



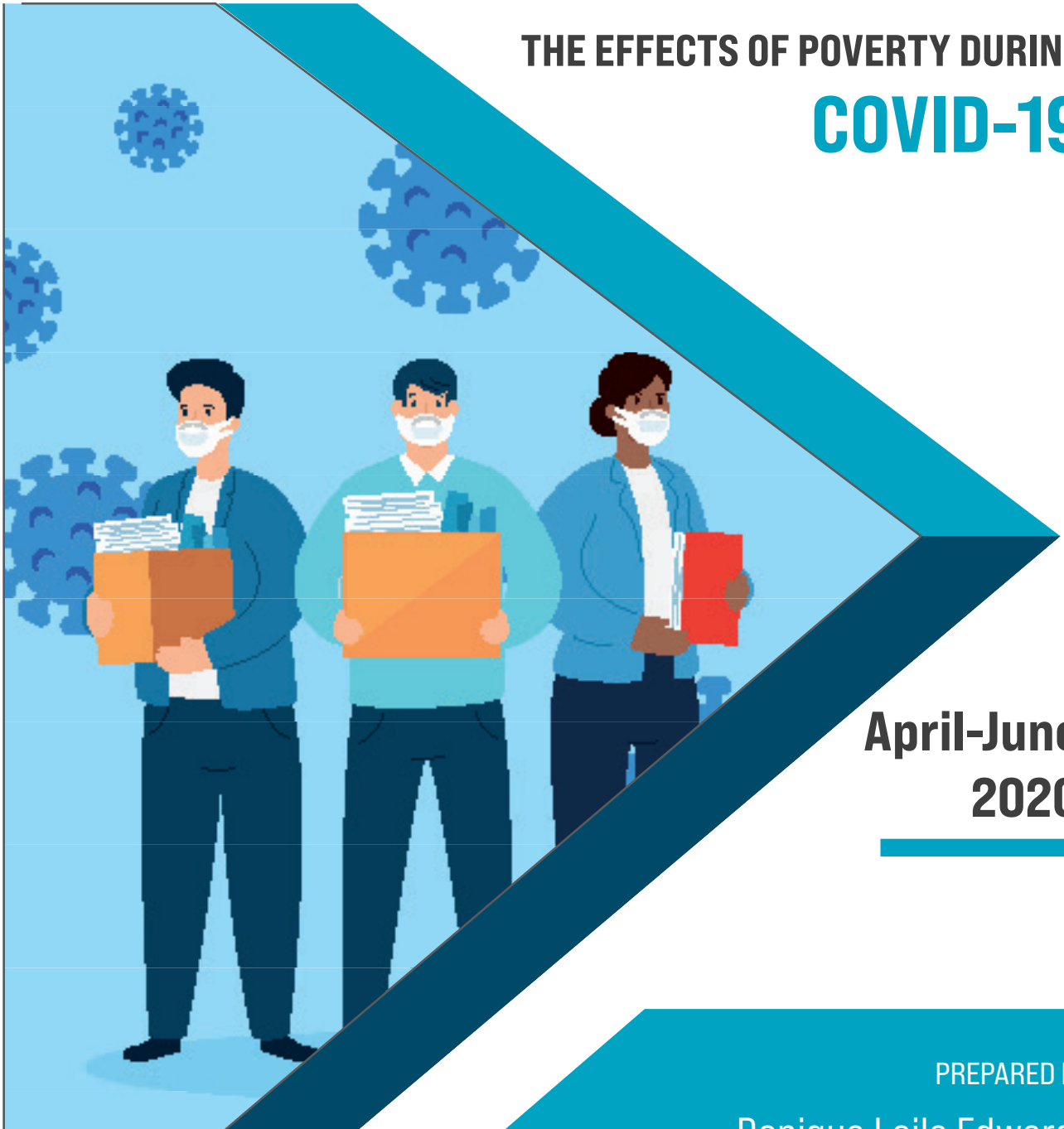
CANADA WITHOUT POVERTY
CANADA SANS PAUVRETÉ

Poverty

Pandemic Watch

THE EFFECTS OF POVERTY DURING

COVID-19



**April-June
2020**

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Introduction

In March 2020, as a response to the rapid spread of COVID-19, the Federal Government urged individuals living in Canada to stay home to protect public health and safety. Subsequently, Federal, Provincial and Territorial Governments ordered the shut down of businesses and all services deemed to be non-essential, affecting a substantial part of Canada's workforce. In April 2020 alone, nearly 2 million people in Canada lost their jobs while 2.5 million employees saw their work hours reduced by half.[1]

Newly unemployed workers rushed to apply for Employment Insurance (EI) and the Canada Emergency Response Benefit (CERB), as many worried how they were going to pay for their housing, food, and other necessities on limited or no income.

For individuals experiencing homelessness, the stay-at-home orders were difficult to practice pursuant to public health guidelines.[2] Underhoused people also faced difficulties in attempting to keep their distance in overcrowded residences.[3] Overall, Canada's low-income population was most at risk of experiencing the disastrous effects of COVID-19.

THE POVERTY PANDEMIC WATCH PROJECT

The Poverty Pandemic Watch was developed to identify the emerging poverty-related crises created or exacerbated by COVID-19 through conducting a qualitative analysis of media stories, regional NGO reports, government reports and dialogue with anti-poverty activists.

To get a better understanding of what was happening on the ground, Canada Without Poverty (CWP) facilitated a dialogue on poverty during the COVID-19 pandemic. Our roundtable discussion hosted multiple anti-poverty organizations, advocates, and people with lived experience from coast to coast.

Under the banner of this project, CWP has gained firsthand knowledge of what is happening in various communities across the country as a result of the COVID-19 pandemic. This report is a culmination of what we learned since the pandemic began, up to June 30, 2020.

**“Alone we can do so little; together we can do so much”
- Helen Keller**

ABOUT THIS PROJECT

The Poverty Pandemic Watch provides an overview and assessment of the housing, food and income security policies, programs and government spending that has been rolled out in response to COVID-19. It is a culmination of the research sources identified above, and while we have attempted to be comprehensive, it is by no means a complete review of every policy across Canada. For a complete list of COVID-19 policy responses, please consult Federal and Regional Government sources.

This report was researched and authored by Deniqua Leila Edwards, CWP's Staff Lawyer and Outreach Coordinator, and Vanessa Poirier, CWP's Articling Student.

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THE PANDEMIC OF CANADIAN POVERTY

Poverty in Canada is a public health crisis. Decades of research have shown that poverty and socio-economic marginalization leads to a host of physical health issues such as cancer, diabetes, asthma, and cardiovascular disease.[4] Poverty also has devastating effects on mental health and wellbeing, leading to severe mood disorders and addictions.[5]

Fundamentally, poverty leads to environments that are not conducive to health and wellbeing.[6] Without enough money, individuals and families cannot access adequate housing, pay for prescriptions, or access nutritious food and safe drinking water. Poverty, inadequate housing, and malnutrition all culminate to shorten life expectancy.[7]

During the COVID-19 crisis, these issues are being further compounded. Below is an overview of the (a) housing insecurity, (b) food insecurity, and (c) income insecurity issues being experienced by low-income individuals before and since COVID-19 in Canada.

HOUSING INSECURITY

In 2016, 1.8 million people in Canada were reported to be living in unaffordable housing – spending more than 30% of their income on rent or mortgage payments. 800,000 individuals were spending more than 50% of their incomes on housing and approximately 235,000 individuals experienced homelessness each year.[8]

During the COVID-19 pandemic, Federal, Provincial and Territorial Governments urged individuals living in Canada to stay home, shelter in place, and practice social distancing to prevent community spread of the virus. In turn, we hoped that Governments would ensure that all individuals living in Canada would have options to allow them to follow public health and safety orders. Unfortunately, this has not happened. Instead, we learned about the following housing issues experienced by low-income earners and families:

- [RENTERS FACING “RENOVICTIONS” \[9\]](#)
- [INCREASES IN DOMESTIC VIOLENCE \[10\]](#)
- [UNHYGIENIC CONDITIONS IN LONG TERM CARE HOMES \[11\]](#)
- [OVERCROWDING IN HOMELESS SHELTERS \[12\]](#)
- [OVERCROWDED HOUSING UNITS \[13\]\[14\]](#)
- [ILLEGAL EVICTIONS \[15\]](#)

FOOD INSECURITY

Close to 4 million households in Canada are food insecure.[15] Food insecurity has been an ongoing crisis in this country, particularly among Indigenous Peoples, residents of Northern Canada, and lone-parent households for far too long.[16] During the COVID-19 pandemic, access to healthy, nutritious food has become even more difficult for individuals living in Canada. Here are some of the food access issues low-income and marginalized people are facing in Canada during COVID-19:

