

HOW DID GROWING UP IN A FINANCIALLY INSECURE HOUSEHOLD IMPACT  
YOUNG ADULTS FROM NORTHERN ONTARIO?

by

Chrissy Lynn Trudel, BSW, Laurentian University, 2016

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## ABSTRACT

How did growing up in a financially insecure household impact young adults from Northern Ontario?

Master of Social Work, 2017

Chrissy Lynn Trudel

Program of Social Work,

Ryerson University

Growing up in Northern Ontario and then being a temporary resident in Toronto, it became very evident to me that many issues, especially financial insecurity, were very different between the two areas. I spoke to someone from Toronto who had visited Northern Ontario in the past and the first thing he told me was that it was a whole other world there and that the realities of financial insecurity were very evident. I decided then that my MRP should focus on an issue close to my heart that can serve as a tool to raise awareness on the issue. This MRP focuses on a gap in the current literature and the narratives of five Northern Ontarians who have grown up with financial insecurity and wanted to make their stories heard.

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## Chapter 1. Introduction

My research topic has completely changed twice since September. Financial insecurity was not something I pictured myself researching until I participated in the Institute for Change Leaders taught by Olivia Chow in October 2016. During this weekend of organizing and learning, I was asked to share my story and plan for an idea I had just created that weekend: an employment strategy initiative for the region of Northern Ontario. Having experience with financial hardships in Northern Ontario, and now living in Toronto, it is very apparent to me that there are differences between the different regions of the province and that each area should have their own specific strategy in regards to helping people out of situations of financial insecurity. Once the few of us who had shared had finished, another participant approached me. He told me that as soon as I said I was from Northern Ontario, he knew what I was going to speak of. He informed me that he had gone on a cross-Canada bike tour a few summers ago and how Northern Ontario is truly “another world”. In that moment, I knew I had to open this narrative and give this issue a voice. Conveniently enough for me, I am passionate about this topic and I have the platform with this major research paper (MRP).

For my MRP, I interviewed young adults that state they grew up experiencing financial insecurity in Northern Ontario. I am interested in gathering narratives to see how their life situations impacted them growing up and how that may affect their choices now that they are adults. As Natalie Waldbrook mentions in her article *Voices from the North: Women’s Experiences with Housing and Homelessness in the City of Greater Sudbury, Ontario*, there is a lot of research on poverty but when it is concerning northern communities, it is not well-documented or analyzed (Waldbrook, 2008). I am hoping that my research can help add a voice to the issue of financial insecurity in Northern Ontario and add to this lack in the literature.

I have not found research done particularly on young adults from Northern Ontario who have struggled and had to navigate through their situations due to financial insecurity. In this MRP, Northern Ontario will be defined as the political region for this study, meaning anything north and northwest of the Parry Sound area. It is also important to note that throughout all of the research, the language focuses on words like “poverty” and “low income cut off”. I find this problematic. This language does not always consider accumulated debt, unforeseen circumstances or costs and other situations that can impact a family or individuals’ financial status. I am choosing to resist this kind of language by saying “financial insecurity” and will always use different language unless quoting other authors or participants.

I want to begin my major research project by stating my position on this topic. I am a young woman from Elliot Lake, Ontario, that has lived experience regarding this topic. In addition to this, I also did my undergraduate degree at Laurentian University in Sudbury giving me a total of over twenty-two years living in Northern Ontario before moving to Toronto to pursue my graduate degree. Throughout this paper I will discuss my theoretical framework, my method and methodology; I then shift to discussing the findings of this project, limitations, and the potential for future input on this topic.

## Chapter 2. Theoretical Framework

I used a Marxist framework for my research as I believe a huge problem with the poverty divide in Northern Ontario is due to the power of capitalism. Through urbanization we have witnessed many changes in society – one being the change from rural to urban living. People moving to larger centres for employment opportunities fosters the myth of those in rural areas having to leave for a “better life”. I believe this myth has influenced where government funding is distributed, meaning there is less opportunities for job growth and service growth in rural areas.

Since this research focuses on Northern Ontario, it is important to recognize the differences in opportunity and accessibility in comparison to other areas of the province. The population is drastically smaller while geographically the area is very large compare to Southern Ontario, which means most of the region consists of rural areas with a few cities. Due to urbanization in history, there has been a shift in how people work, commute and experience their day to day lives, which more pronounced in Southern Ontario given its higher population density and stronger presence of industry and finance than in Northern Ontario. Prince (1948) spoke about how the agriculture worker laboured for the benefit and profit of the land owner, noting “It is only necessary to note the state of English agriculture during the zenith of financial capitalism to see how ill it fares when the primary end of endeavour is self-enrichment” (p. 317). I often wonder if there is a parallel between the agriculture worker’s relationship with the land owner, and Northern Ontario’s relationship with Southern Ontario; by this I suggest there may be parallels between resource extraction and labourer movement from Northern Ontario to profit Southern Ontario. With the continued advance of capitalism, proximity to industry and finance has become increasingly important (Grieco, et al., 2014). It is not a surprise then that as populations increase through urbanization, impacted access to education, employment and service. This becomes problematic

in areas that are not largely urban, such as Northern Ontario, where there is less access to education, employment and services. This then makes it make difficult for Northern Ontarians to be financially successful in the current economy.

Since capitalism was created to organize societies and economies, it is deemed as essential for functionality (Shaikh, 2012). This being said, if capitalism is truly built to allow innovation I cannot help but wonder how much our societies and economies could thrive if everyone had access to resources. In today's economy, there is a stronger focus on mass production and distribution, which lends itself more to an urban setting, therefore, urban communities are more likely to benefit than rural communities in terms of development and ensuing services. That being said, it does not mean that those forms of development and services are adequate.

I believe this is important to remember when speaking of geographical differences as it reminds us that some areas may not benefit as much even if they do have production, distribution, goods and services in their communities. It has been my impression, shared by many in northern Ontario communities that Northern Ontario benefits less than the rest of the province. In an article, Kieran Bonner stated that rural areas as seen as “subservience to nature” and “primitive” since “rural life is not another to the mode of production of capitalism but rather an early stage in its development” (Bonner, 1998, p. 169). This shows exploitation from rural areas as well as stigmas associated with production and worth in areas similar to Northern Ontario. Capitalism has contributed to this divide by contributing to this tension as “the rise of a civilization as exemplified in the form of the development of nation” (Bonner, 1998, p. 169). Since the urban and rural have not developed in the same way and since rural is seen as more historic, urban centres are more likely to see the development of more goods and services available. Prince goes on to say that “Derelict or half uncultivated fields, choked ditches, weeds, waste, ill health from starvation of the

soil – these are some of the evils arising from the cult of riches in a country possessing some of the best land in the world” (Prince, 1948, p. 317). While writing almost 70 years ago, Prince’s words have relevance today when you consider the lack of resources, industry and services in Northern Ontario compared to southern Ontario. One need only look at recent news articles to understand the austerity of Northern Ontario in comparison to the wellness of southern Ontario (e.g., Balkwill, 2015; Goar, 2014).

Since this study is looking at a specific region, it is important to understand why certain areas are more privileged than others when looking at things like financial statuses and the goods and services available. Northern Ontario does not have adequate goods and services, and the ones they do have come with a heavier cost since there is a lack of availability locally for many people and they often must incur travel and accommodation costs in order to access specific goods and services, such as particular foods and specialized health care. The Associated Press (2008) revealed that the level of urbanization is expected to rise from 50% in 2008 to 70% in 2050. Since this pattern is ongoing, a commitment to addressing financial instability in the region of Northern Ontario is crucial.

Marxist theories of the development of capitalism on a world scale fall into two groups: those that concentrate on the progressive role of capitalism in developing the forces of production, and those that present capitalism as a system of exploitation of one area by another, so development in a few places is at the expense of the development of underdevelopment in most of the world. Capitalism, according to the first approach, creates the material preconditions for a better (socialist) society, as well as the class forces that will bring it about, while the second approach suggests that it is precisely the failure of capitalism to generate economic development that makes revolution necessary. The

historical record suggests that there is an element of truth to both of these opposed positions; capitalism has generated massive technological and economic advances and also enormous geographical disparities in economic development (Brewer, 2002, p. 16-17).

We can see this pattern play out in Northern Ontario as noted above. Evolution of the economic system and imperialism can be understood through the development and implications of capitalism (Brewer, 2002). Since capitalism and urbanization changed how people lived and worked, rural areas were viewed as more irrelevant because there were now less goods and services in those areas in comparison to the new urban centres. With the movement to larger business centres it became more convenient to live, work and raise families in areas that could offer more in terms of employment opportunities, goods and services.

In *Empowerment and Poverty Reduction: A Sourcebook*, Deepa Narayan states that economic growth alone is not enough to eliminate poverty but it can lead to different poverty reduction outcomes.

For a given rate of growth, poverty will fall faster in countries where the distribution of income becomes more equal, as in Uganda, than countries where it becomes less equal, as in Bangladesh. And even where income distribution does not become more unequal with growth, country differences in initial inequality produce different poverty reduction outcomes for a given rate of growth (Narayan, 2002, p. 5).

Since I am arguing that the rates of growth are not fairly distributed throughout the province, it is important to be mindful of this imbalance of financial security and opportunity for growth. Northern Ontario has a smaller population in comparison to other regions in the province and that can be connected to the distribution of growth and the location of that growth. As a theoretical

framework, Marxism can help me understand the connection between financial security, economic growth and urbanization.

