

# COVID-19 Supports and Benefits Rapid Analysis

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# Wellesley Institute: COVID-19 Supports and Benefits Rapid Analysis

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# Wellesley Institute: COVID-19 Supports and Benefits Rapid Survey

## Executive Summary

Wellesley Institute conducted a rapid analysis on the accessibility of recently announced COVID-19 income support programs and benefits. These included changes to child benefit, employment assistance and the Canada Emergency Response Benefit (CERB).

The aim of this research was to hear the voices of people working in service-providing agencies about any groups who are facing problems with accessing benefits. This included hearing about the benefits, applying for the benefits, and receiving the benefits. This research will help policymakers understand whether there are people falling through the cracks and are struggling because they are not covered by the new benefits.

## The Survey

An invitation to answer a short online survey was sent to stakeholder groups via Wellesley Institute's listserv. National organizations sent it out through their networks and listservs. It was also sent to community groups working with the City of Toronto.

There were 546 responses from over 500 different organizations during the 8-day survey period (April 9 - 17, 2020).

Responses came from 5 provinces (Ontario, Alberta, British Columbia, Quebec, and New Brunswick). They included responses from Francophone and Indigenous groups, and those from Northern and remote communities.

Respondents included national organizations working in a variety of capacities to offer support to people during the pandemic. They included local organizations working on social determinants of health and community development, charities and foundations, unions, and municipalities. These organizations work with some of the most vulnerable groups in Canada including immigrants, refugees, and undocumented people. They also work with individuals living in poverty, people receiving income support or other benefits; people experiencing food insecurity, people facing a variety of housing needs including homelessness, individuals living with disabilities, and people living with chronic medical conditions.

## Summary of Survey Responses

Our stakeholder groups identified individuals falling through the cracks in various benefit schemes because of eligibility requirements, and logistical and administrative issues. They also identified problems for those with existing benefits such as those who feared they would be in

a worse financial position if they received additional benefits and those who had problems receiving benefits due to difficulties with filing taxes.

Respondents identified ways in which CERB could be changed to be more inclusive and easier to access. This included expanding CERB eligibility for specific groups:

- People who made less than \$5000 in the last 12 months or 2019.
- Those with reduced hours/income.
- People unemployed prior to COVID.
- Students
- Newcomers and those without a valid SIN.

Suggestions for Improving access to CERB were diverse:

- Better and more diverse advertising.
- Making the application process easier.
- Improving access to hardware, software and internet for marginalised groups.
- Improving telephone access and expanding the languages available.
- Diversifying ways of accessing CERB.
- Developing a specific strategy to facilitate access by Indigenous groups.

There were also ideas for possible improvements to existing benefits:

- Specific administrative changes at the CRA such as tax auto-filing.
- Clarity in the interface between different Federal benefits and Federal and Provincial Benefits.
- Targeted support for community serving groups.
- Ideas for new types of benefit for those falling between the cracks.

Since the survey was launched, there have been changes to both the eligibility criteria for CERB and to aspects of how it is run. We recognize and applaud [these changes](#) (e.g. allowing people to earn up to \$1,000 per month while collecting the CERB) which validate some of the issues highlighted by this survey. But our stakeholders highlight problems that persist and insights that may help improve our response. It is of note that many of the respondents suggested that some form of universal basic income would simplify the distribution of benefits during the pandemic and would more likely ensure vulnerable people get the money they need.

## Introduction

The response to the threat to Canada from the COVID-19 pandemic has had a significant impact on the economy. Because of this, the federal and provincial governments in Canada have developed a raft of changes in eligibility to existing benefits such as employment assistance, top-ups to existing benefits such as local disability benefits and unemployment benefits and federal programs such as the Canada Child Benefit. There have also been newly created benefits of which the Canada Emergency Relief Benefit has received significant press.

However, questions have arisen from those working with marginalized groups about whether access to these benefits are equitable.