- DIFFICULTY PURCHASING FOOD BECAUSE MANY STORES HAVE NO CASH POLICIES DUE TO THE PANDEMIC [17]
- DIFFICULTY ACCESSING CULTURALLY APPROPRIATE FOOD AT FOOD BANKS [18]
- PEOPLE WHO RELY ON PANHANDLING TO PURCHASE FOOD ARE EARNING LESS [19]
- INSUFFICIENT FUNDS TO MAKE BULK PURCHASES RESULTING IN MORE GROCERY STORE VISITS AND INCREASED EXPOSURE TO COVID-19
- SENIORS BEING CONCERNED WITH ATTENDING GROCERY STORES FOR FEAR OF CONTRACTING COVID-19 [20]
- DIFFICULTY ACCESSING FOOD THAT IS NECESSARY FOR HEALTH PURPOSES [21]
- OVERALL DIFFICULTY FOR PEOPLE WITHOUT A VEHICLE TO PURCHASE ENOUGH FOOD TO AVOID FREQUENT GROCERY STORE VISITS [22]

INCOME INSECURITY

CWP has repeatedly sounded the alarm on the increasing difficulty to access a liveable and dignified income in Canada. Across the country, minimum wage rates are far too low to meet basic necessities, such as rent and food costs. The Canadian Centre on Policy Alternatives (CCPA) reports that there are only 24 of 795 neighbourhoods (3%) in Canada where a full-time minimum wage worker can afford to rent an average two-bedroom apartment, and only 70 of 795 neighbourhoods (9%) where they can afford an average one-bedroom apartment.[23]

The provincial and territorial social welfare systems further entrench poverty. Throughout Canada, most categories of welfare and disability support rates are less than what is necessary to meet the cost of living.[24] Generally, prior to the pandemic, 47% of people in Canada were living paycheque to paycheque.[25] Here are some of the issues that have impacted the income security of low-income individuals living in Canada:

- CERB CLAWBACKS FOR PEOPLE WHO MEET ELIGIBILITY AND RECEIVE SOCIAL ASSISTANCE [26]
- DIFFICULTY ACCESSING GOVERNMENT INCOME SUPPORTS FOR RACIALIZED PEOPLES AND MIGRANTS WITHOUT ACCESS TO SIN NUMBERS

- CERB CLAWBACKS FOR PEOPLE WHO MEET ELIGIBILITY AND RECEIVE SOCIAL ASSISTANCE [26]
- NO RELIEF FROM BANK FEES THAT IMPACT LOW TO MIDDLE INCOME PEOPLE (I.E FEES FOR DEBIT TRANSACTIONS) [27]
- FEARS OVER BEING FORCED TO RETURN TO WORK AND CONTRACTING COVID-19 OR RISKING INELIGIBILITY FOR GOVERNMENT BENEFITS [28]
- AND OTHER FORMS OF GOVERNMENT IDENTIFICATION [29]
- CONFUSION AND ANXIETY OVER CERB ELIGIBILITY [30]

FEDERAL RESPONSES TO POVERTY DURING COVID-19

Below we provide an overview and analysis of the main Federal policies directed at addressing our three areas of focus. Please note that our overview and analysis is not exhaustive. We have focused on major programs, policies, and spending packages. [1]

FEDERAL FOOD SECURITY POLICIES

The Federal Government has released the following plans to facilitate access to food during COVID-19:

- **Support for Foodbanks and Local Food Organizations:** On April 3, 2020, Prime Minister Trudeau announced a \$100 million investment to national, regional, and local organizations that facilitate access to food for those in need.[31] On May 20, 2020 an additional \$350 Million was announced to support this fund.[32]

[1] For a full list of all Federal COVID-19 programs and spending including those referred to in this report, visit: <https://www.canada.ca/en/department-finance/economic->

- **Assistance for Farmers and the Food Supply Chain:** In May, the federal government released a \$252 million spending package to maintain the Canadian food supply chain during COVID-19, breaking down to the following:
 - o \$77.5 million to adapt food processors new to health protocols;
 - o \$125 million to help cattle and hog processors feed and maintain their livestock; and,
 - o \$50 million on a food surplus purchasing program

CWP'S ASSESSMENT

In April 2020, Canadian food banks reported a 20% increase in usage, attributed to Canadians struggling with tighter budgets during the COVID-19 pandemic.[34] We applaud the Government's efforts in responding to the needs of food banks by providing much needed increases in funding, however we do not believe that food banks are a long term solution to food security issues in Canada – neither during or after the pandemic. We believe the government must take a holistic approach to improving upon the Canadian food supply chain, such as by ensuring dignified work environments, providing adequate pay for workers and giving unimpeded access for the diversity of food needs for different communities. To that end, CWP endorses Food Secure Canada's Report titled *Growing Resilience and Equity: A Food Policy Action Plan in the Context of COVID-19* and calls on the Federal Government to implement the Report's recommendations.

recommendations.[2]

FEDERAL HOUSING SECURITY POLICIES

The Federal Government has effectively done nothing to deal with the housing issues in Canada during COVID-19, particularly with respect to issues experienced by renters. The Canada Mortgage and Housing Corporation (CMHC) website provides users with information on what each province and territory is doing to protect renters.[35] For homeowners, the CMHC site instructs them to contact their banks and request mortgage deferrals if they are unable to pay their mortgage due to COVID-19.[36]

There are several problems with the Federal Government's lack of action on housing during the COVID-19 pandemic. Pursuant to Article 11.1 of the International Covenant on Economic, Social and Cultural Rights, the Government of Canada has a legal obligation take three appropriate steps to realize every person's right to adequate housing. The Federal Government cannot reassign its legal responsibilities to people in Canada, especially during a crisis. Further, this pandemic is affecting everyone in Canada; a national, unified strategy is required to ensure everyone can shelter in place safely.

[2] For more information on *Growing Resilience and Equity: A Food Policy Action Plan in the Context of COVID-19* see Food Secure Canada's Press Release at: <https://foodsecurecanada.org/resources-news/news-media/press-releases/press-release-food-secure-canada-launches-action-plan-food>

Finally, while the Federal Government's National Housing Strategy was released prior to COVID-19, the Federal Government stated that it was "...adopting a 'whole-of-government' approach that aligns housing with other important goals like creating jobs, increasing access to healthcare and education, and preventing violence against women." The Government's failure to take action on housing in the midst of a crisis where safe housing should be considered a public health necessity does not reflect its own statements on the need for a federal National Housing Strategy. CWP is calling on the Federal Government to adopt the Recovery for All strategy developed by the Canadian Alliance to End Homelessness.[3]

FEDERAL INCOME SECURITY POLICIES

The Federal Government has released a variety of programs and benefits intended to assist people living in Canada with income security during COVID-19. Below is CWP's assessment of some of the major policies and initiatives.

THE CANADA EMERGENCY RESPONSE BENEFIT (CERB)

A taxable benefit of \$2,000 every 4 weeks for up to 16 weeks for individuals who have lost income or stopped working due to COVID-19.[38]

POSITIVE ASPECTS

- The application process is fast, and relatively easy to access
- CERB eligibility has been expanded to cover individuals
- It is accessible to youth

ISSUES/CONCERNS

- This benefit has been partially or completely clawed back from social assistance recipients by 9 provinces and 1 territory [39]
- To be eligible one must have earned at least \$5000.00 in 2019, resulting in at least 466,000 people being ineligible for the program [40]
- Individuals who receive the benefit and are later deemed ineligible will be forced to repay [41]
- The operation of a "snitch line" by the Canada Revenue Agency [42]
- Applicants need a SIN Number, barring access for undocumented workers [43]

3] For information on the Recovery for All Campaign, visit: <https://www.recoveryforall.ca/>

CANADA CHILD BENEFIT (CCB) TOP-UP

CCB recipients received an extra \$300.00 per child in May 2020.

POSITIVE ASPECTS

- This provided an income top-up to roughly 3.7 million families who already receive the CCB [44]
- The CCB has had an overall positive impact on reducing child poverty in Canada, any increase to payment is welcome

ISSUES/CONCERNS

- Roughly 3000 families in Canada cannot access the CCB due to the immigration status of their parents [45]
- New immigrants, refugees, First Nations parents are often unaware of the programs, and have difficulty filing necessary tax documents.[46]

CANADA EMERGENCY STUDENT BENEFIT (CESB)

A taxable benefit of \$1,250 every 4 weeks to eligible students or \$2,000 to eligible students with dependents or with disability who are not eligible for the CERB, EI or unable to work due to COVID-19.

POSITIVE ASPECTS

- Many students and recent graduates do not qualify for CERB due to the minimum income requirement

ISSUES/CONCERNS

- The CRA has opened a CESB fraud snitch line [47]
- The base CESB amount provides \$750.00 less than what CERB recipients receive
- The amount is unlikely to be sufficient for students returning to school who will need to pay tuition at the beginning of the semester [48]
- Recent graduates (pre-December 2019) are excluded from this program meaning that the thousands of students who graduated but may not have found jobs yet, will likely not benefit from CERB, and will not be eligible for CESB

OLD AGE SECURITY (OAS) AND GUARANTEED INCOME SUPPLEMENT (GIS) TOP-UP

A one-time tax-free payment of \$300 for seniors eligible for the OAS pension, and an additional \$200 for seniors eligible for the GIS.

