the lives of those who are contributing to our economy and our society while still struggling every day. They are women, men, seniors, youth, mothers, fathers, our neighbours and our friends.

The Common Front for Social Justice fights to build a more humane society based on the respect and dignity of all. We want a New Brunswick without poverty. We want a society which gives each and every one a decent living. We believe that every citizen can develop his full potential and become fully engaged in the social, economic and cultural development of New-Brunswick. In order for the thousands of low-income workers in our province to reach their full potential as citizens of this province, minimum wage must increase and the employment standards must improve.

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