Wellesley Institute conducted a rapid analysis on the accessibility of recently announced COVID-19 income support programs and benefits. These included changes to child benefit, employment assistance and the Canada Emergency Response Benefit (CERB).

The aim of this research was to hear the voices of people working in service-providing agencies about any groups who are facing problems with accessing benefits. This included hearing about the benefits, applying for the benefits, or receiving the benefits. This research will help policymakers understand whether there are people falling through the cracks and are struggling because they are not covered by the new benefits.

## Methods

An invitation to answer an online survey was sent to stakeholder groups via Wellesley Institute's listserv. National organizations sent it out through their networks and listservs. It was also sent to community groups working with the City of Toronto.

The survey was short and was available for 8-days (April 9 - 17, 2020).

It included specific questions on access to the CERB and other benefits as well as reasons for difficulties in access. Stakeholder groups were also asked for their suggestions for improving access to benefits and supports during the pandemic.

Survey results are presented in aggregate form. But some anonymized quotes from the insights offered by respondents are also included in the appendices.

## Results

There were 546 responses from over 500 different organizations. Responses came from 5 provinces (Ontario, Alberta, British Columbia, Quebec, and New Brunswick). They included responses from Francophone and Indigenous groups, and those from Northern and remote communities.

Respondents included national organizations working in a variety of capacities to offer support to people during the pandemic. They included local organizations working on social determinants of health and community development, charities and foundations, unions, and municipalities. These organizations work with some of the most vulnerable groups in Canada including immigrants, refugees, and undocumented people. They also work with individuals living in poverty, people receiving income support or other benefits; people experiencing food insecurity, people facing a variety of housing needs including homelessness, individuals living with disabilities, and people living with chronic medical conditions.

## Problems with Supports and Benefits

### Problems with the Canada Emergency Relief Benefit (CERB)

Many of the responses focused on CERB, possibly because it was launched less than a week before the survey went live. Seventy-five per cent of respondents said there had been problems with CERB. When asked which groups were at risk of being missed, the majority of stakeholders identified people who continue to work on reduced hours (60 per cent) and people who had had an income less than \$5000 in the previous year (52 per cent). Other groups included people who were unemployed before the pandemic, students, and provincial social assistance recipients.

**Table 1. Of the populations you work with, which of the following groups are being missed or are at risk of being missed by CERB? (N=546)**

Responses	No. of Responses (%)
People who continue to work but whose hours and income are reduced because of COVID-19	330 (60%)
Students seeking summer employment	257 (47%)
Undocumented workers without a valid Social Insurance Number	149 (27%)
People who were unemployed prior to COVID-19 and not currently on Ontario Works	240 (44%)
People who had an income less than \$5000 in 2019 or in the last 12 months	294 (54%)
Provincial social assistance recipients	226 (41%)
Other (e.g. those who have voluntarily quit their jobs due to COVID-19, informal labourers, individuals receiving child/spousal support, non-Canadians stranded in Canada)	144 (26%)

When asked to identify problems with getting CERB to these populations, respondents gave a variety of answers. The most common problems were that people did not apply because they thought they were not eligible (78 per cent), had poor digital access (57 per cent), and had computer illiteracy (50 per cent). Language barriers were also common.

**Table 2. Is the problem with the CERB that ... (N= 546)**

Responses	No. of Reponses (%)
... they did not hear about CERB	85 (16%)
... they cannot sign up because of digital access such as computers or Wi-Fi	309 (57%)
... they cannot sign up because of ability to use a computer	274 (50%)
... they cannot sign up because of language difficulties	205 (38%)
... they are in need but are not eligible and so did not apply	425 (78%)
... they applied but then found they are not eligible	189 (35%)

However, stakeholders also consistently identified other problems. One was that there were multiple sources of information, and that the available information was rapidly changing – faster than people could keep up with. They found that the Canadian Revenue Agency (CRA) and My Service Canada Account (MSCA) websites were not helpful, media messages were inaccurate, and indicated that individuals were confused about whether they should be applying for CERB or Employment Insurance (EI).