POSITIVE ASPECTS

- This measure will put more money in the pockets of seniors, who have had increased costs during COVID-19 [49]

ISSUES/CONCERNS

- Seniors have had to go through this crisis without substantive support from the government; this one-time payment is coming in July, which is far too late. During the 2019 Federal Election, the Liberals promised a 10% increase to the OAS for seniors once they turn 75, and a 25% increase to the CPP survivor's benefit, these changes were set to take place July 2020 [50]
- The government has not made clear that they are going to fulfill these promises by July 2020.[51] These changes would have the necessary long-lasting impact necessary to help seniors, many of whom are living on \$1200 per month. [52]

FEDERAL FIRST NATIONS, MÉTIS, AND INUIT COVID-19 POLICIES

Since mid-March 2020, the Federal Government has allocated a \$1.3 billion spending package to assist Indigenous Peoples during COVID-19.[53] Below is CWP's assessment of the main initiatives within this package.

\$25 MILLION INCREASE TO NUTRITION NORTH CANADA (NNC)

An additional \$25 million to Nutrition North Canada to increase subsidies so families can afford much-needed personal hygiene products and nutritious food.[54]

POSITIVE ASPECTS

- It is expected that this program will lower the costs of fresh fruits, vegetables, eggs, meat, and diapers. [55]

ISSUES/CONCERNS

- NNC has been plagued with issues [56] and while the Government has increased spending in the program, food insecurity in the North has increased substantially.[57] We are also concerned that one major Northern retailer has not clarified how savings will be passed on to customers.[58]

INDIGENOUS COMMUNITY SUPPORT FUND

\$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.

POSITIVE ASPECTS

- This funding allows for flexibility, it can be used for a variety of reasons,[59] and this fund does not need to be applied for. [60]

ISSUES/CONCERNS

- Under this program, Indigenous Peoples who do not live on reservations (particularly those in urban settings) are not receiving comparable funding to Indigenous Peoples who live on reservations.[61]

SUPPORT FOR INDIGENOUS POST-SECONDARY STUDENTS

\$75.2 million to offer additional distinctions-based support to First Nations, Inuit, and Métis Nation post-secondary students.

POSITIVE ASPECTS

- Indigenous post-secondary students face unique issues, any help to address their needs during this time is a positive step. [62]

ISSUES/CONCERNS

- It is unclear whether this funding will also help Indigenous Students who do not live on a reservation

BOOSTING THE ON-RESERVE INCOME ASSISTANCE PROGRAM

\$270 million to supplement the On-Reserve Income Assistance Program to address increased demand on the program.

POSITIVE ASPECTS

- We are glad the Government is responding to the increased demand on this program with an increase in funding.

ISSUES/CONCERNS

- According to a Federal Government Report, the financial benefit portion of this program has failed to keep up with the cost of living ,[63] further entrenching poverty for those living on reservations. CWP is unsure of whether this boost will result in increased rates of assistance under the program.

FUNDING FOR ADDITIONAL HEALTH CARE RESOURCES FOR INDIGENOUS COMMUNITIES

\$285.1 million to fund community-led responses to the pandemic and provide targeted increases in primary health care resources for First Nations communities.

POSITIVE ASPECTS

- Targeted health funding is essential, especially in the face of the COVID-19 pandemic..

ISSUES/CONCERNS

- According to a Federal Government Report, the financial benefit portion of this program has failed to keep up with the cost of living , further entrenching poverty for those living on reservations. CWP is unsure of whether this boost will result in increased rates of assistance under the program.

NEW SHELTERS TO PROTECT AND SUPPORT INDIGENOUS WOMEN AND CHILDREN FLEEING VIOLENCE

\$44.8 million over five years to build 12 new shelters, which will help protect and support Indigenous women, girls and two-spirited people experiencing and fleeing violence.

POSITIVE ASPECTS

- We are glad the Government is doing something to address the needs of Indigenous Women, Girls and two-spirited people fleeing violence.

ISSUES/CONCERNS

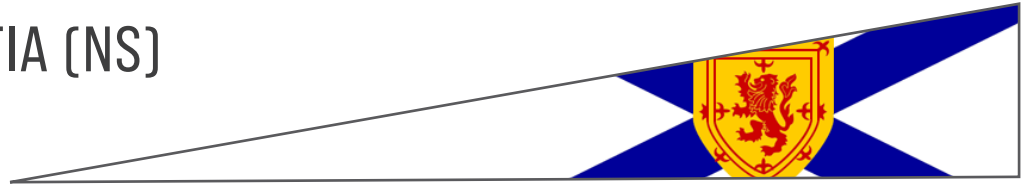
- This funding will not address the current issues being experienced by those fleeing violence. [67][68] We are also concerned that the Government has failed to release Indigenous National Housing Strategy. There must be a comprehensive, long term strategy not just a patch work of funding and shelters. [69][70]

PROVINCIAL AND TERRITORIAL GOVERNMENT RESPONSES TO POVERTY DURING COVID-19

The following is a layout and analysis of some of the main policies, benefits and initiatives that have been implemented by Provincial and Territorial Governments to assist residents during COVID-19. To avoid repetition, we did not include some of the common initiatives, such as deferrals of Government Student Loan Repayment. It is also important to note that the lists are not exhaustive; we have focused our analysis on the programs we believe are most relevant to poverty issues in each province and territory. For more information on COVID-19 policies, benefits, and initiatives available in your community, please consult local and Federal Government sources.

ATLANTIC CANADA

N OVA SCOTIA (NS)



The Government of Nova Scotia has released the following programs to help residents in the age of COVID-19:

- **AN INCREASE TO INCOME ASSISTANCE:** EVERY INDIVIDUAL RECIPIENT ON INCOME ASSISTANCE RECEIVED A \$50.00 INCREASE TO THE AMOUNT THEY RECEIVE STARTING MARCH 20, 2020.[71]
- **VIRTUAL SCHOOL MEAL PILOT PROGRAM (VSMPP):** WHILE SCHOOLS ARE CLOSED DUE TO COVID-19, THIS PILOT PROGRAM PROVIDES MEALS TO STUDENTS WHO RELIED ON SCHOOL MEAL PROGRAMS. PARTICIPANTS RECEIVE A \$10.00 DAILY CREDIT, FROM MONDAY TO FRIDAY, TO ORDER A MEAL FROM A RESTAURANT IN THEIR COMMUNITY.[72]
- **WORKER EMERGENCY BRIDGE FUND:** THIS IS A ONE-TIME PAYMENT OF \$1000.00 FOR RESIDENTS WHO ARE OUT OF WORK BECAUSE OF COVID-19, WHO DO NOT QUALIFY FOR EI AND EARN BETWEEN \$5000.00 AND \$34,000.00.[73]
- **FEED NOVA SCOTIA AND COMMUNITY FOOD BANKS:** THE GOVERNMENT IS GIVING \$1 MILLION TO HELP FEED NOVA SCOTIA, AND \$55,000 TO SUPPORT 12 SMALLER COMMUNITY FOOD BANKS.[74]
- **FUNDING FOR TRANSITION HOUSING:** THE GOVERNMENT HAS PROVIDED \$235,000 TO SUPPORT TRANSITION HOUSES, AND ORGANIZATIONS THAT SERVE VULNERABLE WOMEN AND CHILDREN.[75]

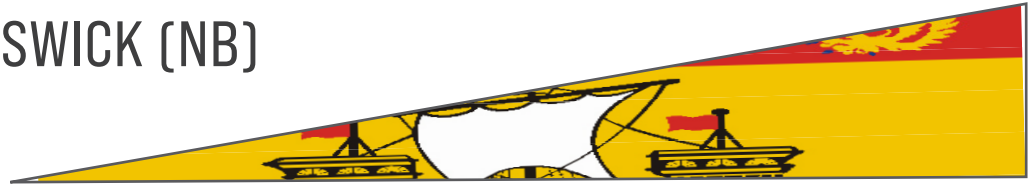
C WP'S ASSESSMENT

We applaud the Government's increase to monthly social assistance rates. Like many people living in Canada, Nova Scotia welfare recipients are experiencing increasing costs for necessities. CWP welcomes the Government's consideration for the needs of the roughly 38,400 beneficiaries in the province.[76] We are also glad to see that the Government has considered the needs of students who relied on meals in school; we hope that the VSMPP will expand beyond the 12 schools it currently covers.[77]

We are concerned, however, that the Government of Nova Scotia has focused funding towards services of last resort. Shelters and food banks are critical, especially now, however these services should not be the main sources for the basic needs of low-income individuals and families. Sufficient cash transfers to vulnerable, low-income populations are necessary to ensure that people can stay in their homes and feed their families without having to rely on food banks and overcrowded homeless shelters.[78]

Finally, Nova Scotia's eviction ban only covers people who are unable to pay their rent due to COVID-19, leaving residents who were already struggling with housing costs without protections against evictions during this pandemic.[79] In sum, the Government's programs do not sufficiently address what is needed to ensure public health and safety for low-income Nova Scotians.[80]

NEW BRUNSWICK (NB)



The Government of New Brunswick has released the following supports for residents during COVID-19:

