

Confessions of the Working Poor

I work hard, buy quality clothes and know how to fake my way through dinner-party conversations. But behind the scenes, I'm part of a fast-growing Canadian underclass.

By Jeni Gunn

Photography By Alana Patterson

It's Saturday, just before dawn. As I ascend toward wakefulness, I hear a rhythmic thump-thumping from the floor beside my bed. It's my black Labrador retriever, Shelby, politely wagging her tail. I cross my bedroom and stub my toe on a wooden hexagonal end table that I found at the side of the road a few days earlier. A month ago, that spot was occupied by a free bookshelf. Before that, a free child's desk. When I can afford to buy paint, I'll sand the table, paint it and sell it for \$45.

I think about my garden project. My basement suite in Victoria, B.C., has a small outdoor space; the homeowners say I can do whatever I want with it. What I want is to grow beans, tomatoes and strawberries, but my collection of donated planters sits empty because I can't afford soil. Dirt is not in my budget.



Officially, only 10 per cent of Canadians are considered poor. But if you measure poverty not just by income but by standard of living, the number rises to roughly 25 per cent—about 10 million people.

I hop in the shower. My mind is already racing: I have a few more weeks left on my contract as an emergency-management coordinator for a community organization, and I need to put the final touches on their evacuation plan. Surveillance

for a private-investigation client starts at noon. If there's time, I'll squeeze in a quick landscaping job. *Wait, is Tiffany's potluck tonight?* It is. That \$75 invoice for a real estate blog post hasn't come in. I make a mental note to send an email

to the realtor. This means I can't swing a potluck item right now.

I dry my hair with a dollar-store towel made from a scratchy poly-blend, quite possibly the least absorbent material on Earth, then quickly hop on Facebook and change my status from "going" to "not going," with a note: "Sorry to miss you. Family emergency!" The emergency is that, this month, my gigs aren't pulling in enough money, and my brain tells me the cheese platter will cause an irreversible financial downward spiral.

I'm 51 years old, careening into an era where dinner is at 4 p.m. and I wear a fanny pack unironically because the low centre of gravity keeps my hands free to break a fall. Currently, my monthly take-home pay averages \$2,800, most of which goes to rent, insurance, gas, groceries and debt repayment.

The financial gap between myself and my friends has widened, especially in the last two years. Many of my peers are quite successful. One of them has a marble foyer as big as my 500-square-foot basement unit. They take spontaneous family trips. They buy asparagus. Some friends have "a guy" for landscaping, or to do



NEST EGG After three decades of gig work, Jeni Gunn's retirement savings fit inside a ceramic piggy bank on her dresser. With no real exit plan, she's looking for a job she can stick with long-term.

home repairs, or to repaint their dock. Others have a fake river on their lawn. They've shipped in truckloads of river rocks and dropped thousands of dollars on eight-foot-tall Japanese maple trees. I had to rehearse which expression my face made when they gave me a tour of their new, professionally designed walk-in closet system.

For the most part, I keep my finances to myself. I pass as middle-classish, partly because I have middle-class things like an SUV (albeit a 2008 Mitsubishi with a constellation of "check engine" lights on the dash). My possessions are mostly thrifted but I have an eye for quality; I often stand in the store, item in hand, as I google the brand and original price. I'm a good listener and practised at the art of deflection, able to avoid probing questions like, "How are you?"

In a culture where social standing is measured by job titles, having a respectable-sounding role—like private investigator or emergency manager—can translate to social credibility, even when the pay is precarious and the hours unstable. This is why nobody knows I've become one of Canada's working poor: someone who works regularly but still falls below the poverty line. We're often saddled with unpredictable hours and little to no access to benefits like dental coverage, disability insurance or pensions.

Officially, only 10 per cent of Canadians are considered poor. But if you measure poverty not just by income but by standard of living—whether a person can afford basics, like new shoes, small birthday gifts or going out for special occasions—the number rises to roughly 25 per cent. That's about 10 million people. I never expected one of them would be me.

MY PARENTS NEVER HAD financial drama. My dad was an elementary school teacher and then a school administrator in Victoria. My mom stayed at home to raise me and my brother. We were comfortable. My parents owned our home. I did extracurriculars, like soccer and Highland dancing. We spent summers at Beach Acres Resort in Parksville, B.C., travelled across Canada, and visited Europe and Hawaii—all on a teacher's salary, with occasional boosts from my grandparents.