Stakeholders indicated that CERB systems were overloaded, the online system crashed often, and that there were long wait times on the telephone to speak with an agent.

They also said that many people had fears that there were too many unknowns, and this concern stopped them from applying. For instance, some were worried that programs such as social assistance, the Guaranteed Income Supplement (GIS), rent assistance, and Canadian Pension Plan (CPP) would be discontinued. Others thought that there would be clawbacks of existing benefits and that they would have to pay back money they did not have. Responses also showed concerns around applying as undocumented workers, and whether these workers would be reported to immigration officials.

Furthermore, frontline workers indicated they were overloaded with questions that they could not answer because the process of applying was too complex.

## Problems with Other Benefits

Our stakeholders also identified problems with a number of other benefits.

For Employment Insurance (EI), problems included:

- Confusion between EI and CERB applications and eligibility, and lack of communication about it; the wait times for EI claims to be processed.
- The reporting burden once you get EI; the lack of fairness in comparison to CERB.
- The lack of eligibility for undocumented people because they do not make contributions; transitioning off EI and the need for financial support.
- Difficulties getting a Record of Employment (ROE) to apply to EI.
- Late EI payments.

Pandemic-related Canada Child Benefit (CCB) issues included:

- Families experiencing increased COVID-related costs (e.g. food).
- Reports of not receiving CCB for the month of April.
- Exclusions because of immigration status considered unfair in the circumstances.

There were specific problems with the low levels of social assistance in Ontario and Alberta, and the low levels of COVID top-ups. There were additional worries about clawbacks of CERB and other benefits.

There were also other issues about late payment of the Goods and Services Tax (GST) and concerns that all benefits linked to tax filing such as GIS and Climate Action Incentive would be late or not paid.

## Suggestions for Improvement

One of the most common responses was the need for a basic income. The belief was this would be the most efficient way to ensure vulnerable people received the money they need, and that any individuals who do not need it could have excess income support dealt with in the next tax cycle.

## Suggestions for Improving CERB

There were a number of suggestions about changing CERB.

### 1. Rules of Eligibility:

For those who made less than \$5000 in the last 12 months or 2019:

- Make it available to those who earn less than \$2000.
- Waive the \$5000 income requirement.
- Waive the income requirement especially for newcomers or refugees who may not have had time to accrue the income.

For those unemployed prior to COVID:

- Allow eligibility for people who were unemployed pre-COVID.
- Make CERB available to anyone who needs financial assistance.

For students:

- Include youth unable to go to school or find work because of the outbreak.
- Allow access for people who recently left school and so have not employment record/income.
- Allow access to students who lost confirmed employment.



For newcomers and those without a valid SIN:

- If any newcomer to Canada did not get a job within 3 months, they should get access to CERB.
- Allow access to undocumented people and refugee claimants.
- Allow access to those without a SIN.

For those with reduced hours/income:

- Allow access to people who had two jobs, but lost one.
- Allow availability to people who have reduced hours at a pro-rated level.
- Consider allowing a maximum amount of additional income.
- Allow artists to continue selling their art and still get CERB.

Expand Eligibility:

- Be flexible with people who do not exactly meet requirements and claw back in tax.
- Alternately offer a right of rescue so that people who do not meet requirements are able to have an individual assessment of need.
- Allow access to frontline workers who choose to self-isolate.

## **2. Improving Access:**

Advertising CERB:

- Advertise in different languages.
- Use community groups to ensure that hard-to-reach groups know about CERB.
- Multi-lingual outreach.
- Offer training sessions for frontline workers.
- Better advertising in local newspapers in rural and northern communities.

