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All-In: Pathways to Economic and Financial Inclusion for Canada

Phase 2 Research Report





ABOUT PPF

Good Policy. Better Canada. The Public Policy Forum builds bridges among diverse participants in the policy-making process and gives them a platform to examine issues, offer new perspectives and feed fresh ideas into critical policy discussions. We believe good policy is critical to making a better Canada — a country that’s cohesive, prosperous and secure. We contribute by:

- Conducting research on critical issues
- Convening candid dialogues on research subjects
- Recognizing exceptional leaders

Our approach — called Inclusion to Conclusion — brings emerging and established voices to policy conversations, which informs conclusions that identify obstacles to success and pathways forward. PPF is an independent, non-partisan charity whose members are a diverse group of private, public and non-profit organizations.

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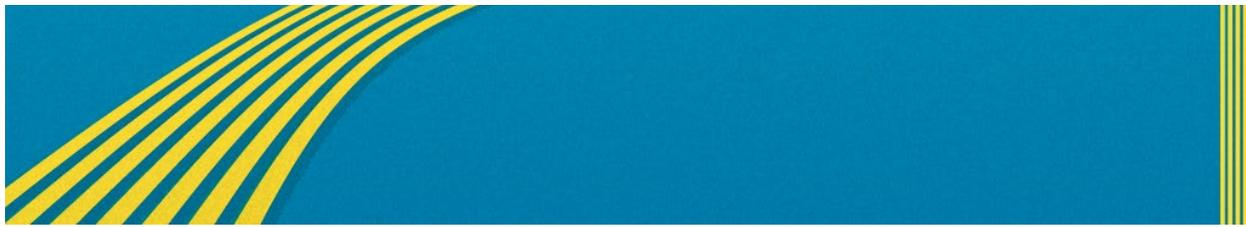
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EXECUTIVE SUMMARY

Canada is one of the most prosperous countries in the world by various measures, and yet many who live here face persistent barriers to economic opportunity and wealth accumulation for themselves, their families and their communities. The nation's continued progress depends not only on how much prosperity we generate, but also on who has access to it: *Are we all in, or just some of us?* With this question in mind, our three-year research and engagement initiative, All-In: Pathways to Economic and Financial Inclusion for Canada, was undertaken to develop an in-depth understanding of the economic and financial inclusion landscape and engage stakeholders nationwide in the development of practical measures to address the most significant existing and emerging barriers. The purpose of this research paper is to document our findings from Phase 2 and offer rationale and direction for Phase 3.

LITERATURE REVIEW FINDINGS

A literature scan was conducted to explore the definitions used for economic and financial inclusion. For the purposes of this project, economic inclusion is considered the state and practice of ensuring that all individuals in society can equitably participate fully in economic life and benefit from it, driven by public policy and stakeholder action. Financial inclusion refers to the state and practice of ensuring that all individuals in society can equitably access and benefit from society's wealth and financial products and services, driven by public policy and stakeholder action.

Based on these definitions, a rapid review of existing literature was also conducted to inform our understanding of the current state of economic and financial inclusion among youth in Canada. Three areas of focus were included: a literature review of existing and emerging barriers — including risk factors — to economic and financial inclusion of young people between ages 18 and 29; the root causes of their exclusion; promising practices on how to reduce the barriers and ultimately eliminate root causes in accessing higher education, securing equitable employment and leadership opportunities.

The literature review was conducted for data published between 2012-2022. It found that economic inclusion is seen as a subset of social inclusion and financial inclusion is seen as a subset of economic inclusion. The two key factors that create economic exclusion are structural and systemic inequalities, which are not specific to youth but affects them in compounding ways. These include worsening macroeconomic trends that increase the chances of job scarring (long periods of lower salaries and higher unemployment rates for people who start their careers in a struggling economy), lack of evidence-based solutions that are primarily targeted to address inclusion challenges among youth, and stigmas attached to homelessness that makes it challenging to integrate into society and earn a living wage. Additionally, insufficient levels of identity capital (a set of internal resources that people draw on to move forward when life becomes challenging) make it more likely for young people to give up and take the least path of resistance, learning a form of helplessness in the face of hard times. Identity capital is greatly formed by the explicit (what people say) and implicit (where we live, our social class, race and gender) messages one receives.

FOCUS GROUP DISCUSSION FINDINGS

Following the rapid review, two 90-minute focus group discussions were conducted with 25 participants from six provinces who were between the ages of 18 and 27. Participants were also asked to submit a storytelling survey that provided an opportunity to further expand on their lived experiences. The focus group discussions and storytelling survey were used as qualitative methods to gather lived experiences of youth from various backgrounds and vulnerabilities, such as gender and sexual orientation, Indigenous, newcomer/immigrant, youth living with disabilities and youth who have experienced homelessness or financial duress. Participants spoke about the “exploitative and precarious job market,” citing the prevalence of unpaid positions under the guise of an opportunity to learn, lack of formal employment contracts, entry-level wages for positions that require a higher level of training and no rights to refuse overtime and off-site work. Additionally, it was also expressed that older individuals in the workplace often have negative perceptions of younger workers, seeing them as “flighty, selfish and/or lazy.” “Intergenerational impacts of financial insecurity” was also expressed by participants whose parents had limited education or low-paying employment. This was found to leave a lasting impact on youth where they felt a degree of fear and anxiety related to financial security. Lack of “access to accommodations” for both those with physical and mental disabilities was noted by many participants as being a significant barrier.

RESOURCES AND SUPPORT FOR YOUTH

Participants were also encouraged to indicate the support and resources they accessed to overcome the above-mentioned barriers. Several participants indicated their set of internal resources, such as being confident in their abilities and pride in their achievements, helped them persevere toward their goal of getting an education and employment. They also pointed to the need for building soft skills and using them to build social connections and networks. The most noted resources mentioned by participants were mentorship opportunities and connecting with community organizations. Many participants discussed

experiences in specific programs offered by provinces and community-based organizations that contributed to their success.

We believe that these recommendations warrant further review in Phase 3, in addition to a data-backed analysis of policy actions that can be taken by sector-wide decision-makers in areas such as building financial literacy and skills, especially in secondary schools; increasing the availability of community-based banking and financial services (many found formal banking institutions intimidating and overwhelming); developing and distributing information on legal work rights in a language understandable to youth; increasing availability and promotion of youth-focused employment programs; changing income and social support programs for continued access to income allowances; and increasing focus on poverty prevention initiatives.

The imperative for financial and economic inclusion of Canadian youth is systemic, moral and urgent. Our hope is that all readers, including policy-makers, employers and community leaders will benefit from the nuanced perspectives shared in this report; and by way of increased awareness, solidify their commitment to advance inclusion.



INTRODUCTION

Public Policy Forum (PPF) is a Canadian organization that seeks to build connections and bridges among diverse stakeholders in the public-policy making process by providing a platform to examine issues and offer new perspectives and ideas. One of PPF's signature projects is All-In: Pathways to Financial and Economic Inclusion for Canada, a multi-year, multi-phase initiative seeking to develop an in-depth understanding of economic and financial inclusion. This initiative actively engages stakeholders nationwide to develop practical measures to address the most significant existing and emerging barriers to economic and financial inclusion.

The initiative is divided into three distinct but mutually reinforcing phases. The first phase laid the foundations of the project by establishing an Advisory Council comprising of a diverse group of 13 Canada-wide experts from multiple sectors. (The Advisory Council convenes two times per year, in addition to ad-hoc individual consultations, and provides direction and strategic advice at key junctures of the project.) In addition, PPF appointed a dedicated research fellow who has helped shape and oversee the research agenda, engage a wide range of stakeholders, as well as contribute directly to research capacity in the second phase.

The second phase is divided into two parts and centered on developing an in-depth understanding of the inclusion terrain through a robust review of Canadian-focused research activities. The first part applied a spotlight on the current state of financial and economic inclusion in Canada to identify the most significant existing and emerging obstacles, with a specific focus on the demographic groups, communities, types of individuals and regions in the country that are most affected and why. It also explored through a literature review the evolution of policy and approaches within Canada to date. A structured and orderly approach to research has brought into sharp focus what is known and unknown about economic and financial inclusion in Canada, enabling the project to avoid retracing old ground and concentrate sharply on knowledge gaps and potential new directions for policy. The second part of phase two addressed knowledge gaps through original qualitative research, with an emphasis on innovative methods of storytelling to capture first-hand testimony from communities with lived experiences of exclusion.

The third phase to follow will focus on policy development, formulating practical recommendations for measures by all sectors to advance economic and financial inclusion in Canada. This paper provides an overview of the qualitative research and resulting storytelling about the lived experience of Canadian youth, supported by a discussion of why inclusion matters.

WHY INCLUSION MATTERS

Many people in Canada can remember the first time they had a bit leftover from their paycheque after bills were paid, or the relief that comes with a job that cuts their commute time in half, or the mix of accomplishment and anxiety when they secured their first career-related job after graduating university, or when they reached a moment when they knew they were going to be able to securely retire. This is what economic inclusion looks like.