- **EMERGENCY INCOME BENEFIT:** A ONE-TIME EMERGENCY BENEFIT OF \$900.00 FOR INDIVIDUALS WHO LOST THEIR JOB BECAUSE OF THE DECLARATION OF A STATE OF EMERGENCY IN NEW BRUNSWICK ON OR AFTER MARCH 15, 2020.[81]
- **EMERGENCY BRIDGING FUND FOR VULNERABLE POST-SECONDARY STUDENTS:** A ONE-TIME PAYMENT OF \$750.00 FOR ELIGIBLE STUDENTS.[82]
- **COMMUNITY INVESTMENT FUND RELIEF:** FUNDING IS AVAILABLE TO SMALL TO MEDIUM SIZED NON-PROFITS IN THE FORM OF A GRANT OF \$500 TO \$10,000 THROUGH THE COMMUNITY INVESTMENT FUND COVID-19 RELIEF.
- AMENDMENTS TO THE EMPLOYMENT STANDARDS ACT TO PROVIDE UNPAID JOB-PROTECTED LEAVE FOR COVID-19 RELATED WORK ABSENCE.[83]

CWP'S ASSESSMENT

We are concerned that the Government of New Brunswick has opted to exclude anyone who accesses income assistance from any of the COVID-19 related benefits and other vulnerable low-income populations. The Emergency Income Benefit is not available to those who (a) have lost their job for a reason unrelated to COVID-19; (b) receive any of the following: social assistance, Old Age Security, pension, sick leave, or workers' compensation.[84] Further, the Emergency Income Benefit ended on April 30th,[85] and the protections from evictions for non-payment of rent ended May 31, 2020.[86]

In March, the New Brunswick Common Front for Social Justice organization called on Premier Higgs to send social assistance recipients each an extra cheque that would amount to 50% of their basic rate, to allow them to prepare for quarantine effectively.[87] The organization also called for an increase in support for food banks, and the opening of safe public gathering-places for residents accessing homeless shelters. The New Brunswick Government extended the state of emergency on April 2, April 16, April 30, May 14, and May 28th.[88] CWP will be monitoring whether the government adapts to the needs of low-income New Brunswick residents as the state of emergency continues.

NEWFOUNDLAND & LABRADOR (NL)



The Government of Newfoundland and Labrador has implemented the following policies, funding, and directives to respond to COVID-19:

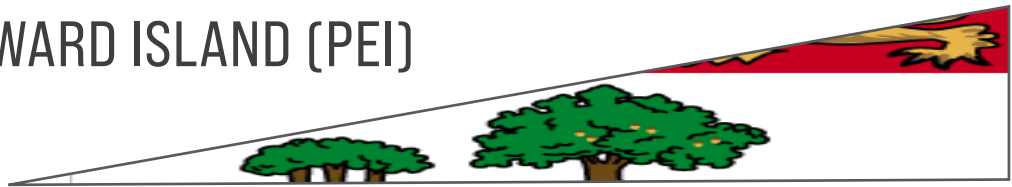
- **NEWFOUNDLAND AND LABRADOR PRESCRIPTION DRUG PROGRAM (NLPDP):** NLPDP COVERAGE WILL BE EXTENDED TO RESIDENTS WHO RECEIVE SOCIAL ASSISTANCE AS A SUPPLEMENT TO THEIR EMPLOYMENT EARNINGS AND QUALIFY FOR THE CERB TO ENSURE CONSISTENT ACCESS TO PRESCRIPTION MEDICATION.[89]
- **QUARANTINE PAY:** ELIGIBLE PRIVATE SECTOR WORKERS WILL BE PROVIDED WITH UP TO \$500 PER WEEK (UP TO A COMBINED MAXIMUM OF \$1,000 PER WEEK WHEN RECEIVING BOTH FEDERAL AND PROVINCIAL FUNDING) IF THEY WERE REQUIRED TO SELF-ISOLATE FOR 14 DAYS DUE TO COVID-19 TRAVEL RESTRICTIONS.[90]
- **ELECTRICITY BILL ASSISTANCE:** A ONE-TIME CREDIT ON THE BILLS OF RESIDENTS WHOSE ELECTRICITY IS BASED ON HOLYROOD FUEL COSTS. IN ADDITION, INTEREST ON OVERDUE ELECTRICITY ACCOUNTS FOR RESIDENTIAL CUSTOMERS WILL BE WAIVED FOR A PERIOD OF 15 MONTHS BEGINNING JUNE 1, 2020.[91]

CWP'S ASSESSMENT

CWP applauds the Government for ensuring that workers are compensated for their time while being in quarantine. We are also pleased that the Government has provided some relief for individuals struggling with their electricity bills. No one should ever be without critical utilities, especially during COVID-19. However, vulnerable populations have been left out of the Government's COVID-19 safety net.

Local women's rights advocates have called on provincial Premier Ball to implement policies that address the needs of women, especially those at the intersections of various marginalized identities, as they are facing the brunt of this pandemic.[92] Further, local health experts have identified that Newfoundland and Labrador's population has a higher risk of poor health outcomes during COVID-19 due to high poverty and lower literacy.[93] Overall, we are concerned that we have not seen a substantive policy response that meets the needs of Newfoundland and Labrador residents.

PRINCE EDWARD ISLAND (PEI)



The Government of PEI has released the following support programs to assist residents during the COVID-19 pandemic:

- **COVID-19 INCOME SUPPORT FUND (CISF):** THIS WAS A TAXABLE ONE-TIME PAYMENT OF \$750.00 FOR RESIDENTS WHO LOST THEIR PRIMARY SOURCE OF INCOME, INCLUDING THE LOSS OF EMPLOYMENT INSURANCE BENEFITS.[94] THE APPLICATIONS FOR THIS PROGRAM CLOSED AS OF APRIL 30, 2020.[95]
- **COVID-19 SUPPORT FOR ESSENTIAL WORKERS (CSEW):** A TEMPORARY WAGE TOP-UP TO ESSENTIAL WORKERS AS DEFINED BY THE PEI CHIEF PUBLIC HEALTH OFFICE. ELIGIBLE EMPLOYEES EARNING \$3000.00 OR LESS MAY BE ELIGIBLE TO RECEIVE A ONE-TIME PAYMENT OF \$1000.00, ADMINISTERED THROUGH THEIR EMPLOYERS.[96]
- **COVID-19 SPECIAL SITUATION FUND (CSSF):** THIS WAS A ONE-TIME PAYMENT OF UP TO \$1000.00 TO RESIDENTS WHO EXPERIENCED URGENT INCOME LOSS DUE TO COVID-19, AND WHO DID NOT QUALIFY FOR THE CERB AND OTHER PROVINCIAL FUNDING SUPPORTS (INCLUDING SOCIAL ASSISTANCE). THIS PROGRAM ENDED AS OF MAY 8, 2020.[97]
- **TEMPORARY RENTAL ASSISTANCE BENEFIT (TRAB):** THIS BENEFIT PROVIDES \$1,000 PER HOUSEHOLD TO HELP COVER THE COST OF RENT FOR A THREE-MONTH PERIOD. ELIGIBLE ISLANDERS WILL RECEIVE \$500 IN THE FIRST MONTH AND \$250 THE FOLLOWING TWO MONTHS, REGARDLESS OF THE NUMBER OF PEOPLE IN THE HOUSEHOLD OR LIVING IN THE RENTAL UNIT. [98]
- **EVICTION MORATORIUM:** EVICTION ORDERS IN PEI WILL NOT BE ENFORCED DURING THE PANDEMIC, AND HEARINGS FOR EVICTIONS WILL ONLY BE HELD FOR URGENT MATTERS, SUCH AS THREATS TO HEALTH AND SAFETY OF LANDLORDS AND TENANTS.[99] THIS IS CURRENTLY SET TO EXPIRE IN JUNE.[100]

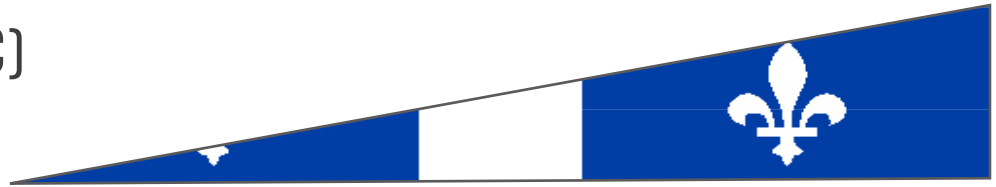
CWP'S ASSESSMENT

We are concerned that many of the income support programs are inaccessible to recipients of social assistance in PEI. The CISF requires that recipients earned a minimum of \$5000 in the last calendar year and that recipients apply for (or intend to apply for) CERB or employment insurance benefits. [101] PEI prohibited social assistance recipients from receiving CERB, effectively barring them from accessing this program.[102] Additionally, social assistance recipients are also explicitly barred from the TRAB and the CSSF.