It is also stated that the ones being exploited by our current systems and norms benefit the lifestyles of those who are not struggling. "... the 'little man'. Whose honest labor – even when it is only that of his workmen or of his apprentices – loses every day more and more of its value through the competition of the great industry and of machinery" (Marx, 1925, p. 16). Our systems are not built to help those who are in situation of financial insecurity; if it was, we would see more services, policies and legislations having a positive effect on those in these difficult situations as well as on the economy as a whole. "The small producer must ardently desire a society in which the exchange of products according to their labor-value would be a complete and invariable reality. In other terms, he must ardently desire a society in which a single law of production of commodities reigns fully and exclusively" (Marx, p.16, 1925). Instead, what seems to be happening is that the workers and individuals who struggle to make ends meet are not the ones benefitting from their labour. Marx has stated that the capitalist class exploits the working class because they sell their products more than the cost of production and do not compensate workers with their fair share of profit made.

The difference between the two is called surplus value ... because of this extraction of surplus value, the capitalist class is only able to maintain and increase their wealth at the expense of the proletariat. To Marx, profit is basically the accumulated exploitation of workers in capitalist society (Thompson, 2015, p. 1).

In Northern Ontario, a region with a lower population than the rest of the province, there are less services and opportunities for people to navigate when they need aid with these situations. A Marxist framework will help me explain, understand and connect the links and failures in our

society that forces individuals and families to struggle with financial hardships; I discuss this more fully below. Instead of putting the blame and stigmas on the people, I instead want to focus here on a critique of our economic system and consider the value of restructuring our systems so that they no longer oppress the people they are meant to serve.

I think it is important to also note that Marxist frameworks and ideologies are still relevant today. Marx was critiquing modernization but the time in which he was doing so is different than it is today. Marx was discussing these hardships at a time when modernization was a newer reality. Now that it is a constant reality for most people in Western and colonized countries, some of these hardships have continued as a difficulty for people dealing with financial insecurity. Marxism “is still important because it reminds us that capitalism, despite its ability to bedazzle and seduce, hurts: that it is an exploitative economic system which damages bodies and minds” (Garrett, 2009, p. 200). Having lower available income can make it difficult or even impossible to live comfortably to ensure a person’s needs are met. Capitalism is imposing these norms in society and causes class divisions which can harm our physical and mental wellbeing. I discuss this more fully in the literature review, regarding the connections between struggles with mental illness and financial security. A few key concepts that encouraged me to utilize a Marxist theoretical framework include: capitalist societies as divided into two classes, the bourgeoisie exploiting others to increase their own wealth, those with economic power control all institutions in society and false class consciousness. I discuss each of these concepts below.

It is difficult to discuss financial insecurity without naming the divisions of class and how class division leaves certain people to struggle economically. The very nature of capitalism creates an “underclass” of underemployed, lower paid and unemployed individuals (Peet, 1975, p. 1974). We see this pattern perpetuating in Northern Ontario, where there is a higher unemployment rate

than Southern Ontario. The unemployment rate in Northern Ontario is at 11.7%, higher than any other region in the province, while South Central Ontario has a 7.0% unemployment rate (Statistics Canada, 2012). There are still contradictions in capitalism that allow far too many to fall between the cracks, including young adults facing financial insecurity in Northern Ontario. We also know that a select few still control a large amount of the wealth (Elliot, 2017). Additionally, people are still being exploited for the financial benefit of others (Tonkin, 2017) and we continue to see people being alienated through the division of classes (Coser, 1977). Though Marx is not necessarily discussing the division of different financial classes, I do think it is important to note that the division between capitalist and employee does declare a division of wealth. Rural areas may be viewed as “primitive” and lesser than areas that have urbanized, which can limit opportunity, thus enforcing hardships on those who live in the rural areas (Bonner, 1998). Dividing areas based on production and economic gain has caused difficulties in regards to financial insecurity and access, as discussed throughout this chapter.

In addition to being a part of a financial divide which forms different classes and class structures, those in the working class are using their labour to benefit their employers who are enforcing capitalist structures and norms. In addition to this, Marx believed that “productive life” became a “natural event outside human control and that allows objects of our own creation to dominate us” (Antonio, 2003, p. 103). This made working long days a norm that we have to fulfill to sustain a way of life to ensure we can access our daily needs and other goods, something that is not always a possibility in Northern Ontario. For example, workers may need to travel further to employment than those in urban areas, which takes both time and resources.

Hence, for Marx, it was self-evident that the worker is nothing other than labour-power for the duration of his whole life, and that therefore all his disposable time is by nature and by

right labour-time, to be devoted to the self-valorization of capital. Moreover, in its blind and measureless drive, its insatiable appetite for surplus labour, capital ... usurps the time for growth, development and healthy maintenance of the body (Garrett, 2009, p. 205).

Since my research is looking at financial insecurity, there can definitely be many links to the flaws of our capitalist society and the divide it causes for people of specific regions. Those who are seen as the bourgeoisie or capitalist class hold the wealth of the country and therefore have the control of the productive forces of a society; this is something Marx called the economic base. The economic base consists of working conditions like the relationship between employer and worker where there is a division in labour (Harman, 1986). This divide is common in capitalist states and is part of the problem when discussing divisions in class and the reality of financial insecurity. If there were no divide, or at least a smaller divide, in power and earnings, people and regions could be seen more equally. This included things like land, factories and machines that could be turned into profit in some way. It is also something that many people work to produce for the benefit of others who are more likely to see that profit; a trend we still see today (Baird, 1999). For Northern Ontario, for example, there are many mining and forestry companies that are sold to large profitable markets outside of Canada which can impact the treatment, salaries and the overall employment of its workers.

Workers are in positions that benefit those of this other class, the bourgeoisie. This divide between workers and those enforcing capitalist norms structures a divide between people. Marx also stated that those in the upper class, or the bourgeoisie, would maintain and increase their own wealth by exploiting those of the working class. "The relationship between these two classes is exploitative because the amount of money the Capitalist pays his workers (their wages) is always below the current selling, or market price of whatever they have produced" (Baird, 1999, p.1).

Marx argued that the capitalist class would extract surplus from its workers and because of this they could only maintain and increase their own wealth at the expense of those of the working class. This would mean that this profit is an accumulated exploitation of the workers in the capitalist society (Baird, 1999). If those working and therefore in the “working class” are not seeing the profit of their labour, they are being exploited for their labour while those who enforce these norms see a growth in their own finances. This divide is still relevant today and is evident within the difference in salary and job opportunities for those who are seen as labourers and those in CEO positions. As we continue to see a rise in salary for those in these capitalist positions, the more we see the working class receive unliveable wages and unemployment (Peacock, 2017).

Similar to this notion of class division based on the modes of production, we also can see class divisions between financial insecurity in Northern, rural communities that no longer have an economic production base, and the wealth of the owners of production industries and other financiers in Southern, urban communities. In recalling the points raised in the past few pages, we can see how important it is to examine capitalist society on a regional basis. Since work has changed differently in rural compared to urban settings, the impacts of economic growth will have different outcomes.

Another point made by Marx is that those who controlled this economic base in turn controlled the “superstructure” which is the idea that those who control the wealth and economic power would also have the power and control of the political environment meaning they also had control over the rest of society (Pines, 1993). This means that those in positions that control the capitalist movements and who are controlling the most wealth control the political climate by being powerful allies for those elected into power and not sharing the decision making abilities with those working to sustain our economies and political climates. This is important while discussing

financial insecurity because it helps explain why this system has not changed any why people are still facing hardships in regards to wealth distribution. If those being exploited by being forced to live with unliveable wages are constantly forced in these hardships, it becomes difficult to sustain enough energy to make ends meet, let alone fight these injustices.

This idea about superstructure and control fuels the next concept of false class consciousness. This means that due to all of this unbalance of control and wealth, those in the capitalist class have been able to shift the responsibility for the struggles their positions force onto the working class (Peacock, 2017). For example, if someone is struggling financially, instead of those in positions of power and wealth sharing their wealth and acknowledging that the system they control is causing this divide, the blame for financial insecurity will be shifted to other explanations, including blaming those who are facing financial insecurity for their own hardships. This blaming process tricks those who are suffering to feel as though everything is normal and meant to be this way and that their situations are inevitable (Pines, 1993). As an example of false consciousness, wherein the “reality” of what is causing economic insecurity (i.e., the nature of capitalism itself) is masked, and other explanations posited by those in positions of power, result in those experiencing financial hardships to not see capitalism as the cause of class division (Marxist.org, n.d.). This flawed understanding of who controls wealth, along with the sense of self-blame, discourages those in the working class from speaking up or being aware of the other reality which is a reality that those with the power should not be profiting off of their hardships. This then leads to a society that is blaming each other for their struggles.

As financial security is a constant reality that is impacting and has impacted individuals for a long time, I believe utilizing a theoretical framework that critiques and suggest solutions to our systems and issues within a capitalist society is crucial. Marx discussed the unjust division of

wealth and the power dynamics that cause it. When discussing financial hardships, we have to critique the structures that makes it a reality; a Marxist theoretical framework helps my research do just that. The division of wealth and the economic base's control of power helps explain and challenge the lived experiences of the participates of this research project.

### **Chapter 3. Literature Review**

Throughout the current literature, I have found the following themes: divide from North and South, solidarity, poverty as a non-Canadian issue, guilt, mental health issues and travel barriers. These will all be discussed throughout this chapter as well as the strengths and the things that I believe are lacking in the current literature. I do not use the words “poverty” or “low income cut off” as I know that they do not always consider things like debt or other financial strains that can make it difficult for households to make ends meet; however, since this is often the language used when discussing financial struggles, I used these words while looking for literature that could help me in my research. I found it difficult to find past research that studies financial insecurity and Northern Ontario and did not find any past studies on the impacts of financial insecurity on young adults from Northern Ontario, thus demonstrating relevance for my topic. Throughout this chapter I analyze the following themes evident from the literature: divide between North and South and economic growth, mental health, criminalization, provincial politics and governance, empowerment and solidarity.