MONEY ON HER MIND Gunn loves spending time with her three-year-old granddaughter, but constant budgeting and financial strain make it hard to stay in the moment

If my parents worried about money, I never heard about it. They encouraged me to pursue higher education, assuming it would lead to a long-term career, followed by a house and a family. That's the formula that worked for them, and I never questioned it.

I wanted to work in the criminal justice system as a social worker. So, in 1991, I enrolled in criminology at Camosun College in Victoria. And then, partway through the first semester, I abruptly dropped out. I detested math and told my parents I quit because I couldn't handle the statistics course. The truth was, I was overwhelmed for another reason: I'd

been sexually assaulted, followed by bullying and humiliation. My exit from college was an abrupt topple from the lowest stair on the Steps to Success.

Still, I felt obligated to steer myself into a traditional career. One of my first jobs was working at a family daycare run out of a home. I loved the job and was pretty good at it. The owner encouraged me to pursue early childhood education, but I wasn't sure that's what I wanted.

The path I chose was to get married very young and open my own daycare on the main floor of our rental house. When I was 21, I had my son, Carson. Nothing prepared me for the great sense of purpose

that being a mom gave me. I swapped out curse words for quaint phrases like “ding-dang it.” I took vitamins. I hired staff to work in my daycare so I could spend time with my son. But, eventually, my marriage fell apart and Carson and I downsized to a one-bedroom suite. Without the house, I lost my daycare location. I had to shut it down.

I was a single mom, so my focus for the next 20 years was on the short-term goal of “making money.” I advertised and took on writing projects on Craigslist, ran a children’s consignment store and taught acting workshops. I also worked the front desk at a gym and, after obtaining a personal-training certificate, had some regular clients of my own. Gig work wasn’t my long-term plan. I wanted a “real job,” one with a regular paycheck, paid time off and benefits. But most of those roles required a post-secondary degree I didn’t have.

I thought I’d finally found something stable in 2011, when I answered an ad for a live-in caretaker at an extended-stay hotel in Victoria—a place that doubled as permanent housing for lower-income people. It seemed meant to be: my boyfriend at the time had abruptly moved back to northern B.C., and I couldn’t cover

the rent for our two-bedroom apartment. But I noticed several red flags during my interview. First, the building owner showed me around a tenant’s unit without notifying them—an obvious violation of the Residential Tenancy Act—then rooted around in the fridge like a raccoon and mused how the “weird foods” were subject to an arbitrary rent increase.

I discovered that my desire for a full-time role made me vulnerable to flattery. “I read your resumé, Jeni. You’re a high-performance race car, you know?” she said. *Am I? Darn it, I am!* “I worry you’ll get bored. A race car like you is made to go, go, go,” she said. *Wait—what? Lock it in, Jeni.* “Go? No, no, no. I need to slow it down, honestly. I can move in tomorrow,” I said.

That job lasted a year. While the stable paycheck and built-in housing were great, the experience made me feel trapped and resentful. In addition to becoming a secret tenant advocate, undermining the owner’s attempts to blast through every legal protection residents had, I was on call 24/7. Once, the owner took a six-month trip abroad, leaving me alone to wrangle a series of floods, fires and infestations. I felt the universe was saying, “Get out and get back to gigs.”

TODAY, I MAINLY DO two kinds of work. The first is private investigation: I provide data for clients about things like missing people, breaches in agreements and infidelity. Alongside that, I do emergency management for community organizations. This involves writing and updating emergency plans, coaching staff in de-escalation and coordinating disaster responses, especially during wildfires.

My income swings with the work: \$32 an hour for crisis-management contracts, or \$40 per hour for PI files. Depending on the gig, I charge per project, per hour, per day or per word. To test my relationship with math, clients can pay me by cash, e-transfer, PayPal and cheque. Once I was offered (and declined) a small baggie of weed. Offensive, because I’m worth at least a large bag of coffee.

Although all of this brings in some income, it’s nowhere near full-time, nor does it keep pace with the cost of living. I patch the holes with a variety of other jobs. Once, I spent eight hours unloading bread from a truck. Another time, I was a photographer’s assistant for a shoot, staged in an office where the photographer lived—not temporarily, like a hardboiled PI type who’s dedicated to solving the case at any cost and crashes on the office couch some nights. But *lived-lived*. I had to lug equipment around the room and ensure his personal belongings—sleeping bag, an electric skillet, cardboard boxes filled with clothes and a dozen camera stands—were out of frame. I was impressed by the model, a redhead in a beautiful navy-blue silk robe, and her ability to pose seductively on, around and adjacent to a metal desk with a faux-wood finish.