Beyond the issues with means-testing, CWP is concerned about how much assistance eligible Islanders can receive. Those who meet the eligibility criteria for each income support program are only able to receive up to \$1000.00 once, at most. This amount is woefully inadequate against the backdrop of sharp rent price increases in PEI. In 2017, the CBC reported that the average rent in PEI was roughly \$901.00 and that Islanders were feeling financially pinched.[103] Both before, and since COVID-19 food bank usage among PEI residents, especially newcomers has been on the rise.[104][105]

CENTRAL CANADA

QUÉBEC (QC)



The Government of Québec has implemented the following policies, spending and programs to assist residents during the COVID-19 crisis:

- **TEMPORARY AID FOR WORKERS PROGRAM (PATT):** THIS BENEFIT WAS LAUNCHED ON MARCH 16, AND ENDED APRIL 6, IT PROVIDED A PAYMENT OF \$573.00 PER WEEK, FOR 14 DAYS OF ISOLATION. THE COMPENSATION PERIOD COULD BE EXTENDED UP TO 28 DAYS IF MEDICALLY NECESSARY.[106]
- **RENT PAYMENT ASSISTANCE:** THIS INTEREST-FREE LOAN ALLOWS ELIGIBLE TENANTS TO ACCESS A LOAN OF UP TO \$1500.00 TO PAY ALL OR PART OF THEIR RENT FOR MAY AND/OR JUNE 2020.[107]
- **EVICTION MORATORIUM:** QUÉBEC IMPLEMENTED AN EVICTION MORATORIUM FOR THE DURATION OF THE PANDEMIC.[108]

CWP'S ASSESSMENT

Overall, the Government of Québec has not implemented sufficient protections for those who need it the most. The PATT was for workers and self-employed individuals who were eligible for CERB, excluding many social assistance recipients.[109] Further, social assistance recipients who access CERB will see it partially clawed back.[110]

Positively, the rent payment assistance program offers an amount proportionate with the average apartment rental prices in Québec.[111] It is also interest-free until August 2, 2021.[112] However, saddling recipients with post-COVID-19 debts will only further the economic hardship residents are experiencing because of this crisis, and place the economic recovery process on standstill. At a minimum, we encourage the Government to implement a loan forgiveness program.

The Center for Research Action on Race Relations has identified that low-income multiracial neighbourhoods in Québec have experienced high COVID-19 infection rates in part because poverty has impacted how people adapt to the pandemic.[113] It is concerning that the Government has not substantively addressed how poverty worsens COVID-19, especially considering that there are 1.2 million low-income residents in Québec.[114] Finally, we note some of the information on COVID-19 supports are only available in French, information relevant to COVID-19 must be accessible in as many languages as possible.[115]

ONTARIO (ON)



The Government of Ontario has implemented the following policies, spending and programs to assist residents during the COVID-19 crisis:

- **COVID-19 EMERGENCY ASSISTANCE:** ONTARIO RESIDENTS WHO DO NOT RECEIVE ODSP AND OW MAY BE ELIGIBLE TO RECEIVE EMERGENCY ASSISTANCE OF UP TO \$733.00, IF THEY ARE SINGLE, FOR UP TO 48 DAYS. THE AMOUNT MAY BE MORE IF THE RECIPIENT HAS CHILDREN.[116]
- **ONTARIO DISABILITY SUPPORT PROGRAM (ODSP) AND ONTARIO WORKS (OW) TOP-UP:** THE GOVERNMENT HAS OFFERED ADDITIONAL FUNDING FOR ODSP AND OW RECIPIENTS TO HELP PAY FOR COVID-19 RELATED EXPENSES, SUCH AS CLEANING SUPPLIES, TRANSPORTATION, AND CLOTHING. RECIPIENTS CAN ACCESS UP TO \$100 FOR SINGLE INDIVIDUALS AND UP TO \$200 FOR FAMILIES.[117]
- **DOUBLED GUARANTEED ANNUAL INCOME SYSTEM (GAINS) PAYMENTS FOR SENIORS:** RECIPIENTS OF THE GAINS PAYMENTS WILL RECEIVE AN AUTOMATIC DOUBLING OF USUAL PAYMENTS FOR SIX MONTHS, BEGINNING IN APRIL 2020. SINGLE GAINS RECIPIENTS WILL RECEIVE UP TO \$166.00 PER MONTH, AND COUPLES WILL RECEIVE UP TO \$332.00.[118]
- **MORATORIUM ON EVICTION ORDERS:** THE GOVERNMENT HAS PUT A MORATORIUM ON NON-URGENT EVICTION MATTERS.[119]

CWP'S ASSESSMENT

We welcome the doubling of GAINS payments and the assistance being offered to help Ontarians with electricity bills. However, the OW and ODSP top-up is far too low, particularly because it is only a one-time payment. At this time, there are still new cases of COVID-19 in Ontario, and some areas have not yet moved to stage two of the COVID-19 reopening.[120] This means Ontario residents still need to stock up on supplies.

We also applaud the expansive eligibility criteria for Emergency Assistance. This program includes individuals who are fleeing domestic violence, have been evicted from their homes, and those who are worried for their safety. However, the rates are comparable to what one would receive on Ontario Works, which is not enough to pay for necessities such as food and rent.[121] Finally, similar to other provinces, we are concerned about how Ontario residents are going to cope with the eventual lift on the eviction moratorium. At the time of publishing, there has been no announcement of assistance with rental arrears.

THE PRAIRIES

M ANITOBA (MA)



The MB Government has released the following programs, spending and directives in response to COVID-19:

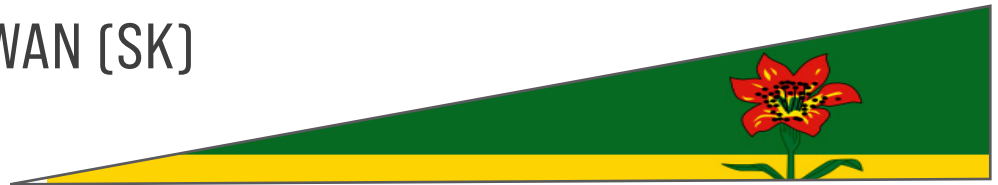
- **THE SENIORS ECONOMIC RECOVERY CREDIT:** PROVIDES A \$200 ONE-TIME, REFUNDABLE TAX CREDIT TO MANITOBA SENIORS FACING ADDITIONAL COSTS DUE TO THE COVID-19 PANDEMIC.[122]
- **DISABILITY ECONOMIC SUPPORT PROGRAM:** THIS IS A ONE-TIME \$200 BENEFIT TO LOWER-INCOME MANITOBANS WITH DISABILITIES RECEIVING EMPLOYMENT AND INCOME ASSISTANCE BENEFITS. EACH ELIGIBLE PERSON WILL RECEIVE A \$200 SUPPORT BENEFIT. IT WILL NOT BE CONSIDERED TAX-ABLE INCOME AND WILL NOT AFFECT ANY OTHER BENEFITS A PERSON MAY RECEIVE.[123]
- **HOUSING SUPPORTS:** THE PROVINCE WILL SUSPEND ANY RENT INCREASES SCHEDULED TO TAKE EFFECT ON APRIL 1 OR LATER, SO FAR THIS IS SET TO EXPIRE AT THE END OF JUNE.[124] ALSO, THE RESIDENTIAL TENANCIES BRANCH (RTB) AND RESIDENTIAL TENANCIES COMMISSION (RTC) WILL POSTPONE ALL HEARINGS FOR NON-URGENT MATTERS TO HALT EVICTIONS.[125]
- THE PROVINCE HAS ALSO INSTITUTED SOME PROTECTIONS FOR MANITOBANS WHO ARE STRUGGLING WITH PAYING THEIR UTILITIES, THE GOVERNMENT HAS TAKEN THE FOLLOWING STEPS SET TO LAST UNTIL OCTOBER 1, 2020;
 - ◇ INSTRUCTED MANITOBA HYDRO, CENTRA GAS AND MANITOBA PUBLIC INSURANCE (MPI) TO NOT CHARGE INTEREST OR PENALTIES IN THE EVENT THAT MANITOBANS ARE UNABLE TO PAY;
 - ◇ INSTRUCTED MPI TO RELAX ORDINARY PRACTICES ON POLICY RENEWALS AND COLLECTIONS; AND
 - ◇ DIRECTED MANITOBA HYDRO AND CENTRA GAS TO NOT DISCONNECT CUSTOMERS. [126]

CWP'S ASSESSMENT

CWP shares concern with the anti-poverty multi-sectoral coalition Make Poverty History Manitoba (MPHM). MPHM has expressed frustration that lower income Manitobans have not received any direct cash assistance from the Government while upper income seniors, who do not need \$200, are getting tax-free cash.[127] Further MPHM reports that for the 73,000 recipients, EIA rates are so low, many cannot afford to have a telephone or cell phone, which is necessary to be referred to COVID-19 testing sites. As a result, MPHM is calling for an increase of the Employment and Income Assistance (EIA) Budget by \$300.00 per person, per month for the duration of the pandemic.[128]

In addition, the CCPA has called for “Rent-Assist”, a program to help low-income renters in the private market, to be adapted to COVID-19. This arises out of concern that the lack of income support for Manitobans during the pandemic, will lead to large rental arrears that many will struggle to pay.[129] Finally, Manitoba is also treating CERB as earned income, meaning those who receive EIA will see their amounts clawed back.[130]

SASKATCHEWAN (SK)



The Saskatchewan Government has implemented the following policies, funding and measures to assist residents during COVID-19:

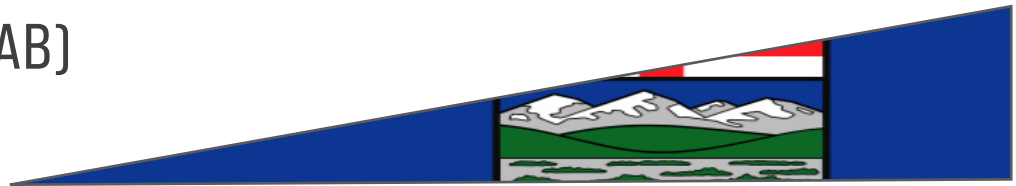
- **SASKATCHEWAN TEMPORARY WAGE SUPPLEMENT PROGRAM (STWSP):** PROVIDING \$400.00 EVERY 4 WEEKS FOR UP TO 16 WEEKS AS A TEMPORARY WAGE SUPPLEMENT TO ELIGIBLE LOWER INCOME WORKERS IN ELIGIBLE ESSENTIAL CARE FACILITIES. TO BE ELIGIBLE WORKERS NEED TO MAKE LESS THAN \$24.00 PER HOUR AND MAKE GROSS EARNINGS OF LESS THAN \$2,500.00 PER 4-WEEK PERIOD. FINALLY, WORKERS MUST WORK AT AN ELIGIBLE ESSENTIAL CARE FACILITY.[131]
- **SELF ISOLATION SUPPORT PROGRAM:** THIS PROGRAM PROVIDES \$450.00 PER WEEK FOR UP TO TWO WEEKS FOR WORKERS WHO ARE REQUIRED TO SELF ISOLATE DUE TO REASONS RELATED TO COVID-19, AND WHO DO NOT HAVE ACCESS TO OTHER INCOME SUPPORTS INCLUDING PAID SICK LEAVE, PRIVATE INSURANCE AND OTHER PROVINCIAL OR FEDERAL GOVERNMENT PROGRAMS.[132]
- **MORATORIUM ON EVICTION HEARINGS:** ON MARCH 26, 2020, THE GOVERNMENT RELEASED A STATEMENT THAT THEY WILL BE TEMPORARILY SUSPENDING EVICTION HEARINGS, EXCEPT FOR THOSE INVOLVING URGENT CIRCUMSTANCES, SUCH AS RISKS TO HEALTH, SAFETY AND/OR DAMAGE TO PROPERTY.[133]

CWP'S ASSESSMENT

The Government of Saskatchewan has responded to the needs of residents by offering a worker-centred spending package, and has left the un/underemployed, low-income population to rely on the province's insufficient social welfare system. The STWSP, unfortunately does not contemplate the wide range of essential workers who are being relied upon during this time, including employees working in grocery, retail and fast food, who are often making minimum wage (currently set at \$11.32 per hour).[134] Also, the roughly 36,600 recipients of social assistance (including disability assistance and welfare) in Saskatchewan are, on average, only receiving between 46% to 77% of what they need to meet their basic living necessities.[135] Finally, while the moratorium on non-urgent eviction hearings is a welcome announcement, there has not yet been any assistance offered to help residents who are struggling, to pay their arrears.[136] Overall, this approach demonstrates a lack of consideration as to the needs of those who are most vulnerable both before, during, and after this pandemic.

WESTERN CANADA

ALBERTA (AB)



The Government of Alberta has offered the following supports for individuals during COVID-19:

- **RENT PROTECTIONS:** LATE FEES FOR RENT PAYMENTS WILL NOT BE ABLE TO ACCRUE PRIOR TO JUNE 30TH AND CANNOT BE COLLECTED RETROACTIVELY FOR NOW. LANDLORDS CANNOT ISSUE EVICTION NOTICES OR ATTEMPT TO RECOVER POSSESSION DUE TO NON-PAYMENT OF RENT, WITH SOME CRITICAL EXCEPTIONS.
- **CERB FOR SOCIAL ASSISTANCE RECIPIENTS:** ALBERTANS WHO RECEIVE INCOME SUPPORT AND AISH, AND WHO QUALIFY FOR CERB CAN KEEP THEIR BENEFITS AND ACCESS A PORTION OF THEIR CERB BENEFITS.[137]
- **ASSISTANCE WITH ELECTRICITY BILLS:** ALBERTANS EXPERIENCING FINANCIAL HARDSHIP RELATED TO COVID-19 CAN DEFER ELECTRICITY AND NATURAL GAS BILLS UNTIL JUNE 18, 2020 WITHOUT ANY LATE FEES OR ADDED INTEREST PAYMENTS. ALSO, NO ALBERTAN CAN BE CUT OFF FROM THESE SERVICES OR SEE THEIR SERVICES REDUCED DURING THIS PERIOD.
- **EMERGENCY ISOLATION SUPPORT:** A ONE-TIME BENEFIT OF \$1,146 TO ELIGIBLE RESIDENTS WHO COMPLETELY OR PARTIALLY LOST INCOME DUE TO COVID-19 RELATED SELF ISOLATION, OR BECAUSE THEY WERE REQUIRED TO CARE FOR SOMEONE IN SELF-ISOLATION.[138]

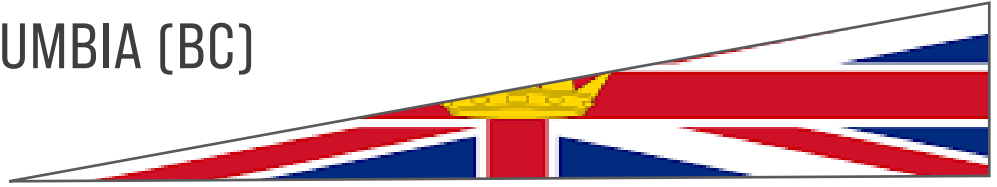
CWP'S ASSESSMENT

CWP is concerned that Albertans have been vulnerable to the economic hardship exacerbated by this pandemic. Firstly, the eviction protections in Alberta are much weaker than most other provinces and territories. Landlords can evict residents during the state of emergency if they can show attempts to create a reasonable rent payment plan, that a tenant failed to comply with an established payment plan or if a tenant refused to negotiate a payment plan. As COVID-19 evolves and the economy shifts, so too do the financial situation of individuals living in Canada. A negotiated payment plan may be reasonable for one month, but not the next. We are concerned that this loophole does not provide sufficient protection for vulnerable residents.

Additionally, Inclusion Alberta has raised that AISH recipients who qualify for CERB will only be able to receive a maximum amount of \$1,685.00 during the pandemic, whereas the remainder of CERB recipients can access \$2,000.00 per month. It is highly troubling that the Government is engaging in de facto discrimination based on disability and economic status. Finally, when the Emergency Isolation Support Program was in effect, otherwise eligible recipients of AISH and income support were prohibited from accessing the benefit.

B

BRITISH COLUMBIA (BC)



The Government of British Columbia has implemented the following programs, policies, and funding to assist residents during COVID-19:

- **BC EMERGENCY BENEFIT FOR WORKERS:** A ONE-TIME, TAX-FREE BENEFIT OF UP TO \$1,000.00 FOR RESIDENTS WHOSE ABILITY TO WORK HAS BEEN AFFECTED DUE TO COVID-19.[139]
- **INCREASE TO THE CLIMATE ACTION TAX CREDIT:** INDIVIDUALS AND FAMILIES WILL RECEIVE A TOP-UP ON THEIR CLIMATE ACTION CREDIT IN JULY INDIVIDUALS MAY BE ELIGIBLE TO RECEIVE UP TO \$218.00 AND FAMILIES OF FOUR MAY RECEIVE UP TO \$564.00.[140]
- **RENTAL SUPPLEMENT:** INDIVIDUALS AND FAMILIES WHO ARE ELIGIBLE MAY RECEIVE BETWEEN \$300.00 AND \$500.00 PER MONTH TO ASSIST THEM WITH RENT PAYMENTS, FOR APRIL, MAY, AND JUNE. RENTERS MAY ALSO BE ALLOWED TO ACCESS ONE-TIME INTEREST FREE LOANS FROM THE BC RENT BANK.[141]
- **CRISIS SUPPLEMENT:** INCOME AND DISABILITY ASSISTANCE RECIPIENTS WHO DO NOT QUALIFY FOR THE CERB OR EI WILL AUTOMATICALLY RECEIVE A \$300.00 SUPPLEMENT ON THEIR CHEQUES ISSUED IN APRIL, MAY, AND JUNE.[142] ALSO, PEOPLE USING THE B.C. BUS PROGRAM WILL SEE THE \$52 TRANSPORTATION SUPPLEMENT ADDED TO THEIR MONTHLY CHEQUES FOR THE DURATION OF THE FARE SUSPENSION.[143]
- **ASSISTANCE WITH HYDRO BILLS:** BC HYDRO HAS HALTED ALL SERVICE DISCONNECTIONS BECAUSE OF NON-PAYMENT DURING COVID-19, RATES WERE REDUCED BY 1% ON APRIL 1, BC HYDRO CUSTOMERS CAN DEFER BILL PAYMENTS WITHOUT PENALTY, AND CUSTOMERS DEALING WITH LOSS OF WAGES DUE TO COVID-19 CAN ACCESS BC HYDRO'S CUSTOMER CRISIS FUND GRANT PROGRAM FOR UP TO \$600.00.[144]
- **CYSN EMERGENCY RELIEF FUND:** FAMILIES WITH CHILDREN WITH SPECIAL NEEDS MAY BE ELIGIBLE TO ACCESS THIS FUND, WHICH PROVIDES \$225.00 PER MONTH FOR APRIL, MAY, AND JUNE. IN ADDITION, FAMILIES WILL HAVE ACCESS TO WIDER PARAMETERS ON SERVICES THAT CAN BE PURCHASED WITH AUTISM FUNDING, PROVIDING UP TO 35% OF EXTRA FUNDING TO BUY EQUIPMENT THAT WILL ASSIST WITH HOME LEARNING AND VIRTUAL INSTRUCTIONAL APPROACHES.