#### **Divide Between North and South and Economic Growth**

Though my research is focusing on Northern Ontario, I also want to emphasize a difference when it comes to North and South. This being said, it is important to look into how the issue of poverty affects urban areas. There are both urban and rural areas in the North and South regions of Ontario but since they are located in different regions, these differences should be noted. In a study conducted by the United Way in Toronto, patterns of poverty were analyzed from 1981-2001. Economic restructuring is blamed for urban centres worldwide seeing growing numbers of poverty (McDonnell, 2004). Though economic growth could be the solution for urban poverty as well as rural, northern poverty, this can be problematic for those not living in larger centres. If

economic growth is explored and applied, since there are more people living in urban areas, chances are the new job opportunities will be developed in those centres. Like when urbanization became a reality in the Western world, individuals and families moved to the bigger centres since that is where the factories were being built – I can see the same trend if governments implement general and broad policies for economic growth. This is why the divide in regional communities is important when looking at anti-poverty work. Different regions, even if they are in the same province, do not always require the same needs. Throughout the literature there is documentation between the differences between rural and urban as well as Northern and Southern. In short, separate regions should not be assumed as similar. Since my MRP is focussing on Northern Ontario, it is important to understand that region and its needs; however, mentioning the differences as well as understanding the needs of different areas is beneficial in understanding the need for further exploration on the topic.

I am really interested in taking my findings to solidify my argument as to why an “employment strategy initiative for Northern Ontario” is important. Though financial insecurity in general is important to discuss and I do not want to claim that those in urban centres are not suffering as well, but from this literature we see there is a divide and we cannot always treat poverty as a broad subject as some individuals will not benefit from the policies being implemented (McDonnell, 2004). Rural households, especially Northern rural households, face high costs but lack necessities and services which forces residents to travel to obtain these services or seek private solutions, both of which forces them to spend even more money (Rakodi & Lloyd-Jones, 2002).

There may also be many rural contexts where households face particularly high costs. Income-based poverty lines may also need to be adjusted regionally if they are to reflect the income levels that is needed to avoid poverty. Much rural deprivation may also be

linked more to the unavailability of services than to the lack of income. There are also many aspects of deprivation in both rural and urban areas that are not linked to income levels, including limited or no right to make demands within the political system or to get a fair response, and discrimination in (among other things) labour markets and access to services and justice. Higher incomes do not necessarily guarantee access to basic services, including good quality education, healthcare, emergency services and protection from crime and violence (Rakodi & Lloyd-Jones, 2002, p. 58).

The author goes on to mention other important differences between rural and urban areas that can be applied to the division between Northern and Southern Ontario. These include: “access to services to reduce vulnerability, constraints on acquiring assets, environmental health risks, physical distance from schools, health centres, emergency services, courts, banks, politicians and institutions of law, and political influence” (Rakodi & Lloyd-Jones, 2002, p. 102).

I felt there was a deep importance to the following quote since it shows that there are multiple factors that must go into anti-poverty work. Not one system will aid all demographics and therefore the differences in regions and individuals should be considered when working to help those living that reality. No single universal approach will meet everyone’s needs.

There is powerful evidence to show that (sustained) economic growth is necessary for poverty reduction. However, whilst the main ingredients of growth are relatively well understood, the strength of the link varies between countries and there is no one-size-fits-all growth policy. Poverty is multidimensional and pro-poor growth depends on a mix of policies that address both growth and distributional objectives, promote equity and empowerment and deal with gender, ethnicity and other biases. Empowerment is an important component of pro-poor growth, both as the driver and the consequence. [...]

Only when individuals are able to acquire or dispose of assets freely and equitably can their value be fully realized and used optimally to meet society's different needs, and incentivize investment in the future (OECD, 2012, p. 139).

If economic growth is something that can help anti-poverty, it should be explored more than it is in Ontario's current budget, with respect to regional differences.

There is another article that discusses the poverty crisis in Winnipeg (Lezubski, Silver, & Black, 2000). This article introduces statistics from the *National Council of Welfare* that state 35% of households were working part-time, 36% did not work, 8% were unable to work and 21% worked full-time (Lezubski et al., 2000). These numbers are shocking but I wonder what the statistics might have been in a rural area. I find it interesting that there is such a strong focus on poverty in an urban centre like Winnipeg, but there is minimal research about poverty in Northern Ontario. However, I was able to find some sources that focused on this region.

Carol Kauppi and Marge Reitsma-Street's article *Women and Poverty in Northern Ontario* (1996) starts off by introducing the idea of what I want my research to focus on, but with a gendered lens. The article begins with the discourse of feeling guilty for saying "no" to their children as they do not have the money, or going without to ensure their children can be looked after. This article begins with three quotes from mothers' experiencing poverty in Northern Ontario. Those sections of interviews really captivate the reader. The emotional attachment to the story ensures the reader understands the hardships these women are forced through before even looking at the research. There is also mention of the divide between Northern Ontario and Southern Ontario on the topic of poverty which is very helpful for my research. This article does discuss the lack of diversity within the economy of Northern Ontario and does blame colonization for the reason women in particular experience poverty; however, colonization and the hardships this leaves to Indigenous

peoples is not explored. The authors state that the two main categories of women affected by this masculinity of colonization are single mothers and elderly women (Kauppi & Reitsma-Street, 1996). The data collected does show a divide between men and women living below the poverty line and this was published prior to Indigenous frameworks being more acclaimed in academia but the lack of discourse around colonization and the gender divide influenced by Western culture is a limitation that could have offered very interesting results.

Similar to this study, Eric Marr's (2012) research looks into transportation disadvantages in rural Ontario communities and how it relates to the difficulties surrounded in poverty. There is a difference in accessibility from rural to urban centres and that is discussed in the article *Assessing Transportation Disadvantages and Public Transportation Opportunities in Rural Ontario: A Case Study of Huron County* (Marr, 2012). Transportation is often a barrier experienced by those experiencing poverty, especially in rural and Northern areas of the province. It is described well throughout this study that transportation and mobility is a necessity in order to access basic needs. In rural areas, especially in the north, there is the disadvantage of distance and services and necessities require transportation (Marr, 2012). It is important to remember that in rural areas there are often no alternatives for transportation access and often access to a vehicle is necessary. Sadly, this means that individuals may not be able to access certain services simply because travel is a barrier. This adds to the cycle of poverty and makes it difficult to overcome the hardships.

Within the chapter of *Poverty, Environmental Degradation, and Unemployment* in the book *Beyond Poverty and Affluence: Towards a Canadian Economy of Care* (Goudzwaard & de Lange, 1992) the history of discourse of poverty in the Western World is discussed. The United Nations took up the topic of poverty as an issue in 1950; having a piece of literature that talks about the scope of the United Nations is interesting (Goudzwaard & de Lange, 1992). Canada was

interested in this planning early on but soon discovered that developing countries had more at stake than the actual economic problem. This is problematic for research on domestic research as the stereotypes of poverty are not seen as a Canadian problem. I am curious to know if the reason the issue of poverty in Northern Ontario is an “invisible crisis” since it is not seen as a problem people in the Western World experience. There is a lot of research and advocacy for worldwide poverty and so those living in developed countries may not identify with the word “poverty” or may be even hiding that reality since there is no strong representation of what Canadian poverty looks like – especially in Northern Ontario. This is definitely an idea that I want to remember as it may be interesting if it comes up through my research.

### **Criminalization and Financial Insecurity**

Poverty being linked to criminalization was also an issue that is brought up in the literature. “This is particularly important in the shadow of the Harper Government’s crime agenda when increasing numbers of our citizens are deemed criminal and severely punished” (Little, p. 287, 2012). This is a tool of neoliberal policies that determines who gets to be a part of the labour market. Those who are labeled as squatters, beggars, squeegee kids and welfare recipients are seen as negative bodies in society and depending on their actions, can so be seen as legally liable for their situation (Little, 2012). It is not seen as a fault of the system or of our governance, but of the individuals. The individuals that are forced to find alternative ways to make a living and to survive become target for police as they are deemed as dangerous (Little, 2012). These stigmatizations of the “other” kinds of poverty cause a divide and false reality of all poverty. I do believe that any form of poverty is unfortunate and a horrible reality but these constant divides in what constitutes as “poor” and what is “acceptable poverty” taint the conversation (Ohikuare, 2017). A family may not be in the situation that they are asking other individuals for change on the street but they may

be living without basic amenities such as electricity. This kind of poverty is easily hidden and not discussed (Hill, 2016).

### **Mental Health and Financial Insecurity**

In Mary Hanna's paper, *A Qualitative Secondary Analysis of Poverty and Mental Illness in a Northern Ontario Community* (2011), the underfunding of mental health systems is discussed.

Participants spoke to multiple ways in which underfunding of the mental health care system is manifested at the ground level, from limitations to service delivery to shortcomings of supporting infrastructures such as housing and disability pay which are especially consequential for one's wellbeing. Poverty, among persons with SMI was constructed by participants in the study as resulting in a constant state of insecurity and instability, causing associated heightened stress levels that naturally aggravate existing mental illness (Hanna, 2011, p.51).

Not only does financial insecurity impact one's mental health but due to the conditions of some areas, the services to help those who are struggling are not available. There is also the reality of "short-term impact felt from an encounter with someone who is not understanding of the situation of persons with mental illness who live in poverty" (Hanna, 2011, p. 51). Hanna (2011) also discusses the findings of risk factors that arise for those facing financial insecurity and mental illness, which include: stigma, limited employment opportunities and limited affordable housing options. Knowing that these intersecting realities exist and are impacting so many areas of a person's wellbeing, it only adds to these stressors to have a lack of available services. If those in Northern Ontario are facing these realities, they should have access to the required aids and benefits. If these are not offered, it becomes more difficult to become financially secure.