Physical jobs like this give me a break from my obsession with problem-solving. It doesn’t bother me that for those hours I become “the guy” to folks with money, the hired hand to do the things. My favourite kind of manual labour is landscaping. I love tending the earth, maintaining a little ecosystem where each element has a predictable function.

Creative gigs allow me to turn my interests into income. I studied acting in 2005, so for around six years I taught spring break and summer camps and adult scene study. I also sang telegrams, tutored English online and took on non-union acting roles in

I don’t know what else to cut down on. I trim my own hair. I use milk in my coffee instead of cream. And when I do buy cream (on sale), I water down the dregs so it lasts. Condiments are a luxury. So are vitamins.



CLASS ACT Gunn passes as middle-classish, thanks to thrifted finds and a sharp eye for quality: she often googles brand names in the aisle before committing to a \$10 jacket

theatre and indie films. I still do my writing gigs: people have hired me to write greeting cards, comedy sketches and web content. Sometimes while I'm listening to a podcast, just to be extra productive, I fill out online surveys that pay between three and 100 cents each. In U.S. dollars!

A challenge of gig work is how often I have to chase down payment. Clients in every industry are hard to pin down. Once, for example, a writing client tried to ignore my progressively bolded, all-capped and highlighted invoices. Another time, a moving client drove off in her minivan at the end of the day, saying she was "just grabbing some ice." An hour passed and she didn't return. The other mover and I accepted that we were the punchline to one of the oldest jokes around. Fortunately, we knew her home address. When I returned the next day, she answered the door in sweats and made a solid effort to mask her disappointment at seeing me on her doorstep. "Oh hi! I came back and you guys weren't here so..." she said. *So... what? You didn't call? You didn't text?* I smiled cheerily. "No problem, I'm here

now!" We both laughed. "I take cash or e-transfer," I said. She frowned, like I was ruining her morning. I stood on her doorstep, waiting for the e-transfer to go through, ignoring her meagre attempts at small talk.

Another time, I spent 10 hours cutting lawns with a battery-powered mower that handled with the grace of a broken Zamboni. By the end of the job, I had large, seeping blisters on my palms, toes and heels. And payday came and went with no direct deposit. Weeks passed. My polite texts went unread and my emails were ignored. It dawned on me that the landscaping company was planning to withhold my \$250. I appealed to the Labour Relations Board, desperate but trying to not sound desperate. (Nothing says professional resolve like seven emails and an overuse of the laugh-cry emoji.) The company eventually paid \$40. I countered with a strongly worded one-star review on the job board they advertised on. They made another payment of \$180, and I moved on.

Today, nearly a quarter of Canadians engage in gig work, an 85 per cent increase

from 2022. Most do it out of financial necessity. A poll from the Angus Reid Institute and Securion Canada found that almost 75 per cent of the respondents did gig work in addition to full-time or part-time employment, and more than one-third felt that their gigs were a critical part of their income, even though almost half of respondents earned more than \$100,000 each year.

There are two main reasons people turn to gig work. The glass-half-full approach is that contracts offer greater flexibility and free time to indulge in pursuits that traditional jobs rarely allow. On the other hand, companies are slashing full-time roles to trim their expenses. So, in a way, the surge of gig workers is a byproduct of a changing economy.

Both of those perspectives resonate with me. Gig work is not always a bad thing. My kids are grown up now: Carson is 29 and engaged. I also have a daughter from my second marriage, Lauren, who is 25, in a lovely relationship and has a three-year-old daughter. In the years following my split from her dad, Lauren battled a

rare immunological disorder, requiring several years of travel to Vancouver for treatment. The flexibility of remote gigs and teaching weekend acting workshops allowed me to be present with her during that time. When Carson and Lauren were young, my work let me do school pickups with stops at the beach on the way home, where we built log forts and cooked hot dogs on a hibachi. Those are treasured memories.

The other upside is that, while an imperfect gig is tolerable, a poorly matched long-term work situation is torture. My experience at the extended-stay hotel taught me that I am allergic to toxic workplaces, which has been reinforced several times over the years when I obtained “real jobs” that were not a good fit.

However, gigs are a hustle. The taxes are complicated. I’m unlikely to ever qualify for a loan. Unless it’s a longer-term gig, I don’t typically get references. Seasonal gigs, like contract wildfire-fighting, are rewarding. For four to six months at a time, I sleep in tents and spend 12-hour days in smoke, soot and challenging terrain to put out fires. But it’s difficult to be away for so

long and arrive home only to immediately pick up the search for more work. The inconsistent income means my parents—the ones who did everything right—have helped me out financially when my system of money-in-and-bills-out failed to align. Sometimes I want to escape gig work for no other reason than I dread explaining myself. I was on a date recently and, after I summarized my career (security consulting, emergency management, private investigating, freelance writing), the guy visibly recoiled and said, “It’s hard for me to understand what it is you actually do.” *I’m a race car, Brandon*, I thought.