Economic inclusion feels like confidence in your ability to make ends meet and to pursue and achieve a lifestyle you desire. It feels like knowing your efforts in school, work and your career will pay off in reliable income, social respect and appreciation, better work and life opportunities, satisfaction or self-esteem. It feels good — and in an ideal economy and society, it feels *normal* for everyone. Ideally, you don't even notice it. Financial inclusion is a subset of economic inclusion. Financial inclusion looks like knowing your income reliably goes into a bank account, is managed by a financial institution whose practices you trust and can be withdrawn by you (and only you) when you need it. It looks like being able to conveniently find banks near you, having options for financial products and services that make sense for your needs and that represent the best interests of you and your community and being able to learn about financial opportunities or the state of your own affairs clearly and in time to make good decisions. It feels safe, reliable and clear. According to the World Bank, "Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs — transactions, payments, savings, credit and insurance — delivered in a responsible and sustainable way." However, financial inclusion encapsulates much more than equitable access to services offered by banks. It also includes various federal and provincial programs that help an individual plan and invest in their future. These may include the Registered Retirement Savings Plan (RRSP), Tax-Free Savings Account (TFSA), among others.¹ Financial inclusion includes the efforts by policymakers and regulators to promote regulations that take advantage of new technologies that help underserved segment of people transition from everyday survival to planning for the future. According to the United Nations Secretary-General's Special Advocate, "Financial inclusion can empower people and communities to meet basic needs, such as nutritious food,

Patterns of inequality and inequity happen because of systemic, institutional, informational and interpersonal barriers in our overlapping economic, financial, social and political systems. Economic and financial inclusion refers to the practice of removing these barriers. It's the policy practice of asking: Who is or is about to be missing, and why?

clean water, housing, education and healthcare. Financial inclusion also has a critical role in the efforts to help people prepare for, respond to and recover from crises, such as the COVID-19 pandemic, inflation or economic and climate shocks. Financial inclusion is, therefore, an enabler and accelerator of broad-based economic growth and resilience, improved financial health, job creation and development. An inclusive financial system is an essential infrastructure in every country.”² Together, in the context of economic inclusion, it feels like confidence in your opportunity to build wealth and support the well-being of your family and your community.

However, abundant evidence indicates that our economic systems and our financial landscape have historically and persistently left out many people: for example, Indigenous youth are overcoming a history of colonization and may lack³; people with foreign-sounding names in Canada are discriminated against in job recruitment⁴; rural entrepreneurs' opportunities to grow their businesses are stifled by inadequate internet access⁵; people with disabilities experience more challenges getting jobs and, even with income supplements, almost a third live below provincial poverty line⁶. These patterns of inequality and inequity happen because of systemic, institutional, informational and interpersonal barriers in our overlapping economic, financial, social and political systems. Economic and financial inclusion refers to the practice of removing these barriers. It's the policy practice of asking: Who is or is about to be missing, and why? The fact that modern economies leave out many people persistently and do not serve everyone equally is not a new issue. This fact is painfully experienced by individuals and communities who cannot achieve their own wellbeing independently, fairly and with dignity — despite their best efforts in the face of barriers within our economies, financial landscapes and societies. This was further illustrated by our literature review (analysis to follow), which indicated increasingly negative impacts to those who identify as youth, in addition to immigrants, Indigenous people, racialized people, women, LGBTQ2S+ people and people with disability.

Ideally, the All-In project could explore all of these demographics. However, with limited time and resources a choice was made early in Phase 2 to narrow our focus to maximize impact. We consequently focused on the demographic of youth (ages 18 to 29), which still includes various marginalized identities within the tremendous diversity of this category (for example, immigrant youth, indigenous youth, disabled youth, etc.). In addition, youth are amongst the most affected groups during the pandemic-related economic downturn. They are more prone to labour market scarring, which is the risk of lasting negative effects of economic crises on those just beginning to establish themselves in the labour market. Yet, youth also hold the keys to the future, building robust talent pipelines for our shared prosperity.

Through the course of Phase 2, we also investigated various cross-cutting issues, which are an area of policy, services and practices in any sector in which multiple demographic groups are affected, either due to barriers to inclusion or inadequate/inequitable access to opportunity to advance it. We believe the barriers within three chosen themes – education, employment and leadership opportunities – are systemic and multi-faceted, as per the rationale below:

- Post-secondary education and skill development contribute to an individual's ability to secure higher-paying, more stable jobs. However, many youth experience barriers to completing post-secondary education, including cost-prohibitive tuition, and lack of financial literacy to access the right tools to fund their education, which has an ongoing detrimental impact on their ability to build wealth.
- Employment in particular is a central theme because employers link both supply and demand sides of the labour market, and this in turn advances the economy more broadly. In this case, youth fill the talent pipelines for employers, as well as skills gap through which employers can achieve their business outcomes. This in turn enables youth with the means necessary for economic and financial inclusion. However, the factors which influence success in securing a job are often outside of individuals' control, like their age, gender, geographical location and macroeconomic trends.
- Advancement within the talent pipeline into leadership roles is also a key part of including this demography in roles where they not only have better financial outcomes, but also a greater influence on policy and decision-making to propel Canada's economy. Barriers that can prevent retention and advancement include inequity in promotion practices or lack of mentorship. A lack of awareness and concerted action regarding such factors in turn perpetuates a vicious cycle where individuals cannot advance to reach their potential.

What does economic inclusion policy look like?

Economic and financial inclusion are achieved through public policy and actions of the private-sector (such as industry associations and employers), civic bodies (such as chambers or commerce and workforce development agencies) and communities. Coordinated efforts are generally called economic inclusion agendas or programs. These interventions cover multiple dimensions of economic exclusion/inclusion (see Appendix 2) impacting individuals, households, communities and businesses. Economic inclusion programs vary in policy and program design and stakeholder coordination approaches (among other variables of course) by country and often include measures such social assistance and transfers, workforce development programs, poverty reduction initiatives, targeted businesses development supports and inclusive procurement strategies, for instance. Sometimes these initiatives exist in absence of an intentional or cohesive economic inclusion approach or agenda. Cities and regions may also have their own programs under or in absence of a national approach, however formal.

Subsequently, and through consultation at the All-In Advisory Council meeting held in April, a strategic decision was made to focus phase 2 on the cross-cutting areas of education, employment and leadership opportunities as three critical themes impacting financial and economic inclusion outcomes.

THE OPPORTUNITY OF INCLUSION, THE COST OF EXCLUSION

Often, economic, financial, social and political exclusions overlap or compound intersectionality, magnifying the loss of stability, health and fulfillment in life for people. An economy that excludes anyone hampers its long-term economic capacity. As our findings show, an individual's experience shape families, businesses, communities, markets and Canada as a country. The consequences are remarkable and well-known, especially if a vicious cycle builds⁷:

- Negative impacts on individual and family wellbeing, health, ability to do better over time;
- Reproduction or worsening of existing inequalities and injustices;
- Poorer community social cohesion;
- Poorer rates of business growth, modernization and lowered business confidence;
- Widened power gaps between employees and employers and declines in job quality; and,
- Lower economic contributions, capacity and resource base.

The reverse is also true: Virtuous cycles can be created. Economic and financial inclusion promote vitality, stability and sustainability of wellbeing. Economic and financial inclusion improve social inclusion, such as by providing the resources to pursue social lives and to contribute to one's community. They improve civic/political inclusion by promoting equality between members of society and political participation through, for example, the ability to contribute to community action, political parties and social causes, and indirectly, such as by allowing individuals the time, resources and mental energy to be politically informed. In turn, these positive trends result in greater resources and opportunities economically through a more equal and confident social footing in society, power to affect economic decisions, social capital and network assets. History provides encouragement:

- Women's and racial and ethnic minorities' labour market inclusion and political participation continue to have a positive mutual relationship⁸;
- Entrepreneurship has served as a means of economic integration among many immigrants and has shown potential to support their civic engagement and cultural preservation at the same time⁹;
- Employment is a determinant of health, especially for groups who experience historical inequities and injustices¹⁰.

Definitions

Building on the scope of economic and financial inclusion defined in the previous section, "Why Inclusion Matter," we utilized information available from Employment and Social Development Canada ([ESDC](#) — the governmental department responsible for economic inclusion), which defines economic and social inclusion as the ability to participate fully in the political, educational, economic and social aspects of one's communities. The factors that contribute to economic and social inclusion are mutually reinforcing. Below are further attributes of economic and financial inclusion:

Economic inclusion: The state and practice of ensuring that all individuals in society can equitably participate fully in economic life and benefit from it through public policy and stakeholder action. Specifically, economic inclusion ensures that the economy is:

- **Equitable and barrier-free:** Everyone can navigate the job-market equitably and without barrier, and can secure jobs and opportunities that fit their skills, abilities and goals.
- **Motivating and rewarding:** Everyone can reliably work with dignity, safety and appropriate pay, and people and businesses can be confident in the reward of their efforts as workers and in the economy to produce what is useful to them as consumers.
- **Representative:** The economy reflects and respects the diversity of contributions and needs of society past and present, for instance in the nature of economic life, ways of working and outputs and, everyone has equitable access to decision-making opportunities over economic life and is

represented by decision-making structures (e.g. leadership positions in industries, political office affecting economic life, a family's economic decisions, etc.).

- **Stable and sustainable:** The economy promotes a healthy, resilient and (increasingly) inclusive economy for future generations and society's resources.

Financial inclusion: The state and practice of ensuring that all individuals and businesses in society can equitably access and benefit from society's wealth, financial products, public services, community supports and government interventions through public policy and stakeholder action. Specifically, financial inclusion ensures that the financial landscape (products, services and policies) is:

- **Safe and barrier-free:** Everyone can access financial products, services and inclusion policies from the government, financial institutions and the marketplace safely, affordably and in a dignified and timely manner without barriers.
- **Useful and representative:** The financial services, products and government interventions offered are useful, equitable and reflect the diverse needs and goals of society.
- **Equitable and participatory:** Wealth, financial stability and well-being are achievable for everyone through access and use of products and services, and opportunities to generate wealth and to use it.
- **Reduces vulnerability:** Financial services help uplift the underserved segment by ensuring necessary interventions addresses the challenges they face around healthcare, the standard of living, education among others.

Given these perspectives on inclusion, the definitions we will use in this summary paper are as follows:

ECONOMIC INCLUSION

The state and practice of ensuring that all individuals in society can equitably participate fully in economic life and benefit from it, driven by public policy and stakeholder action.

FINANCIAL INCLUSION

The state and practice of ensuring that all individuals in society can equitably access and benefit from society's wealth, financial products and services, and interventions by the government, driven by public policy and stakeholder action.