In the 2016 provincial budget it is stated the Ontario is continuing on the path of building a fair society (Sousa, 2016). For my major research paper, I want to emphasize a divide between Northern and Southern Ontario and the latest budget can help prove the inconsistency in services offered. In the latest budget, a 1.5 percent increase in social assistance is promised. This is set to help the “progress on the goal to end chronic homelessness is accelerating through further support for families in need of housing units, counselling and addictions treatment” (Sousa, 2016, p. 6). The budget does speak of poverty reduction and how helping individuals out of poverty can benefit society as a whole; however, there is no clear plan on delivering and implementing these ideas. The government also plans to value the idea of “leaving no one behind”, which is a great theory but with the divide between the types of poverty and the areas of the province, I do not believe that this is equitable. Northern and Southern Ontario face many different realities when facing financial insecurity, as discussed throughout this MRP. To fix the issues regarding financial insecurity in Northern Ontario a specific, regional plan must be developed. The budget is an example of the lack of recognition of the importance of diversity for anti-poverty initiatives and the importance of economic growth that is designed to fit with specific regions. I find it ironic that the budget is named *Jobs for Today and Tomorrow* when there is no clear plan on an employment strategy specific to those living in rural and Northern Ontario, when the literature noted earlier in this chapter shows a clear divide in economic growth between urban Southern Ontario and rural Northern Ontario.

### **Empowerment and Solidarity**

The Organization for Economic Cooperation and Development (OECD) published a document titled *Poverty Reduction and Pro-Poor Growth: The Role of Empowerment* (2012). The premise of this document is that poverty reduction programs can benefit from (a) seeking input

from those most affected by poverty, and (b) developing diverse approaches based on different identities (e.g., gender differences) and different regional strengths and needs (e.g., natural resource management focus in wilderness, lowly population areas). Based on what I know of Ontario's politicians, based on my political activism, it seems that those legislating policy of poverty and anti-poverty strategies do not all have personal experiences with poverty. Part of the purpose of my research will be to "put a voice/face" to poverty. This idea is impossible if those that have experienced the realities of poverty do not have a say in the policies and systems geared to helping them.

In *Empowerment and Poverty Reduction: A Sourcebook* (2002), Deepa Narayan addresses the importance of empowerment and solidarity in advancing solutions to poverty. states that economic growth alone is not enough to eliminate poverty but it can lead to different poverty reduction outcomes. "For a given rate of growth, poverty will fall faster in countries where the distribution of income becomes more equal, as in Uganda, than countries where it becomes less equal, as in Bangladesh. And even where income distribution does not become more unequal with growth, country differences in initial inequality produce different poverty reduction outcomes for a given rate of growth" (Narayan, 2002, p. 5).

The idea of organizations and unions standing in solidarity and supporting individuals living in poverty is explored in the article *Solidarity in Deed: Poor People's Organizations, Unions, and the Politics of Antipoverty Work in Ontario* by Kendra Coulter (2012). Not everyone working with individuals that are facing poverty or standing in solidarity with them will have experience of living in poverty. Though they may not be able to empathize or connect in that kind of understanding, it is still important to have an understanding of the topic you are representing.

Although largely absent from mainstream political culture in Canada, the concept of solidarity is like oxygen for unionists. Solidarity emphasizes workers' connectedness and the need for collaboration and support, even when the specific sites, emphases, or actors vary. Solidarity is at once an idea, a feeling, a motivator, an aspiration, and a social force (Coulter, 2012, p. 101).

In addition, this case study looks into the relation of poverty and how it intersects with work and the understandings of who is a worker. Coulter also mentions that solidarity is not assured or automatic but can be actively pursued by workers, organizations and unions alike regarding a common cause. This also means that the way people pursue and act on solidarity can vary.

Though this adds a very interesting discourse to the idea of poverty, it is only looked at from an employed and unionized lens. This article does discuss unemployment rates and underemployment in relation to poverty but the author focuses on “participant observation in antipoverty and labor struggles in Ontario, interviews with antipoverty organizations, and documentary sources produced by scholars or workers’ organizations” (Coulter, 2012, p.101). I find this worrisome in an article that discusses solidarity with those living in poverty as those who may be unemployed or do not identify within the organizations discussed are not represented in this discussion of poverty. It is mentioned that organizations may refrain from calling individuals “poor people” and opt for saying “low-income workers” which again focuses poverty as an issue of the working class. If those that claim to be representing and advocating for individuals facing poverty are only seeing poverty through a working lens, there will be a disconnect with their delivery for people who are not workers in the paid-labour market.

On the topic of empowerment, Narayan (2002) explains that participation in decision making is crucial for individuals who are financially insecure, as well as other excluded groups.

This will ensure that “use of limited public resources builds on local knowledge and priorities, and brings about commitment to change. However, sustaining inclusion and informed participation usually requires changing the rules” (Narayan, 2002, p. vi) to ensure there is a space to debate and to participate in the decision-making processes.

Empowerment also implies more participatory, bottom-up approaches to working toward development objectives. There is now substantial agreement that such approaches, giving poor people more freedom to make economic decisions, enhance development effectiveness at the local level in terms of design, implementation, and outcomes (Narayan, 2002, p. 5).

Narayan also discusses the idea of solidarity in regards to financial insecurity and stated that people must “work together, organize themselves, and mobilize resources to solve problems of common interest. Organized communities are more likely to have their voices heard and their demands met” (Narayan, 2002, p. vii). Since my theoretical framework brings forward the idea of the division between the capital and workers, or the decision makers and citizens, the empowerment and solidarity actions between individuals that have experienced financial insecurity is crucial. “For poor people, the capacity to organize and mobilize to solve problems is a critical collective capability that helps them overcome problems of limited resources and marginalization in society” (Narayan, 2002, p. 12). There is also the reality of groups of people who have experienced financial insecurity to build alliances with other groups which can aid by offering new resources and understanding (Narayan, 2002). These partnerships can also help share the lives experiences, realities and hardships of financial insecurity. “It is only when groups connect with each other across communities and form networks or associations – eventually

becoming larger federations with a regional or national presence – that they begin to influence government decision making and gain collective bargaining power” (Narayan, 2002, p.18).

Throughout the literature review the themes of divide between North and South and economic growth, criminalization, mental health and solidarity and empowerment are discussed. There is evidence that states Northern and Southern Ontario, as well as rural and urban areas, see differences in regards to financial insecurity and the services available to assist those who need it. There is also evidence of financial insecurity being criminalized and the impacts on mental health or existing mental health conditions as well as the importance of solidarity and empowering people or groups of people in this struggle. There are gaps in the literature as I was not able to find research about young adults in Northern Ontario who have experienced financial insecurity as children, adolescents or even young adults and the impacts that has had on their past, present and how they may foresee their future opportunities. These are gaps I am hoping to fill through my MRP.

## **Chapter 4. Methodology**

I have used a narrative approach for this research as I believe the stories told by participants can be very powerful in showcasing the experiences of poverty in Northern Ontario. Statistics and charts can probably show the issue on a more general scale but narratives will put a voice or a face to the unique aspects of the issue, and that is what I am hoping for. “Storytellers interpret the world and experiences in it; they sometimes create moral tales – how the world should be. Narratives represent storied ways of knowing and communicating” (Riessman, 2005, p.1). This leaves the individuals to presenting the stories as they wish in response to the questions I asked. They will be in control of what they share and how. I am interested in how the experiences of childhood/adolescence financial insecurity influenced these individuals then and how they perceive their situations now. Growing up in these situations you do not have control of the situation so I wanted to put a story to these experiences and see the effects it has on individuals. While looking though the literature also focuses on financial insecurity, the intersections of young adults and Northern Ontario are scarcely researched as separate topics and completely ignored as one unit. I truly believe the strongest approach to allowing the reader to truly understand these realities without other literature on this exact topic is by sharing the words of people who know the reality as their own. This is why a thematic narrative study will be the most powerful way to approach this topic. I conducted interviews with my participants using a narrative approach to ensure their stories are centred and so that their individual experiences are expressed as such.

A narrative approach to this research topic is very beneficial as it allows the participants’ raw experiences to be shared directly with the reader. “In everyday oral storytelling, a speaker connects events into a sequence that is consequential for later action and for the meanings that the speaker wants listeners to take away from the story” (Riessman, 2008, p. 3). I am able to connect

this through the use of interviews to ensure the topic of financial insecurity in Northern Ontario is discussed but that the participants' stories and experiences are in the focus of the research. There is a specific geographic and class lens being discussed through this research. The topic is very political in nature and since we are looking at different factors that can impact hardship for young adults in Northern Ontario that have experienced financial insecurity; attaching a story telling approach with a theoretical framework that discusses different oppressions and critiques capitalist structures will complement the research well. Marxist concepts as noted in the theoretical chapter, have informed the interview questions for this study, but these have been designed to be sufficiently general to allow the participants' voices be centred.

Since this is a situation that is out of the control of those that have experienced it, discovering how everything occurred is irrelevant. People are facing this hardship and the financial insecurity in Northern Ontario continues to exist. At this time, it is not about finding out the reasons for this divide, but it is about trying to understand the differences in experiences. This methodology will help me find common themes throughout different participants and declare those similarities in my findings. "Language is viewed as a resource, not a topic of investigation" (Riessman, 2005, p.3) so what comes out of the story will be based on the understandings of their experiences by the participants instead of probing for specifics.

To recruit participants for this study I used a snowball sampling method. Snowball sampling is described as "a method of sampling in which the researcher starts by studying one or more members of a group to gain access to other members of the same group, through a referral system, for the purpose of building the sample" (Faulkner & Faulkner, 2017, p. 244). Financial insecurity, especially in the lens I will be using which focuses on the experiences of those who were raised in financially insecure situations, is not highly researched or funded in Northern

Ontario. Since it is a topic that is rarely researched, it is also rarely discussed in day to day life. In addition to the lack of research, most people who are in these situations may not want others in the area to be made aware, especially in areas with lower populations like Northern Ontario. Since participants may be difficult to locate surrounding this topic and since I am currently residing on Toronto, I believe that snowball sampling on Facebook will be the simplest way to ensure I find participants. During the majority of this MRP process I was residing in Toronto to attend Ryerson University. I wanted to interview people living in Northern Ontario so hanging up flyers would have been very difficult, especially due to the geographical mass and the distance. Since I have many people on my Facebook profile that are from Northern Ontario I decided to post my research question and the criteria. I was expecting the recruitment process to take longer than it did but the response was incredible. Within minutes I had many people sharing the post with their networks and people commenting stating that they wished they qualified for the study. That same evening, I had six individuals interested and five ended up being a part of this MRP.