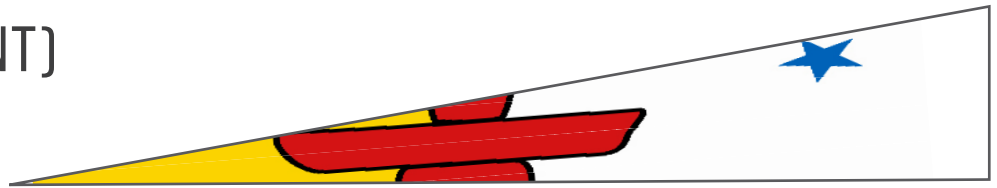
CWP'S ASSESSMENT

CWP applauds the comprehensive response being implemented by the Government of British Columbia during this pandemic. The Crisis Supplement allows income and disability assistance recipients to stock up on essentials including food and cleaning supplies and gets them closer to a liveable income. On average, BC income and disability assistance recipients get between 44 – 72 percent of what is needed to access necessities in the province.[145] We encourage the British Columbia Government to make the \$300.00 increase permanent. We are also pleased that the Government has contemplated the wide range of expenses that residents will be struggling with, instead of filling gaps with limited benefit programs.

However, while BC has taken positive steps to assist residents during COVID-19 more can be done. The BC Poverty Reduction Coalition has called upon the Government to shelter unhoused people immediately by invoking the Government's authority under public safety legislation.[146] We also note that BC has one of the lowest provincial seniors supplement in Canada, which has not increased since 1987.[147] The Crisis Supplement would increase the senior's supplement by \$900.00 this year, which would still not allow low-income seniors to access a dignified income and living standard.[148]

NORTHERN CANADA

NUNAVUT (NT)



The Nunavut Government has implemented the following policies, funding and measures to assist residents during the pandemic:

- **SUPPORT FOR HUNTERS AND TRAPPERS ORGANIZATIONS (HTOS):** \$25,000 TO EACH HTO TO HELP SUPPORT COMMUNITY HARVESTING, AND TO HELP MINIMIZE THE IMPACTS OF COVID-19 ON INUIT COMMUNITIES FACING ECONOMIC HARDSHIP AND FOOD INSECURITY.[149]
- **SMALL BUSINESS SUPPORT PROGRAM:** THE GOVERNMENT OF NUNAVUT DEPARTMENT OF ECONOMIC DEVELOPMENT AND TRANSPORTATION SERVICES IS HELPING NUNAVUT-BASED BUSINESS WITH LESS THAN \$500,000 IN ANNUAL GROSS SALES OR FEWER THAN 10 EMPLOYEES. ELIGIBLE BUSINESSES COULD RECEIVE UP TO \$5000 IN SUPPORT.
- **SUPPORT FOR NUNAVUT'S CHILDCARE WORKERS:** BETWEEN MARCH 17 AND APRIL 21, 2020, THE GOVERNMENT OF NUNAVUT PROVIDED LICENCED CHILDCARE FACILITIES WITH \$885,000 TO COVER PARENTAL FEES. THIS FUNDING ENABLED CHILDCARE FACILITIES TO PAY STAFF WHILE THEY TRANSITIONED TO FEDERAL FINANCIAL ASSISTANCE PROGRAMS, SUCH AS THE CANADA EMERGENCY RESPONSE BENEFIT (CERB) AND THE CANADIAN WAGE SUBSIDY PROGRAM.[150]

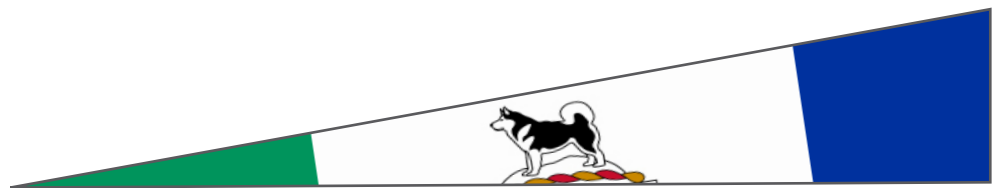
CWP'S ASSESSMENT

CWP applauds that the government is facilitating access to culturally relevant food through support for hunting and trapping.[151] In addition, we support the steps that have been taken to ensure that youth will not be aged out of government care during this crisis.[152] However, we also have several concerns.

The Government has acknowledged that a case of COVID-19 in NT would absolutely devastate the health care system.[153] As a result the Government has implemented similar social distancing and quarantine measures to other regions in the country, meaning people are required to shelter in place, stock up on food and other necessities. Yet, the Territorial Government has not offered any

assistance to ensure that residents can get through the pandemic safely, i.e rent assistance, cash transfers, etc. The cost of food in Nunavut is prohibitively expensive, which makes it difficult for residents to purchase in bulk. Instead of facilitating safety through financial assistance, the Government is completely clawing back CERB for those who receive income assistance. There has also been no information as to whether the clawed back funds will be reinvested into NT's social assistance program.[154] We also recognize that the territories have a cap on how much debt they can acquire, which is set by the Federal Government, and it limits their ability to finance major infrastructure projects.[155] We strongly encourage the Government of Nunavut to pressure the Federal Government during this time, to either provide substantial grants and/or raise the debt cap for NT.

YUKON (YT)



The Yukon Government has implemented the following policies, funding and measures to assist residents during COVID-19:

- **THE PAID SICK LEAVE REBATE:** THE PAID SICK LEAVE REBATE ALLOWS YUKON WORKERS WITHOUT PAID SICK LEAVE TO STAY AT HOME IF THEY BECOME SICK; OR ARE REQUIRED TO SELF-ISOLATE WHILE STILL MEETING THEIR BASIC FINANCIAL NEEDS.[156]
- **HOUSING EVICTION SUPPORT:** THE GOVERNMENT OF YUKON PASSED NEW REGULATIONS UNDER THE RESIDENTIAL LANDLORD AND TENANT ACT THAT PREVENTS EVICTIONS OVER THE NEXT 90 DAYS FOR TENANTS WHO ARE SELF-ISOLATING OR UNABLE TO PAY THEIR RENT ON TIME DUE TO THE PANDEMIC. IN ADDITION, TENANTS WHO LOST THEIR JOBS OR HAD THEIR INCOME REDUCED, BECAUSE OF COVID-19, WILL BE ABLE TO END THE TENANCY EARLY WITHOUT PENALTY.[157]
- **YUKON NOMINEE PROGRAM:** DURING THE PANDEMIC, FOREIGN NATIONALS WORKING IN YUKON WILL NOT BE REQUIRED TO MEET THE MANDATORY FULL-TIME WORK HOURS. YUKON NOMINEES WHO EXPERIENCE REDUCED WORK HOURS OR LOSS OF EMPLOYMENT WILL NOT BE ISSUED THE STANDARD 90-DAY NOTICE TO FIND NEW EMPLOYMENT.[158]
- **SUPPORT FOR EMPLOYERS TO HIRE STUDENTS FOR CRITICAL AND ESSENTIAL SERVICES:** THE GOVERNMENT OF YUKON IS PROVIDING \$750,000 TO HELP EMPLOYERS CREATE SUMMER EMPLOYMENT FOR STUDENTS IN CRITICAL AND ESSENTIAL SERVICES. TOGETHER WITH THE YUKON ESSENTIAL WORKERS INCOME SUPPORT PROGRAM, THIS PROGRAM WILL PROVIDE EMPLOYERS WITH UP TO \$20 PER HOUR FOR EACH NEW STUDENT POSITION HIRED INTO CRITICAL AND ESSENTIAL SERVICE POSITIONS, TO A MAXIMUM OF 40 HOURS PER WEEK AND 16 WEEKS OF EMPLOYMENT.
- **FREE CELLPHONES TO VULNERABLE WOMEN:** WOMEN WHO ARE HOMELESS, FLEEING VIOLENCE OR IN PRECARIOUS CIRCUMSTANCES MAY BE ELIGIBLE TO RECEIVE A FREE CELL PHONE WITH UP TO FOUR MONTHS OF SERVICE.[159]

CWP'S ASSESSMENT

Yukon's approach to dealing with COVID-19 in the North has had some positive outcomes. Firstly, we applaud the Government for clawing back CERB from social assistance recipients. We also recognize that the Government has considered the unique needs of foreign nationals and ensured that women in difficult situations can stay connected during the pandemic. Another positive aspect to the YT Government's response is the paid sick leave rebate. In Yukon, individuals living in poverty are more likely to work low-wage jobs without benefits. They are also more likely to work in the retail or service industries, which increases exposure to the COVID-19 virus.[160] This rebate makes it easier for workers in high risk environments to maintain income and job security during this crisis.