LITERATURE REVIEW: THE STATE OF ECONOMIC & FINANCIAL INCLUSION IN CANADA AMONG YOUTH

A literature review was conducted to further investigate trends and crises (notably, and yet beyond, the COVID-19 pandemic) that are shaping exclusion in Canada. The aim was to gauge how we understand economic and financial exclusion, and what inclusion as policy and practice takes to be effective today and prepared for tomorrow. Thus, in support of Phase 2 research activities, the PPF All-In team commissioned a rapid review of existing literature in the following areas:

- Existing and emerging barriers including risk factors to the economic and financial inclusion of young people between the ages 18 to 29;
- The root causes of their exclusion, and;
- Promising practices on *how* to reduce the barriers and ultimately eliminate root causes, with a focus on three areas: impact of higher education, secure equitable employment and leadership opportunities.

Rapid review is “a form of knowledge synthesis that follows the systematic review process, but components of the process are simplified or omitted to produce information in a timely manner.” The findings were intended to provide an overview of an existing knowledge base and help inform the scope and formulation of questions for the focus groups.

The literature search was conducted for material published in the last 10 years (between 2012 and 2022). An academic search was done on EBSCO with various combinations of the keywords: economic inclusion, financial inclusion, economic exclusion, financial exclusion and Canada. Additionally, a grey literature search on key terms like youth, Canada, economic inclusion economic exclusion, financial inclusion, financial exclusion, root causes and gender equality was conducted.

Only research with a focus on Canada was included in the search. Although comparative studies by The Organization for Economic Cooperation and Development (OECD) were reviewed to extract data, reports

that focused on older people, financial capabilities and financial behaviours were excluded. Keywords such as economic growth, inclusive economies, inclusive innovation, inclusive growth and economic integration were also excluded from the search. As a result, we shortlisted approximately 20 reports and articles that specifically focused on the economic inclusion of youth in Canada.

Why focus on youth?

As mentioned earlier, a strategic decision was made to focus on the youth age group. In addition, our literature review revealed the following factors:

- "Youth comprised nearly 20 per cent of employees at a high risk of being impacted by automation in Canada, but only made up 13 per cent of the labour force"¹¹ (Lamb, 2016, p. 6)
- "Recent labour market strength has reduced youth unemployment to below 11 per cent, only the third time in the last 40 years that this has been achieved (the others being in 1989-90 and 2007-08) (Statistics Canada, 2017[8]). Unemployment remains elevated for the declining share of youth who have not finished secondary school"¹² (Barker, 2018, p. 32)
- "In Canada, young people aged 13 to 24 years comprise almost 20 per cent of the homeless population, with an estimated 35,000 to 40,000 homeless at some point during the year and at least 6,000 on any given night." (Thulien, 2019, p.118)¹³
- Additionally, according to the World Economic Forum (2020) investing in young people to help tackle skills shortages could provide a future-proofed way to recover from the economic impacts of COVID-19.

Why focus on youth aged 18 to 29?

While youth comprise the age group of 16 to 35 years, the literature review revealed that people aged 30 and above face additional issues as a result of being a parent that changes the nature of barriers they face in achieving economic and financial inclusion. Additionally, given the aim of engaging youth via focus group discussion, it was decided to include youth aged 18 and above to streamline the consent undertaking process. Thus, given the timeline of the project, the scope of the research was limited to youth aged 18 to 29 years old.

Education, employment and leadership

The initial proposal was to identify barriers to economic and financial inclusion faced by youth in the context of education, secure equitable employment and leadership opportunities. However, there was limited literature that was focused on leadership opportunities for youth. In some cases, it was suggested to include youth in decision-making, and youth were mentioned as "future leaders," but there wasn't much supporting

information. Thus, the scope of discussions in the focus group session was limited to the barriers faced by youth in accessing education and employment.

Key findings from the literature review

1. General trend

Overall, "Canadian youth are highly skilled, well-educated, entrepreneurial and arguably among the best suited to adapt to the complex skills required for the future of work." (Lamb, 2016, p. 6). The majority of young Canadians are well equipped to manage transitions between school, post-school education and work. More than 60 per cent of Canadians aged 25 to 34 in 2016 had completed tertiary education."¹⁴ (Barker, 2018, p. 32).

2. Vulnerable groups

As previously anticipated, vulnerable groups are more prone to economic exclusion, including youth with disabilities, homeless and transitioning out of homelessness, out of school or at risk of dropping out, minority youth, Indigenous youth, young mothers and women in STEM. "The committee [Standing Senate Committee on Social Affairs, Science and Technology]¹⁵ learned of particular groups at the greatest risk of exclusion: Aboriginal peoples, newcomers to Canada, people with disabilities, low-income households, other minorities (including religious, visible and sexual minorities) and the young and the old in Canada. The committee is also aware that individuals who are members of more than one of these groups have an even higher risk of exclusion." (Science and Technology Committee, 2013, p. 2)

For instance, "post-secondary education attendance remains much lower for those from low-income families, due primarily to differences in academic achievement and parental expectations (Frenette, 2007[110])."¹⁶ (Barker, 2018, p. 32)

Some groups have studies specifically on youth while others focus on the overall vulnerable population (e.g., being an immigrant, Indigenous people, etc.) without focusing specifically on youth. Additionally, compared to the vast amount of literature on what drives youth to the streets and what keeps them there, there is notably less empirical evidence on the experiences of young people who have left homelessness and attempted to integrate into mainstream society. (Thulien, 2019, p.118)

3. The effect of the pandemic

According to the World Economic Forum (2020,) "Young people are facing disruption to education and job opportunities and high rates of unemployment owing to the COVID-19 pandemic." OECD (2021) and ILO (2021) provide some insight into how youth need more support during/after the pandemic, but it is not specific to Canada.

- "Although job retention schemes have not been targeted specifically at young workers, they have been used more for young workers than for other age groups, reflecting the large share of young people working in hard-hit industries (in particular accommodation and food services and wholesale and retail trade)."¹⁷ (OECD, 2021, p. 3)
- "Four in 10 young survey participants believe that they could not easily access public benefits if they needed them. The most-cited reasons are ineligibility for public benefits (60 per cent), difficult application process (57 per cent) and unfair treatment (46 per cent)."¹⁸ (OECD, 2021, p. 10)
- "In high-income economies, employment levels amongst young women and men fell by more than five times as much as they did amongst their adult counterparts."¹⁹(ILO, 2021, p. 4)
- "Global estimates reveal that the employment loss for young people in 2020 (negative 8.7 per cent) translated into a similar increase in inactivity and very little change in global unemployment. This indicates that the unemployment rate provides only a very partial insight on the impact of the COVID-19 crisis on young people and the need for broader monitoring of labour market outcomes."²⁰ (ILO, 2021, p. 7)
- "Studies indicate that immigrant youth [in Canada] tend to experience high levels of unemployment and lower rates of labour market attachment. In addition, immigrant youth experience insecure precarious employment, and they tend to be employed in lower-wage jobs."²¹

4. Examples of barriers to economic inclusion and/or factors that create economic exclusion:

While there are several barriers that increase the chances of youth being economically excluded, the literature review indicated two key factors that create economic exclusion:

(a) Structural and systemic inequalities: While poverty, pay inequality, gender gap, climate change and social and demographic shifts contribute to structural and systematic inequalities, they aren't specific to youth and can be applied to all age groups. Some examples include:

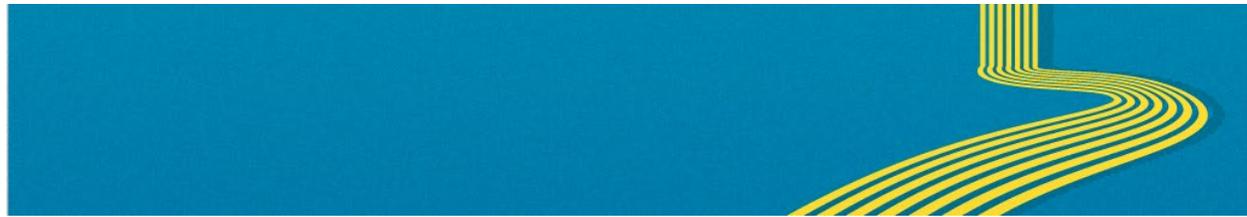
- "A great deal is known about the social structural inequities associated with young people entering and remaining entrenched in homelessness (e.g., intergenerational poverty, childhood abuse, inadequate education and limited employment opportunities), but much less about how to sustain transitions off the streets and facilitate meaningful socioeconomic inclusion. Findings from the handful of longitudinal studies examining the life trajectories of young people after they have become 'successfully housed' are concerning — most remain socially and economically excluded, struggle to shake off identities of homelessness, and [are] just one misstep away from returning to the streets. Moreover, evidence-based solutions designed with the primary aim of addressing inclusion-related challenges among this population are scarce" (p. 2) Thulien (2019, 2021)

- “Worsening economic opportunities for youth (e.g., Carrick 2012) that parallel macro economic trends leading to employment freezes and job downsizing, rising tuition and housing prices, and a recent targeting of youth in Canadian laws and policies that may exacerbate age-based discrimination” (Lightman, 2012, p.138) may contribute to these structural and systematic inequalities.
- “Despite remarkable determination, their lack of social capital and mainstream know-how combined with other structural inequities such as stigmatizing societal views on homelessness and challenges to earn a living wage, made social integration extremely challenging. As a consequence, their fragile sense of self was constantly being eroded by structural inequities that left them feeling stigmatized and exhausted.” (Thulien, 2019, p.120)

(b) Insufficient levels of identity capital

Identity capital refers to the set of internal resources that people draw on to move forward when life becomes challenging. “These identity-based resources include a sense of purpose and control, along with self-efficacy and self-esteem, and are shaped through socially constructed messaging. In other words, our notions about who we are and what we are capable of becoming are formed by the explicit (what people say) and implicit (where we live, our social class, race, gender, etc.) messages we receive” (Thulien, 2019).