In this MRP. I hope to share stories of participants to help depict the experiences of financial insecurity for young adults in Northern Ontario. To ensure I could share these narratives I chose interviewing as my method to collect data. By asking questions in regards to financial insecurity I can share the perspectives of individuals with this lived experience in the most genuine way possible. “There is a new attention across disciplines to narratives knowing – the impulse to story life events into order and meaning” (Sandelowski, 1991, p. 161). Every participant may have different experiences with financial insecurity throughout their lives but sharing these narratives helped centre these voices and provide new perspectives to those who will read this MRP. “This (re) conceptualization of human being as narrators and of their products as texts to be interpreted constitutes a potentially critical moment” (Sandelowski, 1991, p. 161), which can be used to

educate and bring awareness to these issues. A narrative analysis helps in ensuring my method of interviewing puts forward stories in a way that will do justice the participants' experiences.

Narrative analysis in the human sciences refers to a family of approaches to diverse kinds of texts, which have in common a storied form. As nations and governments construct preferred narratives about history, so do social movements, organisations, scientists, other professionals, ethnic/racial groups, and individuals in stories of experience. What makes such diverse texts “narrative” is sequence and consequence: events are selected, organised, connected, and evaluated as meaningful for a particular audience. Storytellers interpret the world and experience in it; they sometimes create moral tales – how the world should be.

Narratives represent storied ways of knowing and communication (Riessman, 2005, p. 1).

For my MRP I chose to use a thematic narrative approach as it ensures an emphasis on “what: is said instead of “how” it is said (Riessman, 2005, p.2). This methodology helped me find common themes throughout the stories from the different participants and declare those similarities in my findings. “Finding common thematic elements across research participants and the events they report ... language is viewed as a resource, not a topic of investigation” (Riessman, 2005, p.3).

## Chapter 5. Findings

When I finally decided on the topic I wanted to research for this topic, I knew it was a subject that could use more research, especially with the lenses I wanted to bring forward. Though I knew this, I was surprised by the response I received when I started recruiting. Hoping for at least three participants, I was stunned when I had six interested individuals within a couple of hours of posting my recruitment criteria. This keen interest shows how necessary it is to delve into the experiences of financial insecurity facing young adults from Northern Ontario. Throughout this chapter every participant will be referred to as a “participant” instead of having pseudonyms. I chose to do this as I felt pseudonyms might take away from a participant’s feeling of taking part in this MRP. Their names may not be mentioned but I believed using “participant” would allow them to feel more ownership of their words, centering their voices instead of their identity.

“When I think of financial insecurity in Northern Ontario I see the whole region as a giant mound of financial insecurity,” one participant stated. “the hotspots within Northern Ontario can be shown in the areas of [downtown of current city] ... people wear tattered clothes, sleep on the streets, prostitute themselves for money, sell drugs and live in barely liveable houses.” This gives us an overview of the starkness of poverty overall; now let’s explore the lived experiences of the five participants. Throughout this chapter the following themes will be discussed: divide between North and South, opportunities, accessibility and isolation, responsibility, anxiety, stress and anger, and awareness. These themes were all discussed in different yet similar ways amongst all five participants and enforce how necessary it is to discuss this topic. Throughout the research process, I was surprised to see just how similar the experiences of the participants were while still showing the importance of their individuality.

## **Divide Between North and South**

One major theme discussed throughout the interviews was a clear divide between Northern Ontario and Southern Ontario. There were even some cases in which I would not be asking a question that spoke about the differences in regions and it was still mentioned by the participants. One participant stated that “people who have [experience] will leave small cities in Northern Ontario if there’s the opportunity to leave and find work somewhere” and that it’s not “fair that you have to leave to find that if these things were offered here it would be different and I do feel like I am missing opportunities to get myself out or put myself ahead to set myself up for the future.” Another participant also stated areas in Southern Ontario are “closer to some pretty basic necessities” and notes that there is a “difference of an hour long trip to outside of [hometown] versus a five minute bus trip to your shopping mall in a big city.” This participant clarified that opportunities to join the workforce, furthering education and finding resources are more readily available to people who can access cities like Toronto and that they think “when they’re looking at unemployment rates in Ontario they are quite strictly looking at urban areas.”

Another participant recalled living in a city in Southern Ontario for a few years in their childhood before returning to their rural, Northern Ontario community. “Our finances were pretty much the same in both places but our resources were drastically different from one place to another”. Things like accommodations, childcare and access to employment seemed more readily available for this participant while they were living in Southern Ontario, despite the fact that the majority of their familial supports were not in that area. A participant also disclosed that they believe the unemployment happens to be so much higher in Northern Ontario than the Greater Toronto Area “because there are many more jobs in Toronto than there are here.” They also stated that “it is different in Northern Ontario because the communities are smaller and many of the

communities are Indigenous communities where many are struggling financially and lack of services around them” and that “food and other necessities cost much more in Northern Ontario than they do elsewhere.” The higher cost that residents of Northern Ontario pay for hydro also came up due to the “because of delivery fees... I think that could have an influence on financial insecurity.” Another theme that came up during all interviews were the differences in access to resources and opportunities concerning things like education, employment, services, resources and other necessities. One participant even discussed that the lack of investments in resources as a major issue. “Our government and even investors want nothing to do with any region outside of the metropolitan Toronto.” They continued to say that

They neglect the resource hub of Ontario and instead focus on other avenues ... those who do come to Northern Ontario are private businesses that force on the people less to or below and standards of payment [and] the corporate south destroys the North to earn a quick dollar on the suffering of the people in the region.

“I honestly feel like we have a crisis in regards to this in the North ... the North is hurting monetary wise and it’s hard to remedy a problem when there isn’t any solutions in sight to help people out.” This participant really captures the hardships that people living in Northern Ontario are facing. Those residing in Northern Ontario are struggling and there is a lack of aid; while other regions may have easier access and opportunities. Southern Ontario is seen as a profitable hub with more aid, services and job opportunities. “The North is largely ignored by the provincial government in lieu of paying attention to the southern towns who bring them more profit and have a larger population.”

## **Opportunities, Accessibility and Isolation**

When asked if they thought their hometown had all the goods and services one may require to live comfortably, all participants stated that they did not.

Definitely lack of job opportunities I would consider that as resources and then a lack of basic services like clothing stores ... you are definitely limited in your options and if you want access to these resources you have to be able to travel which is often very difficult.

A participant shared the realities of it being “difficult and hard to move up so when you’re at the minimum wage you’re always in the minimum wage pool.” This participant continued to explain “I was unemployed for 2 months and I was trying to find work, trying to find work but could not find anything” so trying to find a job prospect outside of the minimum wage was impossible. Career prospects were another very common mention throughout all interviews as well. “The amount of job opportunities and job creations in general are a lot lower up here in the North” one participant continued by saying “we aren’t considered a prime location for job creation and if we are it’s usually precarious work which doesn’t benefit a person with or without a family.” Northern Ontario is not seen as having a strong job market and “we need better jobs and more of them.” With little to no job creation, it is increasingly difficult for people to make a living in their Northern communities; especially when you are a young adult who has experienced financial insecurity.

I feel like I’m missing out on a huge amount of opportunities ... I will never be able to settle down here and get a job in my field or even a job that compensates for the amount of education I’m getting ... there are no opportunities for me to further my experience to advance myself or get a better edge once my diploma is received.

Not only do most young adults have to leave their home towns to receive post-secondary education, it also is a real worry that returning to their home communities after their education is not likely for them anymore due to the job climate.

I would probably just try and discuss the main issues such as shortage of job opportunities, poor housing markets, poor living situations, inflated prices for items cheaper in other areas, lack of services to aid people, lack of awareness in the political from and a lot more. There are clearly multiple intersecting experiences concerning financial insecurity but this was a very common outcome flagged by participants.

Another interesting topic that came up was the difference in opportunities between rural Northern Ontario and urban Northern Ontario. A participant also shared the difference in opportunities they faced being from a rural Northern Ontario community in comparison to their sibling who is currently looking at their options for high school.

Being from a rural isolated community we lacked those opportunities ... for example how I know that just two hours North the high schools in [urban Northern centre] are equipped with a ludicrous amount of opportunities in comparison to what my high school had available in terms of technology and variety of courses and I think just general support that a student needs.

Not only are there notable differences between Northern Ontario and the rest of the province, but more remote communities are really struggling to receive the same kinds of opportunities as other areas nearby that have more resources available. Even though these urban and rural areas may be in the same region of the province, struggles with transportation is already recognized as an issue making access to equal opportunities much more difficult.

“There are very few services in [hometown] to help people with their financial insecurity ... fortunately costs are lower but some still struggle with their finances and may require more help.” This is an interesting point since cost of living is typically less expensive in Northern Ontario; however, if costs are lower and people are still struggling financially, there are additional systemic issues to be discussed. Also, although the cost of living may typically be lower, there are fewer services and stores to purchase goods from.

There weren't many clothing stores and department stores in [hometown] so my family and other families would need to travel about two hours to [other cities] to be able to get clothing or other necessities that [hometown] did not have ... having to pay gas and possibly a hotel to travel to these locations on top of having to pay for whatever we needed once we got there would cost a lot of our money.

This participant's statement shows that lower costs may actually be a myth due to the steps some people from Northern Ontario have to go through in order to get necessities and other goods. Something else that brings a need for travel and suggests that young adults in Northern Ontario face different barriers than people in other areas of the province is the accessibility to things like health care and education.