Making applications easier:

- Develop step-by-step videos on how to apply.
- Simplify language by using clear language and design (CLAD).
- Improve the clarity of the questions to make them less ambiguous.
- Make the forms available in different languages.
- Have staff available who can speak different languages.

Improving digital access and process:

- Improve access to computers for marginalised populations.
- Libraries loaning laptops.
- Community space where people can access computers by appointment.
- Improve Wi-Fi access for vulnerable groups (e.g. improving network of open Wi-Fi access).
- Remove timeouts from webpages.

Improving telephone access and process:

- Have more staff available so the wait time decreases.
- Have staff working later shifts so that calls can be made after work hours.
- Offer two different lines: an information line and an application line.
- Make sure that the call does not use “pay as you go” minutes.

Other ways to improve access and process:

- Offer paper applications with secure drop-off locations.
- Offer opportunities to e-mail applications and questions to Service Canada.

Mobile secure access points:

- Secure access points in Service Canada branches.
- Allow two people to log into the application so someone else can help (e.g. frontline worker).

Access for Indigenous populations:

- Develop specific access solutions for Indigenous populations due to the number of possible issues including tax filing, internet access, proof of income issues.

## General Improvements for Benefits

### **1. Administrative issues with Canadian Revenue Agency (CRA):**

- CRA auto-filing.
- Waive need to have taxes filed in order to get benefits.
- Waive or change period for filing for seniors who get GIS or people who get CCB tax benefit; this is because those who rely on community-based tax filing schemes will not be able to use them.
- Base GIS/CCB/GST on 2018 tax filing.

### **2. Sort out the interface between different federal benefits, and between federal and provincial benefits:**

- Offer CERB or EI not both.
- Increase Federal transfers so that Provinces can offer benefits at same level as CERB.
- Alternately, the Federal government could offer extra support for people on disability benefits and unemployment benefits.
- Make sure there is a clear message that low income people will not be cut from their benefits if they take other Federal benefits such as CERB.

### **3. Improve access to benefits in general:**

- Support agencies that work with marginalized populations so they can help people access benefits.
- Provinces should make accommodation for federal benefits in provincial social assistance programs

## **Other Suggestions on Improving Benefits during COVID-19**

### **1. Support community groups and agencies:**

- Allow arts agencies to get subsidies.
- Allow arts organizations to get indirect supports because they are paying rent, etc.
- Develop a contingency fund for groups working with vulnerable people so they can adapt to social distancing.

### **2. Create new benefits for individuals:**

- Allow some dollars to flow through non-profits to support vulnerable people to fill access gap.
- Develop a contingency fund for vulnerable youth, which can be distributed through organizations that work with youth.
- Compensation for artists who have their shows cancelled.
- Increase pay by \$3 an hour for frontline workers.
- Youth benefit – like child benefit for people who have kids who have student who live at home.

## **Conclusion**

As identified by our stakeholders, many groups face barriers learning about the newly announced COVID-19 income support programs, applying for them, and/or receiving benefits. Many of these groups are also disproportionately affected by the economic disruptions of COVID-19. Through the creation of better policies, these gaps can be addressed, providing universal access to benefits for all.

## Appendix A: Survey Responses

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB)