“The literature review indicates that a barrier to achieving economic inclusion for youth includes “insufficient levels of identity capital needed to renew personal agency in the face of massive structural constraints.” (Thulien, 2019, p.120). Identity-damaging views that may be informed by the messages they received from society may do more damage to young people. Examples were found that indicated that youth with low identify capital are more likely to give up and take the path of least resistance when faced with adversity — a sort of learned helplessness— while those with high identity capital tend to persevere in the belief that they will eventually overcome the obstacles. This could also be applied to instances when youth are trying to enter the labour market at a time when job requirements are more complex and entry-level jobs risk automation or when underemployment, part-time and precarious work are becoming more prevalent (Lamb, 2016, p. 2)



FOCUS GROUP DISCUSSION: EXPERIENCES OF ECONOMIC & FINANCIAL INCLUSION IN CANADA AMONG YOUTH

Following the rapid review, a series of focus groups with youth were conducted in November 2022 to develop deeper insight into the strategies youth are using to tackle exclusion. The key themes that comprised the core of the questions asked to the participants included:

1. What are the views and life experiences of those who overcame (or are overcoming) financial and economic barriers to inclusion in their transition to educational/employment attainment, despite having come from disadvantaged backgrounds?
2. What motivated or inspired the interviewees to persevere through barriers (internal locus of control)? What, if any, relevant lessons can help inform policy recommendations?
3. What external socio-economic conditions contribute to better inclusion? What, if any, relevant lessons can help inform policy recommendations?

Along with participation in the focus groups, youth were also invited to complete a storytelling survey that provided them with an opportunity to further expand on their lived experiences. This report provides an overview of the findings from both the focus groups and storytelling and provides insights about the lived experience of youth experiencing lack of financial and economic inclusion.

PARTICIPANTS' RECRUITMENT

A database of 50 Canadian youth-focused organizations was assembled. Based on the findings of the literature review, 28 organizations were shortlisted and contacted given the relevance of the nature of their work. Advisory Council members were also contacted to help find participants for the focus group discussion. Twelve organizations responded to the request and ultimately, four helped us generate interest among youth to participate in the discussion. Thirty-nine youth expressed their interest in participating in the focus group discussion via a Google form that asked a range of questions starting from their age,

geographical location, the vulnerable groups they associate with and whether they consent to their stories being used for research purposes and as a composite profile for the website. Participants who did not consent to their stories being shared were not selected for the discussion. A detailed and simplified FAQ was circulated to participants before they applied to become a part of the focus group discussion. Finally, 25 participants from six provinces attended the focus group discussion, and 21 submitted the storytelling survey. It should be noted that the recruitment process was not aimed at getting a sample that represents the youth population of Canada at a federal level. Recommendations from the youth on supports and resources that can reduce barriers are presented, and questions for further consideration are posed.

BACKGROUND

While we consider quantitative data to be an essential input into the research, we believe that the qualitative aspect of listening to and amplifying the voices of people who are disproportionately affected by inequities is also a vital design principle to All-In. Therefore, we deployed human-centred design tools — including surveys, focus groups and storytelling expertise — to capture and distill experiences related to economic and financial inclusion faced by our target demographic (youth) in relation to higher education and employment. Findings from the rapid review identified that structural inequities were more pronounced in demographics characterized by:

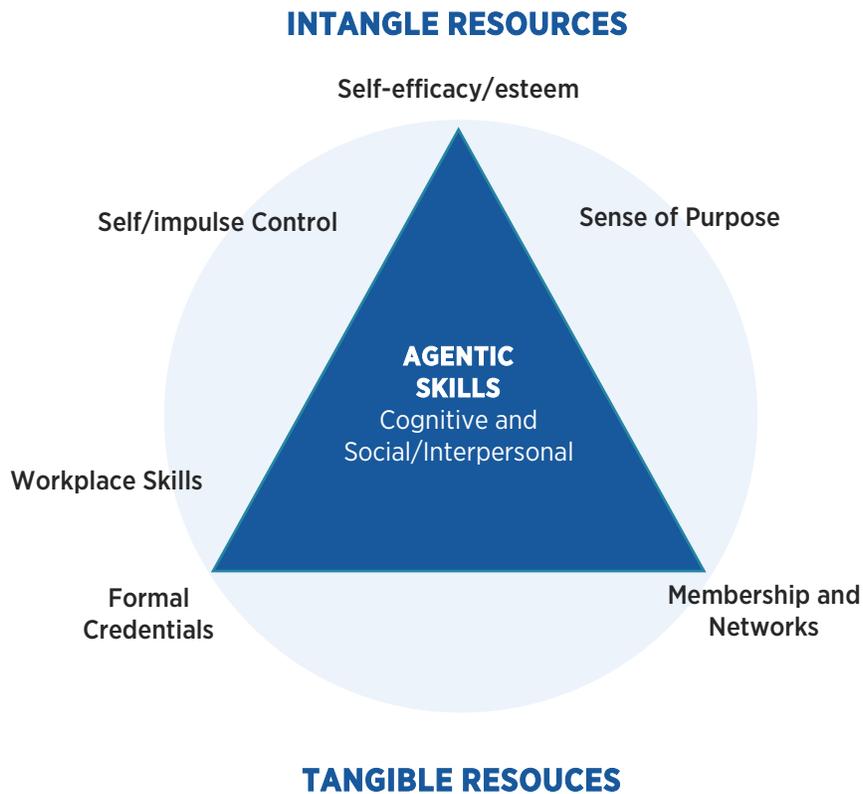
- Female and non-Binary gender, LGBTQ2S+, disability, newcomer, racialized, and Indigenous youth;
- Vulnerable youth including those homeless or transitioning out of homeless, out of school or at risk of dropping out, under or unemployed and youth who faced adverse childhood experiences.

In addition, our literature review uncovered that there are differences in approaches to financial and economic barriers: Financial inclusion is seen as a subset of economic inclusion, and as such, barrier reduction practices are viewed as tactical or transactional. Economic inclusion is seen as a subset of social inclusion, and as such, barrier reduction practices are foundational, upon which other strategies and tactics can be built and strengthened.

Within the realm of foundational practices, our literature review uncovered a lesser-known concept that goes hand-in-hand with structural inequities — *identity capital*,²² - in different contexts, such as the educational system or the workforce.²³ People can draw on these internal and external resources to adapt to their surroundings and contexts, overcoming barriers and taking advantage of opportunities.²⁴

The Identity Capital Model includes both tangible resources (like formal credentials, skills, memberships and networks) and intangible resources (like impulse control, self-efficacy and self-esteem and sense of purpose). These resources can be used in various contexts and arenas (called Identity Markets in the model). These contexts and arenas include job markets, social inclusion and social status, to name a few.²⁵

Figure 1. Identity Capital Portfolio²⁶



Using the findings from the rapid review as a foundation, the focus group questions and storytelling surveys were designed to corroborate, and further explore key concepts.

METHODS

This project utilized qualitative methods to gather information from youth on personal lived experiences regarding barriers and facilitators to financial and economic inclusion. Youth were selected to ensure participants represented various backgrounds and vulnerabilities, such as gender and sexual orientation, Indigenous, newcomer/immigrant, youth living with disabilities and youth who have experienced homelessness or financial duress.

Focus groups

Youth from a variety of backgrounds between the ages of 18 and 27 were invited to participate in the focus group. Two 90-minute virtual sessions with a group of youth (who attended both focus groups) were conducted. Both sessions were audio-recorded and transcribed using the meeting software. In addition, the recording of the Zoom chats from the focus groups were also used as a data source.

Storytelling

As a way of amplifying youth voices and getting further details on personal lived experiences, a storytelling survey was developed and sent to participants following the focus group sessions. This survey asked seven questions about what was hard about getting a job and/or education, what happened as a result of those difficulties, what recommendations they would make to policymakers, etc. Participants had the opportunity to answer any or all of the seven questions in 1000 words or less, and were given a week to complete the survey. It must be noted that the data collected from the focus group discussions and survey were used only for internal research purposes. Participants were made aware of the use of this in the FAQ and the form that was used to recruit them.

Analysis

All qualitative data for this project were analyzed using thematic analysis, as described by Braun and Clarke (2006).²⁷ Thematic analysis is a research method for identifying, analyzing and reporting themes in qualitative data. An initial reading of the qualitative data was conducted by the research consultant and an initial coding frame was developed based on the findings from the literature, as well as codes related to the project's specific research questions. Key concepts from the Identity Capital Model were applied across the data, along with emergent codes outside of the model.

The researcher then proceeded to apply the coding frame to the combined qualitative data sets (focus group transcripts and storytelling responses), which were subsequently analyzed for themes. Themes were then reviewed and discussed with the project team, in addition to assessing against the focus group facilitator's reflections prior to report write-up as a means of validation.

Each storytelling survey was assigned a participant identifier, and then catalogued together with all coding into an Excel spreadsheet. This allowed for production of graphs and pivot tables to capture some basic summary data of demographics and frequency of different codes used in relation to participant demographics.

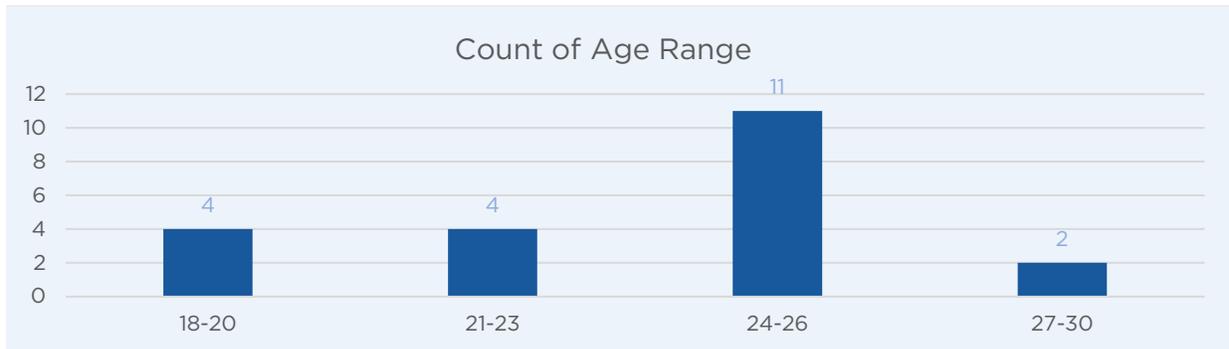
Limitations

The purpose of using data collection methods like focus groups and storytelling are to better understand perspective and reveal potentially hidden knowledge. For this reason, a degree of caution must be used when reading about the frequencies of responses. Quantifying qualitative data is a difficult exercise, as so often the nuances and complexities in people's stories cut across simple categories and are intertwined in multiple concepts and meanings. As such, there can often be multiple codes applied to the same thread of data to capture those complexities.