The lack of access to health and medical services and post-secondary education was also discussed.

In my own experience, I think that people in other areas have better access to health care like more doctors and clinics ... they also have more college choices like those from Northern Ontario most likely have to move away from home to attend post-secondary education and those from other areas have a more likely chance to be able to live at home rent free while going to school.

These opportunities and access to them are so crucial and people in Northern Ontario are forced to suffer without, and as one participant points out:

Given that access to some of these opportunities can literally make or break a person's future in some ways it's incredibly frustrating that there is such a disparity for young people in these areas including the disparities not only in education but in the other stuff mentioned before like job opportunities and mental health services.

This lack of goods and services, and the agencies and stores that would house these, also leads to a lack of employment opportunities. "There are no jobs in our community in particular there's like five places to work ... maybe if you're not a skilled professional it's really hard to find work that can facilitate taking care of a family." It was made clear by all participants that there is a real issue concerning the access opportunities, and these realities were obvious to them at very young ages. One participant states that this was "made aware to me within the school yard as early as grade 1 when I noticed the other kids with their new toys getting driven in nice cars with fancy lunches and ability to pay for the different events for themselves." This story is utterly heartbreaking but one that I know many can relate to. We are always taught that children should not have to worry about "adult" problems, but it is clear that this is the reality after conducting these interviews.

My household has always worried about where money would come from if any type of emergency was to happen and often time would leave us in debt to other family members because we just couldn't find the money ourselves to remedy the issue.

If this is a common theme, it is clear that there are not enough opportunities to help those who require it and it is putting undue hardships and impacting the lives of many young Northern Ontarians.

In addition to the stressors that accompany knowing that your household is struggling financially, growing up with these experiences leads to a lack of opportunities that other financially secure children are often encouraged to pursue, like sports and other extracurricular activities.

Growing up with financial insecurity has barred me from any sort of sports, martial arts, music or art lessons, teams or classes as they were always too expensive ... because of this I always felt like I didn't have any talent or drive for these things when I honestly never got the chance to.

This participant shared their lived experience with not being able to participate in activities due to financial insecurity. They were not able to participate and they were not able to develop these skills that they may have enjoyed to this day. "People are left on their own for the most part and getting help is very emotionally taxing, time consuming and is often not received because of the rules set up in the institutions we do have." Dealing with these experiences is emotionally, mentally and physically exhausting and then when looking for assistance.

The women's shelter is only a place for refuge and does not offer help with mother's or women in need on a regular basis, our food bank is extremely limited and you cannot get food from them every day and there is no place to take shelter in [hometown] at all.

The main belief to help aid this situation among participants was the need for more and better services. "We need better services that can not only help those financially unstable but also help them get back on their feet so that they can experience a better quality of life that isn't riddled with worrying over monetary expenses every day."

One participant also shared that "there's more opportunities if you're bilingual" which is a very good point to remember. Northern Ontario is home to many bilingual and francophone individuals, but that does not mean that everyone has access to speaking both official languages.

This participant explained that it “is a good point and its very valid to needing to be bilingual especially in these areas but there’s an option and a place” and that “there’s a lot of differences in the rate [wages] and it’s higher if you have bilingual experience but it’s not already really required.”

## **Responsibility**

A feeling of responsibility over their own situations and for their caregivers while growing up was another common theme among participants. All participants shared at least one instance where they have had to take charge or tried to manoeuvre situations on their own that concerned finances because of the hardships of growing up financially insecure. An example of this is was when this participant was getting ready to start college.

The summer before I moved to college I worked two jobs and I used those earnings to help my parents rather than to save for college ... it was difficult and very emotional for me because I knew I would have to pay out of pocket for my residence.

This participant knew that their family needed help, and even though they had their own needs that needed financial attention, they still had to carry that family responsibility in their decision making.

The participant then stated that:

My mother is unable to help me out financially as she struggles to support herself ... I believe growing up in a financially insecure household has impacted how I am now because I am very frugal with my spending and I try to save as much as I can ... when I do use my credit card I do my best to pay it down every month.

This participant knows that if anything happens and they need further assistance, they will have to look into new options and work harder than others at this stage in life since parental support is not an option. “Going on field trips was something that I now know hurt my parents financially but

they were always able to scrounge up the money to let me go” and that they were “afraid that my fellow classmates would laugh and judge me if I couldn’t go on the trips.” Even at a young age this participant was aware of the sacrifices their parents would make and had the burden of having to either hide the reality or hope it was not discovered by their peers. One participant even shared some of the approaches they take to ensure people do not realize their financial insecurity.

I will buy expensive things like clothes and purses to put on a front that I am not struggling so no one will know ... I think I’ve always been afraid of judgement but growing up financially unstable makes me more motivated to do well in my career and be able to provide for my future family with everything that I did not have like education without student loans.

Another reality that puts a different kind of responsibility on some participants was having to take care of or shield other family members from the realities of financial insecurity. “Being the oldest there was a certain pressure of my parents didn’t hide their financial stress from me for me to hold that struggle while my younger siblings didn’t have to carry that burden.” The participant also stated that “I feel like it has always been this looming shadow always knowing that we might have to go without ... always seeing parents stress and worry and as the oldest obviously that was always put on me a lot more.” Having to take on that responsibility not only made this participant feel like they had a responsibility to their older siblings but also to their parents; almost like having a dual parental role placed on a child.

Even though there was a pressure to have some responsibility, some participants still felt partially responsible or guilty for their situations.

1) it’s still hard not to feel like a burden financially to anyone and everyone growing up not having enough and your parents tend to make you feel like a burden even when they

don't intend to when they can't afford basic necessities there is very little room for anything else a kind may want even if it is small and simple and they inadvertently put that stress on you 2) I also carry around a sense of anxiety with anything money related it's like the default feeling nowadays.

Feeling like a burden and anxiety was a pretty common correlation, even if participants used different words to explain their hardships. Another participant also shared the guilt they carry even when making their own financial decisions with their own money as an adult. "Trips never usually happen and the one time I bought a new Halloween costume the price scared me so much I never told my mom in fear of the retaliation she would have at such a wasteful purchase." One participant exclaimed "if my parents can't get this right how can I get this right?" suggesting that it feels as if this lived experience of family financial insecurity has become a cycle that these young adults may not be able to escape. Even if these young adults are hoping to do things differently and not be trapped in the same cycle, it is not as simple as it sounds. Today's young people face completely different challenges; as regardless of our education, skills or experience, there was a sense from participants that there are more people in Ontario looking for full time employment than there are jobs available. In addition, finding employment does not necessarily mean all of the underlying issues of financial insecurity will be resolved.

Work isn't always a sufficient solution to the burden that young people carry growing up financially unstable and there needs to be more focus on providing them support to express the burden of that instability and then they need access to resources that are going to help them get out ... encouraging young people to find work above all else can contribute to that burden because it forces young people to carry more of that burden with the family to help them financially and that can cause a lot of undue stress.

Most participants disclosed that they are still helping their families when it comes to finances. “My mom is actually carless right now because she still hasn’t really went up financially ... the only helping quality is me and my sister help her out with our jobs to pay for food and things she needs but can’t afford.” Even as adults, some participants still carry that sense of responsibility to help their parents and their situations. I also want to note the empathy that participants have towards people in similar situations. Even though they may not be in financially stable situations right now, some still want to ensure others do not have to suffer and offer support. “Growing up this way has changed how I act towards others ... I spend time helping those in a similar situation even at my own expense as I cannot stand to see anyone feel the pain I did.”

### **Anxiety, Stress and Anger**

Financial vulnerability clearly triggers difficulties in many areas that can impact a person’s quality of life; this includes an individual’s mental and emotional state.

It’s a lot of anxiety and uncertainty if you don’t know if you’ll be able to pay for food or worrying about if your hydro is going to be cut off ... as a young person especially who doesn’t have a lot of control on the decision making it’s a whole lot of anxiety.

This participant explained how unstable financial situations lead to uncertainty which caused some anxiety for them. “Kind of anxiety of knowing that your family can’t really take care of themselves and not knowing what that means especially as a young person and not knowing how to take care of a family” There was also worry about past lived experiences influencing the rest of their experiences. “Seeing my parents so deep in debt made me afraid of debt even now thinking about how much I’ve accumulated in student loans terrifies me and feels like a big weight on my shoulders.” Another participant stated that “embarrassment turns into a norm which is sad but it is the reality for people who aren’t privileged to be financially secure.”

“Growing up I was always embarrassed that people would know my family was struggling ... I was always afraid of ridicule from my peers.” Even though the participants were too young to contribute financially to their situations, nor did they deserve to feel responsible for their family’s circumstances, it still impacted what they thought others would think. “It’s a whole other kind of anxiety so financial insecurity in summary to me means a lot of anxiety and unknown and a feeling of lack of control I would say.” Since this participant was faced with the stressors of financial insecurity, which is something they could not directly control, it can lead to a sense of feeling out of control and frustration. “It is also really sad often to have to watch your parents go through it ... I always knew that my mom was doing her best and we weren’t financially insecure by her fault in any means.”

Even if that recognition is there, it was still a big weight to carry. In addition to this, even if there was an understanding of the situation, there was still some sentiments of anger as they were in a situation they could not control. “When I was younger I lashed out in anger at people including my parents believing them to be the cause” and that “looking back I was wrong it wasn’t just my life that was affect by these insecurities but it way my parents and many other families”

Even today, participants are dealing with the repercussions of their caregivers’ financial insecurity. “My emotion to money things though there is still a lot of anxiety are also because I’ve dealt with the insecurity and anxiety so much I’ve gotten to a feeling that it doesn’t even get to me sometimes anymore ... I’ve almost become immune.” A participant also shared the added stressors that negatively impacts an individual’s wellness on the issue. “It’s incredibly isolating growing up up North when you consider this isolation with the lack of services in combination with lack of things to occupy their time ... it’s a recipe for poor mental health.” The participants know their experiences so well, and now understand that the blame for financial insecurity is not theirs to

carry, there is still anxiety around treating themselves, even if they can afford it. “Even if I have the money it gives me anxiety to spend even \$20 on certain items that are considered luxuries.”