Population	Description of Group	Barriers	Proposed Solutions to Barriers	Sample Quotes
People who continue to work but whose hours and income are reduced because of COVID-19	<b>Examples:</b> Self-employed	Do not meet eligibility criteria as they have not stopped working due to COVID-19	Make CERB available to people who have reduced hours at a pro-rated level	<p>"Our staff members are all contract workers. Our non-profit is able to offer them a maximum of 8 teaching hours a week and they are contract workers. Music lessons are also GST exempt, meaning our non-profit was ineligible for the wage subsidy. All of our teachers have had catastrophic loss of income, but not a complete loss of income (most still making around \$400-\$600 a month), making them ineligible for CERB. If I were to lay them off, I would have to refund all our students, however we have no income coming in and no way to plan for the future."</p>
	Start-up business owners	Due to reduction in hours/income, some may experience financial hardship	Top-up through CERB for people with reduced hours – bring income up to CERB level for individuals still working, but earning less	<p>"One of the gaps is small businesses where it's owner/operator. The owner doesn't qualify for the small business emergency funding because he doesn't have employees. He has cut down on his hours significantly to flatten the curve and to protect his children who are immunocompromised, but he doesn't make enough money to support his family and doesn't qualify for any supplement to his income as he's above \$1,000. The other situation I've heard a lot is laid off husbands who aren't making the amount of money they were previously to pay bills and stay-at-home moms who aren't getting anything."</p>
	Part-time workers	Some people make less while continuing to work, than they would on CERB		<p>"I myself fit into this category, we are people who have lost present or future income from our contractor positions but not in totality, meaning if we continue to work we make less than the CERB benefit but are not eligible for the benefit or any top up under the current rules. Thus, we can either keep providing our services, and not make enough money to survive the crisis, or stop providing our services in order to collect CERB, however if we willingly reject work, we are apparently ineligible. CERB favours those with high paying, stable, single-source incomes who have lost all hours and overlooks everyone else including those with reduced hours, contractor positions, service positions, etc."</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
Students				<p>“Yes, university students who had summer jobs lined up, but were cancelled due to COVID-19 are being missed. Now students have no job for the summer and can't get any benefits from the government. How are we meant to pay for our next year of school without working in the summer?”</p>
	<p><b>Examples:</b> Youth unable to go to school or find work because of the outbreak</p> <p>Those who lost confirmed summer employment</p>	<p>They are not eligible as they were not employed when crisis began</p> <p>Implications for rent/subletting, September tuition</p>	<p>Expand CERB to include students</p> <p>Offer financial support, regardless of having worked this year or not (many had upcoming contracts)</p>	<p>“There seems to be a lot of confusion for students. Those that worked last summer and made over \$5000.00 but are not done studies for this year until the end of April have no direction or clarification if they qualify for CERB or not. They meet the tax requirement but are not losing a current source of income, but are losing the opportunity to find income and employment now due to COVID. Can these students apply or not? Many have rent and other bills. They are not living at home with family and cannot move during this time. I have had some very frustrated inquiries that I simply cannot find an answer for. The news gives mixed messaging and I cannot find any helpful clear information on the Canada.ca website or other recommended sources of quality information. I have tried numerous times to inquire through Service Canada, and there is no answer. I do not want to misdirect people or students to apply if they should not be.”</p>
	<p>People who recently left school and do have not employment record/ income</p>	<p>No employment prospects in the near-future and support for their continued studies or building careers</p>	<p>Provisional grant for job seekers who lost job offer</p>	
	<p>International students</p>	<p>International students do not have sufficient access to government supports</p>	<p>Offer a break in tuition costs for 2020-2021 school year</p>	<p>“Yes, in the case of the students, they usually work April - August to pay their bills (and sometimes also while attending school). They should qualify because they earned \$5,000 last year, but because they hadn't started their full-time summer jobs when the crisis began they don't qualify. These are skilled people who are now unable to find a job and therefore unable to pay their rent, feed themselves etc. Because they don't qualify for CERB, they also do not qualify for the provincial supports such as the top up and the housing assistance.”</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