FINDINGS

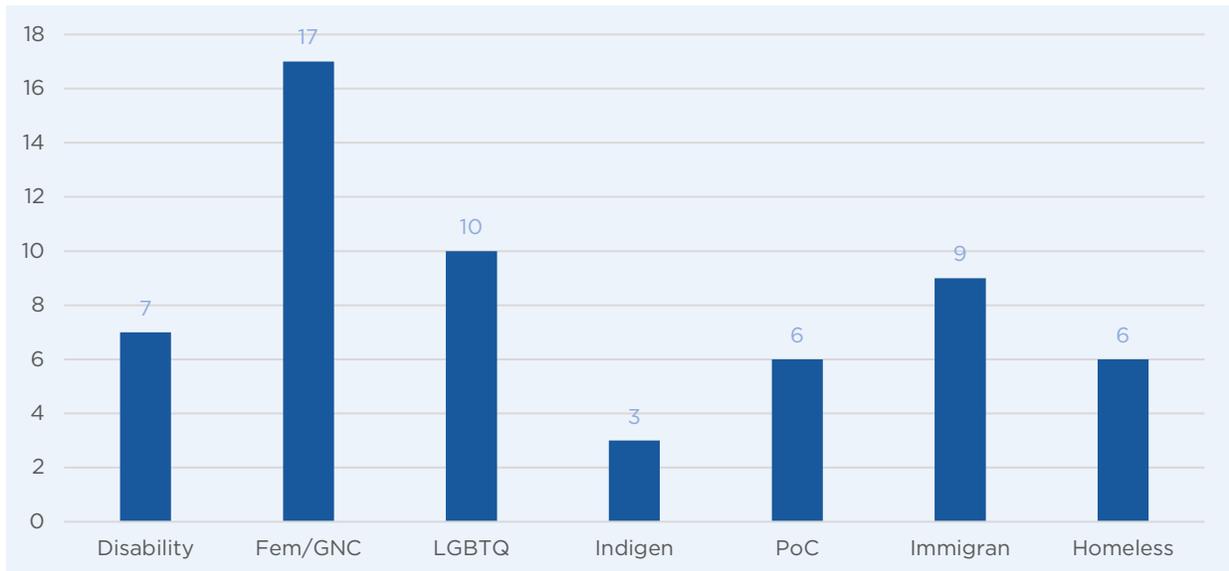
The following section discusses the findings from the focus groups and storytelling surveys. Regarding this focus group participation, there were 25 youth who attended the Nov. 7, 2022 session, and 21 who attended the second session on Nov. 10, 2022. There were 21 responses to the storytelling survey, with the vast majority of those participants identifying as female or gender non-conforming. The average age of storytelling respondents was 23 years, with only three individuals as young as 18 and two individuals as old as 27.

Figure 1. Age ranges



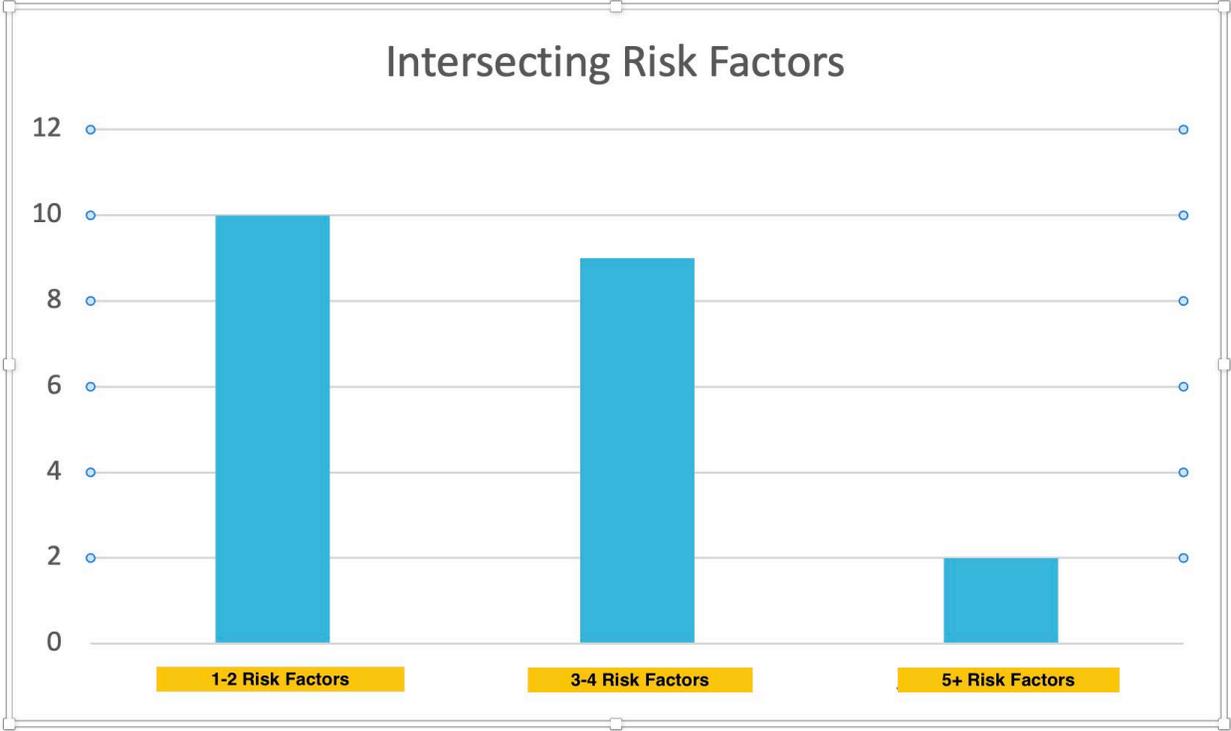
The chart below summarizes the demographics of the storytelling participants.

Figure 2. Demographics

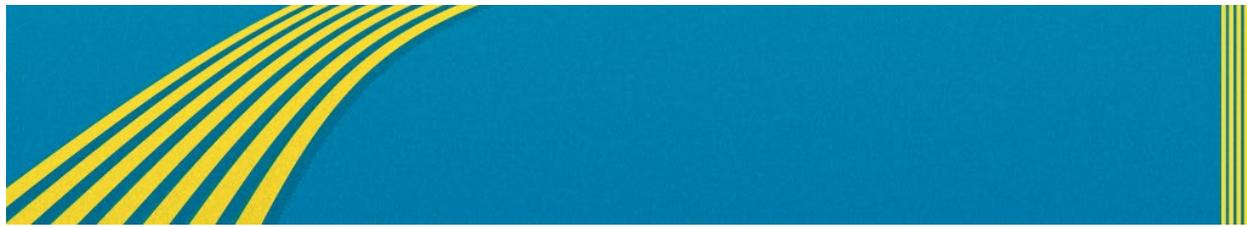


As seen in the graph below, there were multiple risk factors represented in the data, with most participants reporting one to two of the listed risk factors as being applicable to them.

Figure 3. Risk Factors



Of the codes used to analyse the data, “networks and memberships” was by far used the most, followed by self-efficacy/esteem and then financial literacy and skills.



WHAT ARE THE BARRIERS TO ACCESSING EDUCATION & EMPLOYMENT FOR YOUTH?

Storytelling and focus group data are combined to inform each finding. The nature of barriers from participants' lived experiences are explored in greater detail below.

EXPLOITATIVE AND PRECARIOUS JOB MARKET

Participants talked about the exploitative nature of the job market, citing the prevalence of unpaid positions, offers of employment without any employment contract, and positions that require higher level training while paying entry-level wages. One youth wrote about a position they had where their employment contract stipulated that off-site work and overtime would be at the sole discretion of the employer, without the youth having the right to refuse. The contract also outlined that the youth was not allowed to seek employment elsewhere, despite the position not paying a living wage.

A youth stated:

"Management was not responsible and overworked me to the point where I couldn't take a lunch break and eat."

Another focus group participant stated:

"At the very beginning of my working life, my employer would refuse to pay me at a higher rate when working holidays, and I simply couldn't say anything out of fear of losing my job and not knowing how to legally back myself up. Now I feel so ridiculous that I didn't say anything but it is a reality — youth are at a disadvantage when it comes to this."

Precarious employment was further discussed in the stories as well, with participants talking about how even with a "job," their ability to rely on income was uncertain. For example:

“I think in the past year I’ve had a lot of experiences with my...jobs; no one actually giving me health benefits, no vacation, no sick leave — nothing. You know, I don’t even have a contract. And then suddenly people deciding that my job was different or giving me zero-hours contracts when I had no insurance that I would even get hours...I really think it’s because I’m a youth, you know? They feel like they can kind of take advantage of you.”

While precarious work without security or benefits is endemic across economies, youth may be especially affected given their age and limited experience in the workplace regarding worker rights and employer obligations.

A participant stated:

“Knowing our legal work rights is important. Some of my friends have been wrongly taken advantage of by their employers but realized [the issue] when they reviewed the provincial labour regulations. I don’t know where there is accessible and easy information regarding it because reading through the labour laws can be intimidating.”

DISCRIMINATION AND BIAS

Several youth discussed the discrimination they experienced while searching for employment, ranging from disparaging ideas about young people to more systemic biases toward youth with intersecting social identities. Several participants pointed out that older individuals in the workplace often have negative perceptions of younger workers, seeing them as *“flighty, selfish and/or lazy.”*

In addition to age, other social identities, such as sexual orientation and race, can increase the barriers faced by youth. This is further explained by one youth in the focus group who identified as bisexual and who has experienced discrimination in securing a job:

“Myself and three other friends applied [to a job]. We all got interviews immediately after applying. We all said I was like the most qualified and I would easily get it. But when I went into my interview, the guy who interviewed me seemed very surprised when he first talked to me...and then after the interview I never got any communication saying I got the job, even though my three friends got responses that same night within hours saying they all got the job.”