Another reality that is impacting the mental wellbeing of those that faced or are facing financial insecurity is the responsibility that they still carry to this day. “A few times it happened that my mom couldn’t afford to feed all three of us so she wouldn’t eat until her mother’s allowance cheque came in which guilts me to this day for her doing that for us.” We always hear that a parent would sacrifice anything for their child, but they should not have to, and it is clear that the individuals that participated in this research wish wholeheartedly that their caregivers did not have to go without either.

Due to all of the aspects of life that money impacts, it is clear that this can negatively impact one’s emotional wellbeing in many ways. “I honestly probably worry about money at least a few times a day as it’s still an issue and most likely always will be for me.” Having this topic fester so often in an individual’s life is unfair to them and on top of all other stressors in life, this should not be a reality. “I often cry and panic about my expenses and how I’m going to be able to afford them.” Fixing the issues of financial insecurity in Northern Ontario would positively influence so many aspects of one’s life that it is cruel that those in power continue to allow this to happen. Lastly on the section of anxiety, stress and anger, one participant mentioned being diagnosed with mental illnesses as an adolescent. We know that mental illness can impact physical health, but financial insecurity is still being ignored even when it had clearly lead to many hardships in so many areas. “In high school I was diagnosed with depression and anxiety ... I can’t definitely say that it was caused by living in a financially insecure household but I can assume that it did play a role in it.”

## **Awareness**

It is clear that awareness is a good first step when tackling any world issue. Not only does it allow people with different lived experiences to be in the know and learn about these situations, but it can allow people who do have similar lived experiences to support each other and not feel alone. “As I’ve gotten more exposed to the reality that most people struggle financially I’ve been able to let go of those feelings of anxiety and being an undue burden because most people struggle with this in one form or another.” Even though it may still be difficult to make ends meet, the sense of being alone in this experience can make it even more difficult to cope. Having that sense of understanding and maybe even community can really help those facing these experiences. “I still feel anxious towards things with finances but I am more mindful and cognizant that a lot of people struggle with this.”

Some participants got political when discussing the need for awareness in regards to financial insecurity in Northern Ontario. “We don’t have a lot of representation up here we have a massive area and very few voices to represent us up North and that it’s really hard to really mobilize people in an area like that because we’re all very isolated.” When discussing if awareness of these situations would surprise anyone who is not from the area, a participant recalled that “it even surprised me in terms of the educational opportunity divide ... I am surprised with how drastic the divide in opportunity is only a few hours apart.” Similar to what was discussed earlier, there is a difference between the North and the South concerning most issues, but there are also differences and intersectionalities that need to be noted within our own regions; like different access to opportunities.

I think in general we don't talk about the struggles that people face living in the North but we specifically never address the intersecting realities of being up North and young and financially insecure and the kind of impact that that can have on you long term.

Another issue that young Northern Ontarians hear far too often is that a life in our area is not sustainable. "It could bring about ignorance in a populace who wonders why do we even bother living here as ... some people just do not understand." We may live here, and we may live here for different reasons, but that does not mean we deserve lesser than the rest of the province.

I think it would surprise a lot of people who aren't from here because a lot of people just assume we're an extension of the south ... our situation isn't really well known or cared about so I think it would shock people to know our situation."

Every participant spoke very passionately about the North being unique and the need for this narrative to be heard. "To the elected officials I ask you to save the people of Northern Ontario ... it is unfair how we are being treated and blown off by your administrations," a participant stated. "This is not a simple issue but for the sake of the jobs you were elected to do by the people of Ontario find help or more than just the people's lives will be on the line."

Just because they're staying above water doesn't mean it's enough like my job, worker's keep it running and it's not enough to say I have a job and I'm okay ... but if this job is taken from me what am I going to do?"

When discussing job prospects, one participant noted "I should be able to look to the government or town to look out for me" but the reality is that is it under discussed, even by elected representatives, so this issue needs to be presented to them.

Before finishing up this chapter, I want to share another statement that a participant made. This statement was completely different than everything else that was discussed by any participant.

This individual wants to ensure that seniors and older individuals are not forgotten in this struggle and discussion.

older people in some cases are still working ... they have a really hard time not just with jobs but even living trying to move but don't [they] don't mortgage to certain ages because they may pass away soon ... if they fall sick or pass away at any time [so] they pass that demographic ... a lot of older people are still in their prime and taking care of themselves and work and they have to because of financial insecurity ... they shouldn't have to worry about food at that age ... they should be looking forward to grandchildren and retirement and stuff ... and we often put that behind but they can know these same struggles and that's not fair.

I thought that this should be mentioned in this paper, even if my focus is young adults. Participants may realize that this could be their experiences in the future but there is also a strong empathy here. Not only do some older adults and seniors know the struggles of being young and financially insecure and could be great allies and advocates on the matter but anyone living in financially difficult situations is a shameful reality of this province and no one should be forced to live these hardships.

Considering all five participants had disclosed experiencing financial insecurity to participate, I was still surprised just how similar some of the narratives from the participants were even with different reasons for having faced financial insecurity. All five participants had different lived experiences; however, there were many similarities in opinions and explanations. All participants shared a belief in a divide between Northern and Southern Ontario, impacts on wellbeing and lack of awareness. Some participants even shared their experiences and feelings from a divide of rural and urban communities in the North and how people from different

generations can offer insight on the issue as they too may have experienced these hardships as young adults. Though the participants often used different ways in which they described their situations and the privilege of others who may have lived in financially secure situations or in different regions, there was a mutual frustration and want for awareness of the topic. I hope my research helped put their voices forward with justice and that it can shine some light on these experiences for those who may not yet be aware of them.

## **Chapter 6: Discussion**

Throughout the previous chapter, it is evident that financial insecurity in Northern Ontario is affecting youth adults. Within hours on posting my recruitment criteria I had six individuals interested in participating and each participant gave very clear and passionate insight on their lived experiences. This suggests that these young adults were eager to participate; perhaps they feel their stories were missing and they were keen to have their voices heard. This chapter will look at the topic's importance and relevance in anti-oppressive practice, the limitations and possibilities for future study as well as the comparisons to the literature.

### **Anti-Oppressive Practice**

Throughout this research process, it became clearer to me that this topic creates an important dialogue within an anti-oppressive practice. This topic is very clearly under-discussed and underrepresented, even within the narrative of class divide and the oppressions those in the lower class and working class face (Peacock, 2017). There is a huge intersection in regards to age, region and class that likely has more layers to it than discussed throughout these chapters. It is doing an anti-oppressive practice theory injustice to ignore these lived experiences. Throughout the interviews conducted, it was made very clear that there is a lack of opportunity and access to education, employment and social services available for those from Northern Ontario who are struggling. As social workers, or aspiring social workers, this reality cannot remain ignored if we hope our practices are truly equitable and just for those seeking assistance. Even if you are working in an urban metropolis like Toronto, the person sitting across from you could have struggles with financial insecurity in Northern Ontario and that experiences needs to be understood to ensure best practice.

I believe that using a Marxist theoretical framework aided in ensuring this MRP maintained an anti-oppressive lens. Like I mentioned in the Theoretical Framework chapter, Marxism adds a link to aid in the understanding of the connection between financial security, economic growth and urbanization. The capitalist systems play a role in ensuring the lower class does not rise up and that is an oppression.

While not resolving the problems we face, autonomist Marxism can provide us with tools that are key in the development of an anti-oppression politics that is at the same time anti-capitalist. Until we have broadened our understanding of anti-capitalist politics and working class struggle, it is vital to stubbornly hold onto anti-oppression politics (despite their imperfections), and to prevent them from being subordinated to a narrow notion of anti-capitalism (Désil, Kaur & Kinsman, n.d).

Using a Marxist theoretical framework ensured connections between the issue of financial insecurity and causes to help explain why it is so relevant in Northern Ontario. Capitalism is in itself a system of oppression notably in regards to classism and patriarchy (Belkhir, 2001). To discuss the significance of financial insecurity in Northern Ontario, it is important to note reasons why certain regions were harmed economically during shifts in capitalism and urbanization. Northern Ontario, and other areas that are predominantly rural or away from bigger economic centres, are viewed as “subservience to nature” and “primitive” (Bonner, 1998, p. 169) and therefore not as developed or admired as larger cities in Southern Ontario, for example. Urban and rural settings were not developed in the same way, nor were they given the same level of importance in society after this switch (Bonner, 1998). Since this is the case, exploitation of the Northern, its resources and its citizens has led to fewer opportunities, services and goods. This risks perpetuating a sense that anything associated with Northern Ontario is seen as having less

value than anything associated with Southern Ontario. This could include a discussion of whose labour is seen as more useful and where do we want to ensure services, education and employment are available. This difference in value can create a strong divide between Southern and Northern Ontario

Lezubski et al. et al. (2002) discusses the poverty crisis in Winnipeg. This article introduces statistics from the *National Council of Welfare* reports extensive poverty in that city, and I wonder what the statistics might have been in a rural area, such as if a similar study was done in Northern Ontario. What is compelling about this article though is the suggestion about how to move forward in addressing localized poverty.

If left unattended, the likelihood is so high as to be virtually certain that it will become worse in Winnipeg. Action is necessary if this is to be prevented. [...] while Winnipeg's inner city suffers from a high incidence of poverty and related problems, it is also home to a growing number of very exciting and innovative and hopefully community-based initiatives which are making a difference. Any long-term solution to poverty in Winnipeg must build on the many, outstanding community-based initiatives which have emerged in recent years, particularly from within the inner city (Lezubski et al., 2000, p. 44).