LIVING IN VICTORIA is expensive. Each month, full-time minimum-wage earners take home \$2,500 or less, while the average monthly rent for a one-bedroom apartment is more than \$2,000. Like I said, my math isn’t great, but even I know something doesn’t add up.

Most of my work opportunities are in the Greater Victoria region. With a population of almost 400,000, everyone is competing for the same jobs contained in about 700 square kilometres. Travel north,

up-island, and the towns are smaller with fewer opportunities.

After living my entire life on Vancouver Island, in 2022 I made the difficult decision to leave B.C. in an attempt to lower my cost of living. I chose Nova Scotia because it reminded me of Vancouver Island, with its lively arts community and kilometres of coast lines. Its real estate market held a glimmer of hope that I could eventually own a home, maybe even with a separate suite I could rent out, giving me enough money to fly back and visit family a few times each year or fly them out to visit. I researched the job market, found a rental and plotted my way across the country. In June, I made the trek across Canada with my dog and foster cat, landing in New Glasgow.

I took on a full-time role with the Canadian Red Cross as an emergency-management coordinator. While my work there was satisfying, the rumour that the East Coast was a pocket of affordability wasn’t entirely accurate. Yes, real estate was significantly cheaper than in Victoria, but rent was only marginally less expensive. My one-bedroom-plus-den basement suite cost \$1,700 each month, plus utilities. On-site coin laundry



ROOM TO GROW Gunn rents a basement suite in Victoria, B.C., with full freedom to decorate—but her dreams of a backyard garden are stalled. Soil is a luxury for another season.

was \$4 per load. Groceries were roughly the same price as back home, as was gas. In my pre-move budgeting, I knew the wages were lower than in B.C. but I'd overlooked the variance in income tax. My first paycheque was an unpleasant discovery that the provincial income tax rate was 14.95 per cent, compared to the 7.7 per cent I'd have paid if I'd stayed in B.C.

Instead of getting ahead, I acquired something I'd never had before: consumer debt. The one thing I'd always been proud of, my credit score, faltered because I was using my credit card to buy essentials like gas and food. Instead of putting incremental savings toward a dream, I was sliding backwards every month.

In October of 2023, I returned to Victoria with some incredible memories, friendships and regret that my plan didn't manifest the way I'd hoped.

I'M NOT PERFECT, but I'm not frivolous. The issue is that money doesn't go as far as it used to. Since 2019, consumer prices are up 21 per cent in B.C., with essentials like housing up by 29 per cent and food by 27 per cent. Meanwhile, my wages have stayed the same, because industry rates have not risen. I'm still cranking out glowing articles about the benefits of automotive window tinting for 10 bucks a pop. (At least my reimbursements for fuel have grown from 62 cents per kilometre in 2019 to 80 cents today.)

I don't know what else to cut off, cut out or cut down on. My tight grip on gas consumption has reduced my carbon footprint to that of a tiptoeing ant. Speaking of cuts, I've taken to trimming my own hair. Perhaps twice a year, I'll get a real haircut, usually at a place with a name like "Snippy Cuts," where the prices and descriptions are similar to those on a truck-stop menu: Westcoast Chop, \$14.97. I use milk in my coffee instead of cream. And when I do buy cream (on sale), I water down the dregs so it lasts. When I shop for groceries, my basket is riddled with fluorescent orange discount stickers. I've entirely cut out bread (\$6.79 per loaf—seriously?) and my favourite Greek yogurt, which has skyrocketed to \$8.49 post-COVID. Condiments are a luxury. So are vitamins. My cellphone is from 2013, and I am way overdue for a dentist appointment.

I've invented headaches to beg off from dinners with friends and broken water pipes to cover the fact that I can't afford to host people at my place. Sometimes, I cancel plans when a last-minute gig comes up.

The hardest part of all this is how my budget restrictions have affected joyful moments with my family. We spend time together outside in nature (not too far from my house because *gas*) and sharing meals (hide the orange stickers). But I'm sometimes so preoccupied with finances—planning, worrying and wondering if this is the month it all collapses—that I can't be fully present in the moment.