Another participant stated:

“There’s so many moments where we feel discriminated against but can’t get concrete evidence of people doing so. So, people deny discrimination. They mistake those affected as being whiny or victimizing themselves, which makes [people bringing claims forward] feel even more

isolation. It's hard to reach people who face barriers that can't even be universally acknowledged."

The reality of discriminative workplaces places added strain on youth with multiple intersecting identities. For example, one participant discussed feeling more pressure as a BIPOC youth to dress and behave in an *"even more exemplary way"* to get treated the same as white individuals.

INTERGENERATIONAL IMPACTS OF FINANCIAL INSECURITY

One of the most common influences on education and employment attainment from the focus group participants was lingering attitudes and beliefs from early family networks and experiences with financial insecurity. Multiple participants talked and wrote about growing up in homes where parents might have limited to no education and low-paying or precarious employment. These foundational developmental experiences appear to have affected youth and their ability to access education and employment. As explained by one participant:

"Gaining access to education itself was very tricky just because my mother never went to high school. My dad died when I was young. There was no one when I did graduate high school. That was the end all, be all — you know, you're done, you don't need a further education. So, things like filling out a student loan application- I didn't know how to do that, and it felt so daunting that I literally put it off for years. "

Another focus group participant stated:

"I remember being very aware of money from the time I was a conscious person. I was four years old, three years old, worrying that we weren't going to make rent... And we were taught from a very young age not to answer weird numbers because those will be debt collectors."

Many of these youth grew up in situations where they were expected to contribute to their families' finances in order to make ends meet. These pressures and realities exacerbate barriers for vulnerable and marginalized youth, as described by one individual:

"To me, to realize how taken for granted it is to have those outlets in your family, because everybody [else] could call their parents if they ran out of money on their student loan or if they needed support."

These foundational experiences with financial insecurity have resulted in many of the youth feeling a degree of fear and anxiety related to finances and financial security. As explained by one participant:

"Because of how my family struggled to make, maintain and manage money, I think it was the core influence that made me have an unhealthy relationship with money."

For some of these youth, coming from families with financial insecurity has resulted in them having to put themselves in financially insecure positions. Moving out at a young age or having to access student loans (which places youth in debt before ever starting a job) are all impacts of generational financial insecurity.

Financial literacy skills were mentioned in stories by almost half of the youth as something they struggled with as a result of the contexts and relationships in which they grew up. The topic of financial literacy skills will be addressed further in the recommendations from youth section of the report.

STRUCTURE OF MODERN JOB MARKETS

Most participants talked about harsh realities of the modern job market, specifically regarding living wages in relation to experience and skills. Youth pointed to the fact that most jobs require a minimum of one to two years of experience, and as one youth said, *“how are you able to gain experience in the industry if no one is willing to hire you?”* One participant described job searching for more than four months, applying to as many as eight jobs a day. Over time, this youth went from applying for jobs in their field to any position they thought they would have a chance at getting.

A couple youth wrote about the fact that even with an education, that is not enough to increase job prospects or possibilities. As explained by one participant:

“When I was searching for jobs, most of them required a master’s degree or higher level of education, multiple years of experience, or even professional references.”

Another youth stated:

“I feel as a young person with limited experience, I find myself looking more for jobs that will accept me rather than jobs that I desire/want.”

Another focus group participant stated:

“If you’re going to put yourself into debt for getting that education or training, you need to be able to see that you’re going to get a job from it and that it’s going to be worthwhile. And a lot of times that’s really hard to be able to see these days. A lot of people I know are in a lot of debt from their university or college experiences and they’re not able to get a job out of that.”

Even a graduate degree may not be enough to secure employment with a good wage. One youth described a recent posting they had seen for a social worker position, which required five years of experience in addition to a master’s degree. The posted salary for this position was \$45,000/year.

A youth stated:

“To my family’s understanding, an education is seen as an immediate gateway into securing one’s financial future. However, as most of us who are recently graduated soon realize, a degree sometimes does not do much in increasing job prospects and possibilities.”

Geographical context also played a role for some participants in creating barriers for youth in accessing education and employment. A couple of participants mentioned that living in big cities can impact access to jobs that pay enough to live (e.g., Toronto). In other cases, the availability of jobs in a particular field can be limited in certain contexts. This is further explained by one participant in the storytelling survey:

“Definitely once I graduated from Assiniboine Community College with my diploma in interactive media arts, the job market was really bad and competitive, especially in Winnipeg. So, I struggled to find a job...I didn’t end up getting a job in that field, I switched fields and went to be a student at UofM. There should have been better entry-level positions for that industry. “

ACCESS TO ACCOMMODATIONS

Accessibility of education and employment was noted by many participants as being a significant barrier. For example, participants with disabilities wrote about the challenges they faced with accessing the kind of educational and/or training programs they wanted and needed. As explained by one youth:

“Post-secondary education and training felt like a tightly closed door to me, so I learned not to raise my sights high at all.”

Another participant stated:

“One of the things that made it hardest for me to continue education was issues with my mental health. I regret to say that the university did not make mental health support accessible to me, and I struggled greatly in learning how to balance my internal issues and my academic obligations.”

Support and accommodations for mental health issues were also noted as a barrier to accessing education and employment opportunities. Youth with mental and/or cognitive disabilities felt that because they didn’t have an obvious physical disability, they couldn’t access the kinds of accommodations they needed to be successful. A focus group participant stated:

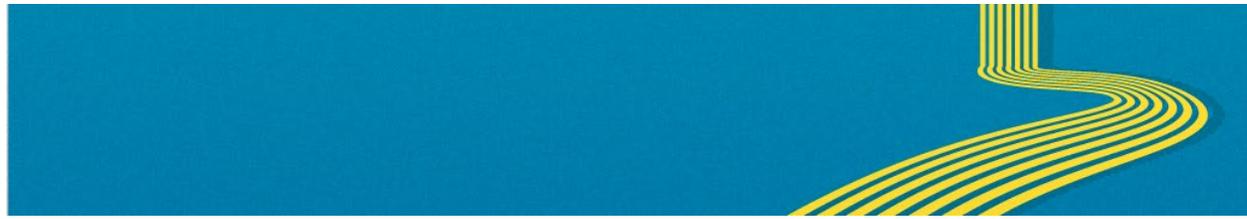
“I think the biggest barrier I have experienced in education and in employment is going to be about mental health as a disability. So [a] lack of recognition of mental health issues as being disabling. They’re not really recognized as being [a disability] ... or something that would need accommodations.”

Youth with cognitive disabilities, such as ADD or Autism, felt that certain job types were not accessible to them. Jobs that require sustained attention or long-periods of sitting were viewed as not even feasible to consider, leaving youth who are not neurotypical facing increased challenges to access.

COVID-19 PANDEMIC

The impacts of the COVID-19 pandemic were felt worldwide and in a variety of ways. Youth are no exception to this, and several pointed to the pandemic as a barrier to accessing employment. Participants wrote about being jobless for a good portion of the pandemic contributing to increased stress and poor mental health.

The pandemic not only posed a barrier to employment but continues to impact access to opportunities. One youth wrote in their storytelling survey that *“After the pandemic...it was really hard to find employment of any kind.”* Several youths felt there was increased competition amongst new grads for available jobs, with little access to support or resources to navigate those realities.



RESOURCES AND SUPPORT TO HELP YOUTH ACCESS EDUCATION & EMPLOYMENT

Despite the number of structural and systemic barriers facing vulnerable and marginalized youth, the focus group and storytelling data identified a number of resources and supports that help youth overcome those barriers to accessing education and employment.

INTERNAL RESOURCES

Multiple participants spoke about building and relying on their own sense of self-efficacy and self-confidence to help them overcome barriers to accessing education and employment. For example, one participant wrote about how being proud of their achievements — regardless of how big or small — helped them build a sense of confidence in their abilities. Another participant wrote about how they worked to reframe their disability, as explained below:

“My disability has been the biggest defining factor to overcome in my life. Growing up, I hated it and I hated myself because of it. As I grew into adulthood, I learned to embrace it as a symbol of my strength and the hurdles that made me the compassionate and driven person I am. The disability makes everything I do remarkable and pushes me to fight harder and be an advocate for others.”

Having a sense of purpose and having the confidence to self-advocate was noted in several of the stories. Several youths wrote about how they purposively worked to build confidence in their abilities by seeking out opportunities that might push them out of their comfort zone, which is explained in further detail by one focus group participant below:

“I started off with virtual opportunities to help build up confidence and overcome my social anxiety (or at least help me feel more comfortable in group settings). As I built up my experiences, not only did I feel more confident in my skills, ability to succeed and obtain new opportunities, but it made qualifying for those new opportunities easier.”

The importance of building “*soft skills, such as communication and teamwork*” were also viewed as being a critical resource in accessing employment opportunities. Internal resources such as open-mindedness, flexibility and versatility were also mentioned as internal capacities to be leveraged in overcoming barriers.

SOCIAL CONNECTIONS, NETWORKS AND MEMBERSHIPS

By far the most commonly noted resource by participants were personal, recreational and professional connections, networks and memberships. Youth repeatedly pointed to the connections and networks in their life that helped them build confidence, feel included and access employment opportunities. A participant stated:

“One thing that has helped me build confidence and resilience in life is being a part of the community which understood how my lived experiences and reality affects my life and extended endless support and grace throughout my education and as I was entering the workforce.”

Participants discussed the variety of networks and connection opportunities that supported them in accessing education and employment. Joining clubs (either through school or the community), building volunteer experience, using social media sites (such as LinkedIn) and developing relationships with mentors were all mentioned as invaluable tools to increasing access to education and employment opportunities.