CWP is concerned about the Yukon's "incredibly flawed food security system", as reported by the Yukon Anti-Poverty Coalition. Since COVID-19 more people have depended on food banks, yet there continues to be a lack of coordination across food system to ensure that those who need affordable nutritious food will receive it.[161] Yukon residents have had to take over to ensure that community members can access food during the pandemic.[162]

Further, we are also concerned about the difficulty accessing communications services, especially for YT residents experiencing intimate partner violence. Yukon's intimate partner violence rate is three times the national rate for Canada as a whole. With the lack of access to the internet, due to high costs in the region, and the lack of public resources like libraries and cafés, that typically offer free internet, women have limited options to seek help.[163] We hope that the Government will explore ways to improve upon their initiative to provide cellphones to vulnerable women, and implement longer term policies to improve access to communications services for residents.

NORTH WEST TERRITORIES (NWT)



The Northwest Territories Government has implemented the following policies, funding and measures to assist residents during COVID-19:

- **RESIDENTIAL TENANCIES (COVID-19) REGULATIONS:** A TEMPORARY REGULATION THAT OFFERS TENANTS A MECHANISM TO DEFER THEIR RENT IF THEY HAVE LOST THEIR JOB OR HAVE HAD A SIGNIFICANT DECLINE IN THEIR INCOME DURING COVID-19.[164]
- **TRANSITIONAL RENT SUPPLEMENT PROGRAM (TRSP):** PRIVATE MARKET RENTERS WITH LOW-TO-MODEST INCOME WITH UNAFFORDABLE SHELTER COSTS, MAY BE ELIGIBLE FOR ASSISTANCE BETWEEN \$100.00 PER MONTH TO \$500 PER MONTH FOR UP TO 5-MONTHS UNTIL AUGUST 31, 2020. [165]

- **NWT WAGE TOP-UP PROGRAM:** UNDER THIS PROGRAM FUNDING IS AVAILABLE TO BUSINESSES TO INCREASE THE WAGES OF THEIR EMPLOYEES WHO MAKE LESS THAN \$18 PER HOUR, FOR A MAXIMUM OF 16 WEEKS BETWEEN APRIL 1 AND JULY 31, 2020. THE PROGRAM IS AVAILABLE TO ALL WORKERS IN THE NWT, OVER THE AGE OF 15 YEARS, THAT ARE CURRENTLY EARNING LESS THAN \$18 PER HOUR. [166]
- **CHILD CARE FOR ESSENTIAL WORKERS:** PROVIDING \$5.106 MILLION TO FOR FOUR TEMPORARY CHILDCARE INITIATIVES THAT WILL SUPPORT PARENTS PROVIDING ESSENTIAL SERVICES DURING THE COVID-19 PUBLIC HEALTH EMERGENCY. THE PROGRAM IS DESIGNED TO LESSEN THE FINANCIAL IMPACTS ON LICENSED FAMILY DAY HOMES AND CENTRE-BASED CHILDCARE PROGRAMS.[167]
- **INCOME ASSISTANCE TOP-UP (IA):** THE GOVERNMENT PROVIDED AN EMERGENCY TOP-UP TO INCOME ASSISTANCE RECIPIENTS IN MARCH, TO ALLOW THEM TO PURCHASE A 14-DAY SUPPLY OF FOOD AND CLEANING SUPPLIES. INDIVIDUALS RECEIVED \$500.00 AND FAMILIES RECEIVED \$1000.00.[168]
- **UPDATES TO THE SENIORS HOME HEATING SUBSIDY (THE SHHS):** THE SHHS HAS BEEN AMENDED TO ENSURE SENIORS DO NOT EXPERIENCE ANY HEATING ISSUES DURING COVID-19, THE AMENDMENTS INCLUDE CARRYING OVER SUBSIDY APPLICATIONS FOR TWO YEARS RATHER THAN ONE, A “MODEST” INCREASE IN THE SHHS AMOUNT BEGINNING APRIL 1, 2020, AND ALLOWING APPLICANTS TO REGISTER BY PHONE.[169]

CWP'S ASSESSMENT

CWP applauds the Government's wage top up for minimum wage earners, particularly because local anti-poverty groups have stated that the minimum wage of \$13.46 per hour in NWT is a substantial contributor to the increases in the poverty rate.[170] We also welcome the initiative to ensure a facilitation of childcare for essential workers. The cost of living in NWT has been on the rise for years, [171] therefore lessening the burden of a critical service on those who need it is a positive step in the right direction. Finally, the top-up for IA recipients to purchase a 14-day supply of food and cleaning supplies.

CWP is concerned, however, that the spending initiatives to respond to COVID-19 are not comprehensive enough to respond to the needs of NWT residents. In 2018, a coalition of local anti-poverty groups reported that poverty in the Northwest Territories is on the rise, despite the Government's 2013, poverty reduction strategy.[172] Some of the issues identified centred on housing in NWT, overcrowding, non-liveability, a lack of affordable housing. In Yellowknife alone, the average price for a one-bed room bachelor apartment in 2018 was \$1,182.00 per month.[173] The TRSP is far from enough to help those experiencing housing insecurity during this time.[4]

[4] We are particularly concerned about renters who are low-income but do not use income assistance. In 2018, the Maytree Foundation reported that the calculation for the income assistance shelter allowance in NWT was adjusted to reflect the average cost of a one bedroom apartment in Yellowknife, but those who do not receive income assistance do not benefit from this shelter allowance page 51 of Welfare in Canada, 2018, available at https://maytree.com/wp-content/uploads/Welfare_in_Canada_2018.

NWT is facing an ongoing wealth inequality gap: the poorest 20% of NWT households earn roughly \$25,000.00 annually while the richest households are earning an average of \$200,000.00.[174] According to Alternatives North, two parents in NWT working full time would need to earn \$20.96 per hour to keep themselves and two children out of poverty.[175] We strongly encourage the NWT Government to (a) make the minimum wage top-up permanent; and (b) to listen to the expertise and advice of local anti-poverty organizations.

CONCLUSION: WHERE DO WE GO FROM HERE?

At this moment, several provincial governments have begun to re-open their economies and communities by lessening public health ordinances, expanding social bubbles, and winding down COVID-19 related initiatives. Undoubtedly, the shift in public discourse around returning to normal will make it easier for Governments to try to move on from the serious issues experienced by low-income individuals and families. However, CWP and others in the anti-poverty community will continue to hold political leaders accountable and amplify the voices of Canada's low-income population as the pandemic shifts.

Currently, Federal, Provincial and Territorial Governments have two options on how to move forward. The first is to ignore the relationship between poverty and public health. This option will inevitably place millions at risk during a potential second wave of COVID-19, and a future pandemic. The second option is to respond to the pandemic of poverty now to ensure an equitable, healthy, and resilient Canada for the long term.

To conclude, we want to imagine what policy responses could be implemented to foster the kind of country we want to see: a healthy, poverty-free Canada. Throughout the report, we at CWP have identified effective policy responses to poverty during COVID-19; however, we also want to highlight the diverse perspectives and approaches from fellow advocates across the country.

The following are recommendations from the experts, on what various levels of Government across Canada can do to respond to the pandemic of poverty:

[Alyssa Brierley, Executive Director & General Counsel, CERA](#): Governments must ensure that there are no evictions that happen as a result of an inability to pay rent because of employment lost as a result of the pandemic or its immediate aftermath; and provide dedicated funding to municipalities to support the acquisition of multi-unit residential buildings to prevent the further financialization of housing and ensure that it remains affordable for those who need it.

[Arlene Hache, Community Advocate](#): Governments must recognize and address homelessness as a chronic condition.

[Avvy Go, Clinic Director, Chinese and Southeast Asian Legal Clinic](#): The Government should collect disaggregated race based data now to better understand who are affected by COVID-19, not only in terms of infection and mortality rates but also the social-economic impact on all communities of colour and Indigenous communities. Second, amend eligibility rules for all federal benefits to eliminate immigration status as a requirement. Finally, any recovery strategy must incorporate an employment equity components to ensure that the jobs created will be equally accessible to all the under-represented groups including Indigenous people, people of colour, women, and people with disabilities

[Bonnie Morton, Board President at Canada Without Poverty](#): Governments must ensure that people have enough money to cover TRUE cost of living in their communities.

[Food Secure Canada](#): Governments must strengthen food security by increasing access to healthy, ideally local and sustainably-produced food for low-income households through government funded, non-profit managed programs (such as good food boxes, good food markets, farmers market vouchers, food and vegetable prescriptions and school food programs).

[Laura Cattari, Board Member of Canada Without Poverty](#): We need a basic income guarantee, that ensures that people receive they amount of income they need to live in dignity, regardless of their work status.

[Meaghan Reid, Executive Director, & Lee Stevens, Policy Specialist, Vibrant Communities Calgary](#): The Federal Government must establish a basic income guarantee for 18-64 year olds comparable to the CERB monthly amount of \$2000, ensuring that some benefits continue into the middle-income deciles, consistent with the design and principles of "Option One in Basic Income: Some Policy Options for Canada"

[Michèle Biss, Project Manager, National Right to Housing Network](#): The Federal Government must prioritize the appointment of a strong, well led, well resourced, and effective Advocate and Housing Council to identify and remedy violations of the right to housing. Secondly, the Federal Government must expand and adapt the National Housing Strategy (NHS) to reflect the obligations of the right to housing and requirements of the National Housing Strategy Act.

[Shoshana Pellman, Member, Senior Pride Network](#): All levels of Government must use the 2018 Market Basket Measurement disposable income documents as the basis for decision making on how to reduce poverty.

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