Though it is a growing and concerning problem, there is hope in a new delivery and recognizing that people living with financial hardships often have helpful ideas about the strategies that are needed to reduce those hardship. This helps us see that urban areas do receive more focus when it comes to research which can make it more difficult for rural and Northern communities to obtain necessary data and other evidence to prove a need for policy that addresses financial insecurity in our areas. This is another reason why I believe people from our areas that understand these hardships deserve leadership roles to help aid those who are struggling with financial insecurity in

Northern Ontario. Although this point was not explicitly raised by participants, it was implied in their comments about other people not understanding their experiences. Centering the experiences of the participants, and others like them, would be important from an anti-oppressive perspective in terms of thinking of the participants as experts in their own lives and having valuable insight into changes needed (Rogers, 2012). Research can be ill informed if participants are not viewed and treated like the experts of their own lives experiences, as noted here:

[described] as the third dimension of power and he relates it to Marxist ideologies whereby the historically held values and beliefs of disadvantaged groups mean they accept the status quo and subsequently see no worth in challenging it. In social work research this may be evident when researchers are viewed and accepted as trusted experts who are qualified to interpret and present the experiences of service users or service users accepting a disadvantaged status (Rogers, 2012, p. 8).

I attempted to eliminate this possibility by avoiding any assumptions in the Findings chapter and allowing the narratives of the participants take the lead.

### **Similarities and Differences within the Literature**

When I began looking at the literature discussing financial insecurity in Northern Ontario, I quickly learned that though there is some research on the matter, research on financial insecurity or poverty is not well documented in the cases in Northern Ontario (Waldbrook, 2008). Even more concerning was that I did not find a single piece of literature that discussed the lived experiences of young adults that have known this reality their entire lives and the impact that has on them now as young adults.

Throughout the literature review chapter and the interviewing process, there was a clear narrative between the division between Northern and Southern Ontario as well as rural and urban

areas. Economic growth is mentioned in the literature review chapter as a solution for poverty (McDonnell, 2004). During their interviews, participants also mentioned how certain areas are seeing growth opportunities when it comes to employment and job creation but that the North is not one of those areas, even though other areas depend on the resources cultivated in Northern Ontario. Since job creation and educational opportunities was mentioned by participants as a luxury of Southern Ontario, this economic growth is not something that can stimulate the Northern economy as the resources are elsewhere.

There is also the reality that rural household are faced with higher costs of living (Rakodi & Lloyd-Jones, 2002). Means to calculate financial insecurity are not currently structured to calculate the different financial needs and realities per region - something that is needed to be able to make financial insecurity a hardship of the past. “Much rural deprivation may also be linked more to the unavailable of services than to the lack of income. There are also many aspects of deprivation in both rural and urban areas that are not linked to income levels” (Rakodi & Lloyd-Jones, 2002, p. 58). Participants mentioned how Northern Ontario lacks basic services and opportunities such as: health care, education, social services and other resources and funding opportunities. Even if employment opportunities in Northern Ontario did offer a higher salary than the average salary in Southern Ontario, costs of travel to acquire services may not be equitable.

Participants mentioned how job creation or employment cannot guarantee the stressors of financial insecurity become something of the past. Whether that be due to debt, aiding family members financially or other hardships, participants made it clear that more needs to be put in place to really fix these situations. Similar to this, Deepa Narayan (2002) explained that economic growth is not enough to eliminate the realities of financial insecurity, noting that the equalization of distributed income has been shown to be most beneficial. The participants involved in my

research did not need these facts to state their cases, they knew the realities well and knew that having a job or some guaranteed finances could not fix their situations.

Another similarity to the research that come through in the literature was the burden that can come with being financially insecure. Carol Kauppi and Marge Reitsma-Street's article had a strong focus on the feelings of guilt some mothers faced due to their financial situations (Kauppi & Reitsma-Street, 1996). Though none of the participants disclosed that they were parents, some participants shared their feelings of being a financial burden on their families while growing up or feeling responsible for their families. This article really captured an emotional connection with the reader as these women were sharing some of their most vulnerable thoughts and feelings. Similarly, throughout my interviews and while reading the transcripts from the participants, I felt the same heartache. Readers of this MRP may feel frustrated and upset at these realities that are so hidden from most dialogues and spaces. Though this may be the case, it has left me with a new perspective through reading and I hope that this research may do the same for others. I was aware of the struggles of financial insecurity in Northern Ontario; it is why I chose the topic. This being said, hearing the narratives of others and their passion and worries regarding the topic reminded me of how much this awareness is needed and that we need to continue to be political about this issue.

The article by Carol Kauppi and Marge Reitsma-Street (1996) discusses the guilt Northern Ontarian mother's felt by having to say "no" to their children since they could not afford what they were asking for or needed. Similarly, participants mentioned that they felt like a "burden" when asking for things or when given things. Some participants stated that they were unable to attend class trips and other outings due to the financial situations of their families. This is interesting since it is the opposite lens of what is offered in the article. The article offers the position of mothers in

Northern Ontario and their stance on navigating financial insecurity in their region while in my research, young adults shared their hardships of having to hear this “no” or being afraid of asking for anything as they were aware of their financial vulnerability.

Other topics that were discussed throughout my research that is represented in past literature are the difficulties with transportation (Marr, 2012), political policies (Sousa, 2016) and mental health (Hanna, 2011). Participants were very quick to discuss the difficulties surrounding all of these but there is definitely more room for research into each of these areas. There is a clear struggle in regards to transportation for people in Northern Ontario and this can make their current situations all the more stressful. When you cannot access needed care, goods and services that others can access, it causes a known divide and an added barrier. It is described well throughout this study that transportation and mobility is a necessity in order to access basic needs. In rural areas, especially in the north, there is the disadvantage of distance as services and necessities require transportation (Marr, 2012). There is a difference in accessibility to these needed services and opportunities when comparing the North and South, especially in regards to transportation. One participant mentioned living in Southern Ontario for a while during their childhood and noticing the drastic differences in accessibility and access to goods and services. This participant stated that their family’s financial situation was virtually the same while living in both areas but that there were more available services to assist them in comparison to when they moved back to Northern Ontario. Marr states that transportation and mobility are necessary in accessing basic needs, services, goods and opportunities, which is difficult for individuals and families struggling with financial insecurity in Northern Ontario (2012).

Participants shared the negative impacts that financial insecurity has on their wellbeing (Pereira, 2013) but this is a very big topic on its own that can definitely use more research,

especially in the realm of social work. The 2016 Ontario Budget (Sousa, 2016) was analyzed in my literature review and it is obvious that funding could be more wisely spent on mental health services, let alone services in Northern Ontario that could assist those in financial hardships. The 2016 Ontario budget claims to be continuing on the path of building a fair society (Sousa, 2016). Those who participated in this study may disagree. Throughout the interviewing process, some participants stated that there is a lack of awareness in regards to financial insecurity in Northern Ontario. Some participants even mentioned the need for elected officials to bring attention to this issue and to take a stance to help those in Northern Ontario struggling with financial insecurity. The budget discusses reducing poverty and supporting those facing financial insecurity (Sousa, 2016); however, with no clear plan demonstrated in the budget, it is clear that the participants in this MRP want to see heightened awareness and advocacy on this matter. Like mentioned in the literature review and by participants, financial insecurity can impact an individual's mental health, but if they are living in Northern Ontario, mental health services may not be accessible or easily accessible (Hanna, 2011). In addition, participants did not mention empowerment and solidarity; however, the need for awareness does somewhat reflect these ideals. In the literature empowerment and solidarity in mobilizing change surrounding financial insecurity was discussed (OECD, 2012), while participants offered the idea of bringing light to the situation and putting pressure on elected officials to take action.

Participants did not mention the criminalization that can accompany financial insecurity and mental illness, which is something that is suggested in the literature. Mental illness and financial insecurity have been linked with criminalization (Little, 2012) and since financial insecurity in Northern Ontario is being discussed in this MRP, it would have been interesting to see if this link can be connected in the context of Northern Ontario in some way. All in all, I was very surprised

at all of the similarities that arose not only in regards to the literature and statements from participants, but between participants. I discovered there were most notable similarities than differences which suggests some commonality on this topic and a need for further discussion.

### **Limitations and Future Areas of Study**

Though there is diversity and uniqueness between the participants of this research and their lived experiences, this research cannot claim to address financial insecurity for the lived experiences of all young adults who have been impacted by these experiences whether it be every ethnicity, culture, sexual orientation or every stage of their journey. Although I tried to address a wide range of individuals from across the North, only having a small research sample leaves large geographical gaps but it is definitely something that can be addressed in future studies of this nature. The topic of financial insecurity in Northern Ontario can be affected by a complex interaction of factors including: debt, unemployment, underemployment, social location, geographical location, access to training and education and so much more, and I have only explored the surface of the issue with these participants.

It is important to consider the difficulties of really understanding the differences and common experiences with such a small sample size. Even though five participants completed the discussion for the research, the North of Ontario is a geographically massive area and many areas have no representation in this study. It is also important to remember that other intersecting identities are underrepresented or not represented at all in this major research paper and that future research can go into these more thoroughly.

## **Chapter 7. Conclusion**

Though my lived experiences are similar to those of the participants of the research, I learned a lot from this process. Every single participant was passionate about this issue and hopeful for change. I hope that I was able to give them fair representation throughout this paper and that they feel this work has given their stories justice. Like one participant stated, “with this information we can put pressure on the government to act and fix a history of grief for people.” Hopefully, one day this research will be able to influence such a change. Awareness on this topic is desperately needed.

There are limits to this research but there were also many strengths that can be built on in the future. Attending a university in Toronto and researching an area that is unknown to many people I found myself in conversation with was challenging but I hope that through these conversations, more and more people will be able to share with individuals who may be unaware of these experiences - something that I also hope this research can be used for.

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