PROGRAMS FOR YOUTH

Many participants discussed experiences in specific programs that they attributed to their success. Some of these programs were province-specific, for example:

“This really makes me grateful for the CEGEP system in Quebec, as there is the possibility to be trained for professional positions (e.g., nursing, architecture, vet technicians, etc.) very affordably.”

Other youth pointed to mentoring programs targeted to youth as being particularly useful in building many intangible skills, such as confidence, esteem, etc. Being connected to mentors allowed youth to strengthen post-secondary applications and become aware of community resources for employment training.

A couple of participants spoke about experiences in programs that, while not specific to education or employment, were focused on building leadership and community involvement. One example includes a program called *Leave Out Violence (LOVE)*, a youth violence prevention program operating in several provinces across the country. Benefits of being involved with the program are explained by one focus group participant:

“Something that helped me build my confidence and resilience in life has been definitely been a youth leadership program called Leave Out Violence (LOVE)... They provided the space and

freedom to express myself or even the space to not express myself. They really let you take things at your own pace while also making you feel welcomed and supported... I was able to make connections and attend amazing events that connected me to like-minded people that I could relate to and vice-versa."

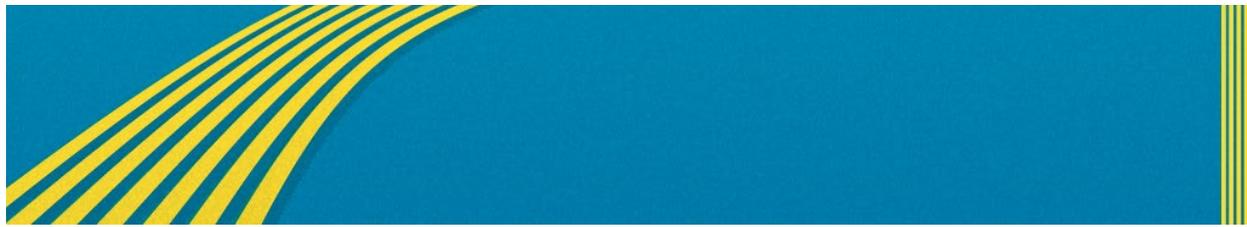
COVID-19 PANDEMIC

While not a support or resource, data shows that the COVID-19 pandemic facilitated education and employment pathways for some youth. One participant explained how the pandemic provided an opportunity to re-think career options:

"The pandemic was also a time to look at what skills I was missing for my future career and allowed me to find new opportunities to pursue learning these skills. My entire career trajectory changed after getting involved with these new organizations."

For youth with disabilities that prevented them from accessing more mainstream options, the pandemic opened up opportunities to post-secondary programs that might not have been otherwise feasible. One example is a participant who knew there were opportunities for legal careers in their area, however, couldn't access an appropriate training program until COVID-19 shifted learning and training to online:

"I found a passion, as well as a niche, for legal representation in our area. I then began searching for post-secondary programs that would fit me and help me break onto the legal frontier. The COVID pandemic actually opened the doors to the college paralegal program, which prior to COVID had never been available online [but now was]."



RECOMMENDATIONS FROM YOUTH

Participants had many recommendations in both the focus groups and the storytelling surveys regarding increasing access to education and employment for young people.

1. Build financial literacy and skills for youth

This was by far the biggest recommendation offered by youth. For some, their own experiences growing up with financial insecurity made them realize they not only had limited skills with finances but were fearful of money.

Other youth pointed to the need to teach financial education and literacy in secondary schools in an accessible and de-mystifying way. Youth want knowledge around things like budgeting, managing finances and ways to grow savings (e.g., tax-free savings account).

2. Increase availability of community-based banking and financial services

A couple of participants spoke of wanting community-based, credit union-type banking alternatives. For some, formal banking institutions are intimidating and overwhelming. Youth also want to be able to access financial skill-building courses through community-based organizations. Offering these programs in easy-to-understand, accessible ways was viewed as necessary.

3. Develop and distribute accessible information on legal work rights

Given the degree that youth are exploited in their workplaces, knowing about legal work rights was mentioned as important. Having easy-to-understand information on the provincial labour regulations or youth employment advocates would help to address this barrier. Furthermore, efforts to ensure workplaces are held accountable for exploitation practices are needed.

4. Increase the availability and promotion of youth-focused employment programs

While youth programs were viewed as helpful in accessing employment, focus group and storytelling participants want more of them offered in a wider geography (such as in rural areas, not just urban centres) and at low to no-cost. While these programs need to be promoted widely, youth specifically pointed to marketing programs to people starting in secondary schools to help youth before they struggle in the job market. Many participants commented on the way job postings ask for experience, even for an entry-level job. Having programs that can help match up youth with no experience whatsoever with workplaces that are willing to take on people, train and provide them with experiences was noted.

Access to mentors was also an important recommendation made by youth, in some cases for education but mostly for employment opportunities.

5. Policy changes to income and social support programs

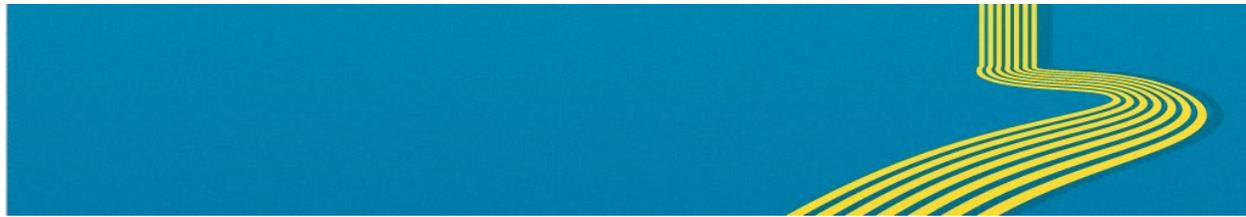
Youth spoke about how restrictive income allowances create barriers for marginalized youth and families. For example, one participant discussed how growing up, once their mother got a job, their income would become too high to access certain social support programs, like free child-care. The reality is, the income bar is set so low that it's an impediment for people wanting to work, because as soon as they do, they are cut off from the other income and social supports that they need to support their families.

Participants with disabilities also pointed to the barrier that restricted income allowances create. For example, one youth wrote that everything they made through their business was deducted off their ODSP (Ontario Disability Support Program) payment. This effectively cancelled out everything they earned, making it difficult to tackle debt or plan for the future.

One change that was mentioned in the storytelling survey was "Free post-secondary education. Period. If most of EU can do it, why shouldn't Canada?"

6. Focus on poverty prevention initiatives

Several youths commented about the cycle of poverty and the need to break that cycle. Poverty is a significant root cause of social and economic exclusion, so efforts to prevent family poverty can help ensure that youth are not excluded from pathways to education and employment. Promoting the adoption of upstream initiatives, such as better school programming, free breakfast clubs and accessible mental health resources, were just a few of the areas suggested.



CONCLUSION

As seen from our research in Phase 2, barriers to education and employment are complex, and in some ways, intertwined. For example, characteristics of the job market (such as precarious and exploitative employment, contract work, access to accommodations, etc.) existed before the COVID-19 pandemic, but were also exacerbated by it. These views expressed from youth in the focus groups and storytelling surveys also corroborate findings from the literature identifying the structural and systemic barriers faced. In addition, the focus groups also pointed out an important fact that was not so evident in the literature review: Youth are nested in family networks and histories where financial insecurity has contributed to attitudes and beliefs related to money and education. This finding is important because it pushes us to realize that these young people are coming up against barriers from complex histories that impact their internal and external resources and capacities.

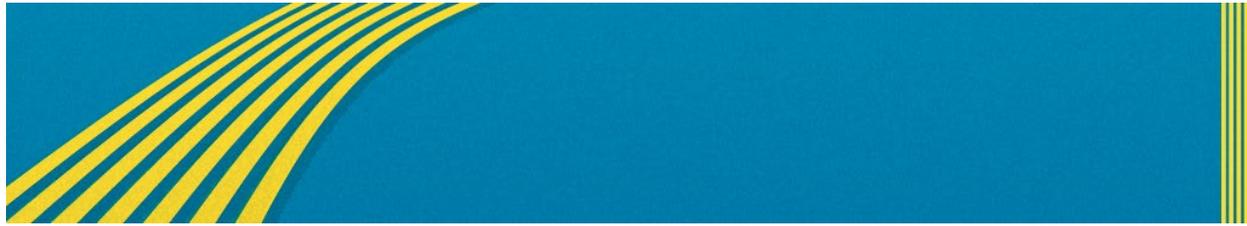
The barriers identified in this report can all be viewed as **root causes** of financial and economic exclusion. Often, policy and program solutions are designed to address the symptoms of the problem rather than the source of the problem. The issues faced by youth regarding education and employment are framed as individual issues or problems as opposed to structural or systemic issues. In addition, the qualitative data corroborate elements of the Identity Capital Model, demonstrating that both intangible resources and capacities (such as self-efficacy, esteem, confidence and sense of purpose) and external resources (like programming, networks, social connections and memberships) are invaluable in creating pathways to economic and financial inclusion. Through the data, we see youth using their resources and capacities to adapt to their environments (including during the pandemic) in ways that help them overcome obstacles and take advantage of new opportunities.²⁸

Thus, the results demonstrate that certain forms of personal agency and internal/external resources can help youth create alternative pathways and take advantage of opportunities. They also highlight that youth need a wide range of personal, social and economic resources to manage transitions and diverse socio-economic contexts.²⁹

The Advisory Council was also presented with the findings of the literature review and focus group discussions. The members were asked to provide feedback and recommendations on the further areas of research of the project. The recommendations included contacting employers to understand the challenges they face in employing youth, barriers that emerge with the lack of proper implementation of youth-focused programs as opposed to the nature of these programs, and focusing on a more individual-centric approach to financial literacy among others.