When I'm really short on cash, I wander through my apartment, evaluating my sagging couch, secondhand clothes and sea glass collection with a calculating eye for potential marketability. I used to tell myself and everyone else that I don't get attached to "things," that it's just "stuff." (It's been pointed out to me that I say this with an annoying tone of superiority.) The truth is, I've regretted letting certain things go. Like a mid-century modern teak sideboard that I got for free and fell in love with after I sanded and painted it metallic blue. The sideboard sold for \$120. I can't remember what I spent the money on, but I vividly remember the character the table lent to my space.

Financial limitations can inspire creativity. I've attempted a number of recipes to make palatable soup consisting of just beans and various wilted vegetables. Two years ago, I got through the gift-giving

portion of Christmas for under \$100, making my family members framed seashell art—essentially beachcombed sea glass and shells hot-glued into thrifted shadow boxes.

I've also mastered creative social excuses. Working as a private investigator comes with legitimate reasons to be vague and mysterious. I've invented headaches to beg off from dinners with friends at restaurants and broken water pipes to cover the fact that sometimes I can't afford to host people at my place. I've been invited to join friends in Hawaii and Mexico; they offer to cover my travel expenses. So far, I've said no, saying I'm not a "plane person," when in reality, I'm terrified of the expectation that I may have to reciprocate.

Financial angst also erodes my confidence. I don't know how to navigate romantic relationships anymore—I've fallen into a version of me that's not completely authentic. It's abbreviated and condensed. I become hyper-conscious of taking up physical, emotional or financial space, so I defer to whoever I'm with on financial decisions like where to go for dinner, joint furniture purchases or even where we live. The unspoken message is, *While my monetary contribution is questionable, please notice and appreciate that my financial demands are nil.* To compensate for being low-income, I'm low-maintenance

and low-upkeep. The human equivalent of a plastic lawn. *Tidy! Durable! From a distance, it looks completely real!*

As retirement age looms, I feel mounting pressure to work and save. I sometimes cancel plans when a last-minute gig comes up. I feel terrible doing that, but right now making money wins out over fun. Conventional wisdom says I need to save \$1 million to retire, but my savings is a literal piggy bank on my dresser, and my chequing balance is \$6.58. My retirement outlook is, frankly, depressing, and my social media algorithm agrees. Each ping is a prophetic article about the perils of retiring with no money. It's a hurtful shift from the somewhat optimistic "Silver Singles Dating" pings I used to get, with AI-generated couples strolling down a sandy beach at sunset, their 11 fingers lovingly intertwined.

This morning's ping announced this fun fact: most Gen Xers expect to have only \$600,000 saved by the time they retire, and they're distressed about the shortfall. I can relate. Distress doesn't encapsulate my terror for my future, but diving into the fear like Scrooge McDuck into his vat of gold coins isn't going to help.

I want to contribute toward my son's wedding next year, but I'm not sure how—I can't even drop \$100 on food and snacks for a movie night with my kids. I'm staying home instead of going to the mainland with my friends, declining invitations because I don't know how to bring up the topic of dividing the \$115 ferry fare or \$245 hotel booking. I'd love to pay for my granddaughter to take gymnastics or dance classes: some months I could easily swing the fees, but other months, it wouldn't happen.

Limiting my social activities saves me a lot of money, but the effects of isolation are brutal. I've been living by myself for more than five years now. There are times social anxiety creeps in, and I pump myself up by high-fiving my reflection in the bathroom mirror: "You can take the dog to the park! Don't forget pants!" I worry about the statistics related to the effects of social isolation in adults, which can cause increased risks of developing dementia, heart disease or stroke.

While I'm congratulating myself for remembering to put on pants, my peers



BANG FOR YOUR BUCK Gunn trims her own hair to save money, reserving "real" haircuts for semi-annual trips to budget salons

are discussing plans to gradually slip into retirement, downsizing from 40 hours a week to 12 and eventually closing the door to the "work" parts of their lives forever. Their future plans may include travel or the purchase of a chrome-trimmed motor tricycle. Meanwhile, my focus is on manifesting a solid retirement gig, ideally something that relies on my wellspring of charm. When that runs dry, I'll toddle off into the woods to perish from exposure or fox bites.

On the bright side, I know what I'm good at now. I'm more intentional about

pursuing things I love to do. I'm not as motivated by fear of disappointing others, fear of poverty or fear of not mattering.

I don't know if my friendships or relationships will change now that I've outed myself as a member of Canada's working poor. Obviously, I'd prefer my friends not recoil at my truth but, if they do, that's okay. I know that, like millions of other gig workers, I'm creative, brave, adaptable and resilient. I'm an adoring mom, a passable soup maker and a skilled professional. I'm a ding-dang race car. ■