With these findings in mind, the next phase of All-In project should research and put forward actionable and practical policy measures that can address one or more root causes of economic and financial exclusion — in other words — policy solutions that move beyond seeing exclusion as a result of individual choices. Below is a list of foundational questions that could form the basis of scope in Phase 3:

1. What further research is needed to help us better understand what practice, program and policy levers for change exist?
2. What are additional ways (beyond mentorship and formal programs) to help youth build social, cultural and identity capital? What recommendations provided by youth can we build upon?
3. How can we build more partnerships between youth-serving employment programs, secondary and post-secondary institutions, and workplaces?
4. Financial literacy was identified as a major challenge by many youths. What strategies and practices would you recommend can address this gap?
5. What support exists for the development and implementation of prevention of economic and financial exclusion initiatives?
6. How we can address the issue of exploitative and precarious job markets?
7. For root causes of financial and economic inclusion, how can we address the source of the problem (versus symptoms)? We know that economic exclusion not only impacts individuals and their chances of success, but also impacts the health and stability of their families, whole communities, and even national prosperity.



APPENDIX: PROFILE COMPOSITES

The below profile composites attempt to map the journey of an individual with various risk factors and in different geographical locations in accessing education and employment. It provides a snapshot of their current experience and future opportunities, given the support and the belief they use to manoeuvre their pathway to economic and financial inclusion. It must be noted that these composites do not represent any one individual's journey.

Profile Snapshot

Average ages – 21-26

Demographics – One vulnerability (Female or gender-nonconforming)

Geographic – New Brunswick/Quebec/Ontario

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“Don't be afraid to ask. It doesn't matter what for, just ask. Whether it's a question or it's for support. Raise your hand and ask. Being afraid of seeming weak will never allow you the growth and support you deserve.”

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	Education (Entry)	Education (Stay)	Employment (Entry)	Employment (Stay)	Supports	Agency	Beliefs
Current Experience	“I regret to say that the university did not make mental health support accessible to me, and I struggled greatly in learning how to balance my internal issues and my academic obligations.”	“My family always placed emphasis on education. Although I am endlessly grateful to have their support, sometimes it makes me feel immense pressure on securing a well-paying job following graduation. To my family's understanding, education is seen as an immediate gateway into securing one's financial future. However, as most of us who are recently graduated soon realize, a degree sometimes does not do much in increasing job prospects and possibilities.”	“When I first started searching, I originally was relatively optimistic and thought I might be able to find a position closely related to my field. However, over time I began to lower my expectations and apply to different jobs, until eventually I started applying to any position I thought I would have a chance at getting.”	“After the pandemic, From October 2021 - April 2022. It was really hard to find employment of any kind. It was a tough time I felt really alone, went through a depressive period as well. Social support to help with employment would have been nice.”	“Finding mentorships, a therapist, a psychiatrist, and friendships that are supportive and enriching to my life. Without the support and the network that I've built for myself, I wouldn't have had so many opportunities for job training, development, experience and skills that I now have today.”	“Every person brings something different to the table. I am a powerful woman that holds such a unique valuable perspective... I don't let anything hold me back... I have accomplished so much in my short time, and I will always continue to fight for a stronger, more stable future for myself, my son, my home and my business.”	“There are a lot of unspoken rules about money in my family due to their debt and pride which can make things hard to navigate. I remember applying for financial aid when I applied to McGill and I had to ask them a lot of uncomfortable questions. I could see they were embarrassed and it made me feel worse that I was going to spend such a large amount of money on something- even if it was my education.”
Future Opportunity	“Free post-secondary education. Period. If most of EU can do it, why shouldn't Canada?”	“My various extracurricular roles in university have allowed me to develop the skills needed to be in the leadership positions and career that I didn't learn during my actual degree. This also helped my confidence in leading groups of people and having my voice heard without fear of rejection.”	“I always felt very frustrated when I apply for 'entry-level' roles but saw that the requirements was still 1-2 years of experience necessary...I overcame this by assessing the job posting requirements against my own qualifications and looked for existing gaps. I would then speak with my mentors on opportunities that can help me address and fill in those skill gaps.”	“The pandemic was also a time to look at what skills I was missing for my future career and allowed me to find new opportunities to pursue learning these skills.”	“Often in policy making there are conversations around deserving and undeserving poor. Children cannot be undeserving. If we want to break cycles of poverty and provide everyone with similar benefits, we should by investing in better school programming.”	“Eventually, I came to a realisation that regardless of my situation I deserved a life of joy and achievement and that meant recontextualizing my existence. I took pride in all my achievement little or otherwise, and became more considerate of my self and my abilities, turning weaknesses to strengths and most importantly being willing to ask for help.”	“I want you (employers) to know that young people are eager and ready to work, but thinking about our bleak future is so daunting that it might come across as ungrateful. We are resilient and we are smart, all we need is your belief in us and your support.”

Profile Snapshot

Average age – 22-25

Demographics – 2 intersecting vulnerabilities (Female or gender-non-conforming; Immigrant/Newcomer)

Geographic – Ontario, Nova Scotia

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“Your goals and ambitions are admirable, but please try to have fun, spend more time with friends and family and try not to stress out so much about money.”

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	Education (Entry)	Education (Stay)	Employment (Entry)	Employment (Stay)	Supports	Agency	Beliefs
Current Experience	"Completing an education was extremely difficult for me. I struggled with mental health disabilities from early childhood."	"There was a point in my life when I was told I needed to have a master's degree to get a job...however, due to financial pressures, I had held off. Opportunity cost always played a significant factor as I would be forgoing 1-2 years of full-time employment income and be putting myself into debt to pay for my degree and day-to-day living expenses."	"Young people are constantly exploited in workplaces. Employers use their perceived inexperience and other negative characteristics socially attributed to youth such as flightiness, selfishness, and laziness to excuse providing youth significantly less compensation than middle aged individuals with similar qualifications."	"Employers exploit youth's poor understanding of employment law and limited experience negotiating employment by leveraging sub-standard contracts. Using my personal experience as an example, I once worked for over a year at a location where a contract was not given to me."	"...I ask this of law-makers, employers, and other gatekeepers of youth opportunities: Before telling youth to 'wake up and face reality,' please consider our lived reality as we continuously struggle to make our way financially and as we toil to build our careers. Please help us help you solve the 'youth problem.'"	"I have often found it difficult to be kind to my self and considerate of my situation. I spent much of my youth apathetic and jealous of my peers who seemed to be able to do anything and soar through life whilst I was left on the ground, as well to even leave my bed at times. "	"When I think about money, I feel stressed out. It's sobering to know that I'll probably never be able to afford a house in Toronto."
Future Opportunity	One change I would like to see is for universities and companies to adopt and develop programs and resources aimed at supporting the financial health and success of their students/employees...Straight-forward and accessible resources that are designed to teach newcomers, immigrants, and POC about financial saving, investment, credit score, and taxes."	"One change I would like to see made that would help youth is learning how to manage money and income during high school. I believe that having a course available, or even mandatory, in the education system where youth can learn ways to make and handle money would be really useful in the future."	"Being an international student, it was very challenging to find a job in the field you have been pursuing the career. Personally I faced the same issue till date. I'm trying to find a full time job in my field through my work experience and volunteering experience. I believe that entry level jobs should be developed for international students to pursue a job in the career they are looking for".	"I think one change that needs to be made is the creation of more free and accessible employment training programs catered specifically for youth, as well as support services that help connect youth with their first employment experience, or help them explore alternatives (i.e. entrepreneurship, funding or training to start creating products for a small business, etc). "	"I have immigrant parents, and so having such a course would be beneficial, as it would give me a gateway to learn how to govern taxes and finances in a new environment such as Canada."	"Something that helped me build confidence and resilience in life is being open-minded and being flexible. Being open to new and foreign ideas and concepts, in general, made me more versatile in situations because I can conceive different solutions to a problem."	"Always believe in yourself. Work hard and save some money for yourself from the money you have earned"

Profile Snapshot

Average age – 25-27

Demographics – 3 intersecting vulnerabilities (Indigenous; Disability; 2SLGBTQ+)

Geographic – Ontario/Nova Scotia/Manitoba

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You will find your path. Your life will be filled with love and family. Every burden you have, every part of you that you hate is actually what makes your story so important. Do not settle for the 'good enoughs' or the 'at least its something' paths, you are worth so so much more.



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	Education (Entry)	Education (Stay)	Employment (Entry)	Employment (Stay)	Supports	Agency	Beliefs
Current Experience	"Post-secondary education and training felt like a tightly closed door to me, so I learned to not raise my sights high at all."	"Getting education was of no major issue to me due to help from Indian Affairs, but sticking to that education was a major hurdle for me, then there are still those that fall through due to them not having a chance to gain a connection to the program that is right for them."	"For me, Depression and Anxiety played a big role in me not getting a job, and served as a big deterrent to me pursuing even thinking about one."	"For years after I finished high school, I worked with the employment office to no avail. I only found work after looking at alternative professions, as opposed to jobs."	"Whether it be looking over my resume, providing me with tips on how to improve my elevator pitch/how I reach out to people, and even inquiring about any jobs openings they know of that would be a decent fit for me, my network is the group of people that I would initially consult for assistance."	"I would say to my younger self, enjoy the offerings life gives you. Do not take them for granted and understand that your heritage and where you come from defines you, and to use that in life."	"I have always felt on edge when talking about money. My family was very poor when I was growing up."
Future Opportunity	"There's never been a time where it was hard for me to get some training I needed because I relied on the metis federation for that which is helpful. The communications are a barrier though. "	"I'd honestly like to see more humility in educators or in the people indirectly taking on those roles...Giving [students] the space and grace to learn at their own pace and find ways that works for them to then help you help them is something I'd like to see."	"Having someone to give me space to just be, instead of pressuring me would've been an immensely big help in having me feel positive to even thinking about getting a job."	"Understand the perspectives of rural and isolated youth. I just wish there were more programs and supports for rural Canadians."	"Through a simple connection to people who can speak on those things [jobs/workplace] or even set youth up with others and opportunities suited to them, employment can become much more accessible."	"I don't let anything hold me back, or too long... I have accomplished so much in my short time, and I will always continue to fight for a stronger, more stable future for myself, my son, my home and my business."	"When I think about money I think of the word 'abundance'. Abundance is more than happy to provide and take care of you."

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