<p>Individuals without a valid SIN</p>	<p>Those who are undocumented, have expiring SINs or in the process of applying for SIN</p> <p><b>Examples:</b>                      Undocumented workers                      Temporary foreign workers                      Refugee claimants                      Those in the process of applying for PR                      Stranded non-Canadians</p>	<p>A SIN number is required for people to apply to the CERB benefit, therefore those without one cannot apply</p> <p>Even those with temporary SINs are having difficulty applying/being approved (eligibility unclear)</p> <p>Some new citizens do have SIN numbers but they are not going through on the CRA site</p>	<p>Develop a process where undocumented, refugee claimants can apply for CERB through the use of individual tax numbers</p> <p>Create a temporary social assistance service for undocumented people with assurance that information will not be shared with authorities</p> <p>Provide clarity around eligibility for migrant workers</p> <p>Alternately offer a right of rescue so that people who do not meet requirements are able to have an individual assessment of need.</p>	<p>“In particular, staff are hearing reports of many undocumented clients experiencing great financial need due to lost wages in various industries (restaurants, cleaning, construction), but who are not eligible for CERB. Even some precariously status folks with temporary SINs are having difficulty applying/being approved (their eligibility is unclear)”</p>
				<p>" ... more support for people who came to Canada as part of the temporary foreign worker program and who are now stranded without full citizenship/benefits or work, or a way to access those"</p>
				<p>“Income for all. Allow the undocumented or other people who don’t have SIN no to accessing income support, do not share information with Canada Border Services Agency”</p>
				<p>“Our clients continue to struggle to access most benefits as many are without ID, a home, a phone etc. and all their energy is going into simply surviving the day. They require hands on help to move forward and now with agency closures this task is much more difficult than ever before (it was still difficult then too)”</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
<p>People unemployed prior to COVID-19</p>	<p>Anyone who was unemployed prior to COVID-19</p> <p><b>Examples:</b> People who were looking for jobs, who were not on some form of social assistance</p>	<p>They do not meet eligibility criteria, as they were not employed at time of COVID</p> <p>Job search cut short due to pandemic, making it increasingly difficult to find work</p> <p>May be forced to use up savings for necessities (e.g. food, school)</p>	<p>Expand eligibility to include people who were unemployed prior to COVID</p>	<p>"Expand eligibility to include people who were unemployed prior to COVID and not on social assistance. These individuals are now facing huge barriers to unemployment and will be forced to eat up their savings and then go on social assistance, where they will get a fraction of CERB. This will cause further poverty, which can be prevented right now."</p>
				<p>"I think that maybe if the benefits can include those who were previously unemployed and have been impacted by the pandemic. They now have to take care of the children in the care full-time plus they have to keep their kids connected to online resources for school."</p>
				<p>"There are so many people who never worked in 2019 because they were looking for work but they did not get one. In 2020 too they were seeking work but all of a sudden, the pandemic stopped them from searching work. Now they are so stressed up since they are not able to get anything like CERB."</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
<p>People who had an income less than \$5000 in 2019 or in the last 12 months</p>	<p>Anyone who made less than \$5000 in 2019 or in the last 12 months</p> <p><b>Examples:</b> Gig workers Newcomers Contract workers</p>	<p>Do not meet income eligibility criteria due to nature of the job or have not been working long enough to have made \$5000</p>	<p>Waive the \$5000 amount, just ask for proof of employment, especially for newcomers or refugees who may not have had time to accrue the income</p>	<p>"We have received questions from artists across the country who are being forced to answer the "lights on or lights off" question, much like many other small businesses. They cannot apply to the CERB if they continue to work (even though their income has been significantly reduced). Artists are closing even their online shops for the FEAR that they MIGHT make a sale, and then be deemed ineligible for the CERB. This is the #1 concern in our community with the CERB."</p>
		<p>If you are self-employed, your net income after business expenses is less than \$5000 net</p>	<p>Lower the \$5000 employment income criteria for CERB</p>	<p>"Please note that the main issue I have heard about from Indigenous leaders is that they are facing issues with the Canada Emergency Response Benefit as it states that to be eligible, you had to have an income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application. Problematic for Indigenous folks that don't file income tax."</p>
		<p>Those working part-time and did not make \$5000.</p> <p>Immigrants who arrived in Canada in 2020 have just been working (either full time or part time) for a month or two or even less, and their combined incomes are less than \$5000/\$1000</p>	<p>Provide some financial support to those who made less than \$5000</p> <p>If any newcomer to Canada did not get a job within 3 months, they should get access to CERB</p>	<p>"We represent professional visual artists, 66% of whom are self-employed and work in the gig economy. The CERB seems to have been created with the idea that we all have a single income source, and you either have it or you don't. However, most artists have multiple and often unpredictable sources of income – some of which have now dried up. Many artists are ineligible for CERB because their incomes are, even at the best of times, strung together from multiple revenue streams. Many of those income sources (royalties, honorariums, contract services, etc.) can be quite low, and payments are often few and far between. Accepting a \$325 honorarium for giving a live stream artist talk could mean losing \$2,000 in EI benefits. This is not a choice we want artists to have to make: reject work or risk access to basic security."</p>



Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
<p>Social assistance recipients</p>	<p><b>Examples:</b> Those receiving OW, ODSP, AISH, CPP, WSIB</p>	<p>People on social assistance are not eligible if they did not lose job due to COVID-19, or did not earn \$5000 in 2019/last 12 months</p>	<p>Top up - Increase social assistance rates</p> <p>Increase social transfer with requirement for provinces to increase social assistance rates</p> <p>Provide a supplementary COVID-19 allowance to help people on social assistance</p> <p>Do not clawback federal benefits (e.g. EI or CERB) from social assistance</p> <p>Consolidate all financial support programs into one universal guaranteed basic income program</p> <p>WSIB should review the wage loss compensation of all injured workers who are not employed but deemed to have employment income.</p>	<p>“A universal basic income (even a temporary one, during the pandemic), which provides income to ALL residents (regardless of status, etc.), would greatly fill gaps for the most vulnerable, and would also lift many other people (who have lost jobs, etc.) out of their current poverty.”</p>
		<p>Must subsist on a much lower income than those on CERB while facing increased costs (e.g. food due to lack of access to school food programs, food banks)</p>		<p>“Social assistance clients eligible for CERB have reported to us and the media that they are afraid to apply because once they receive that money, how do they report it? Will it cause social assistance to be clawed back? Will they be required to pay back funds down the road, once they have already spent the funds? Will they be kicked off social assistance, thereby losing their benefits? There is a lot of fear around the CERB and its impact on social assistance. The options provided in Q#4 don’t quite cover the fear of the repercussions of applying. Then there is the issue of social assistance recipients who are ineligible for CERB because they have not earned \$5000. There is a lot of frustration of receiving below-poverty social assistance rates, while unemployed workers receive \$2000/month.”</p>
		<p>People on social assistance rely on support agencies to help with cost of food/transportation (e.g. bus tokens, food at drop in programs), which they no longer have access to</p> <p>Often these groups have some employment to top up benefits, which may have been lost due to COVID-19</p> <p>Individuals off work receiving WSIB loss-of-earnings benefits are not treated as earnings for the purpose of qualifying for the CERB</p>		<p>“Yes. Social Assistance recipients in Ontario need to call their caseworkers to access the provincial emergency benefit. This is not equitable as those most vulnerable may not know about the benefit or have resources to call. Caseworkers are not working daily, and clients don’t already receive responses to voicemails. In Toronto, OW offices are closed. Applicants have to call a different number, go through a complicated menu and then wait on hold to speak to someone. Clients with cognitive and language barriers or limited phone minutes cannot manage the process so give up.”</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
<p>Those with access barriers</p>	<p><b>Examples:</b>                      Low-income populations                      Seniors                      Those who are homeless (no fixed address)                      Populations who do not speak English or French</p>	<p>No access/limited access to personal computer or phones</p>	<p>Providing funding for local organizations to hire benefit navigators (e.g. training session for front-line staff to better support residents)</p>	<p>“There needs to be a way to access these programs without waiting a week or more for EI or access codes. If access codes could be sent by email with some way to verify information without losing integrity of the program or information getting in the wrong hands. Having Service Canada locations provide access, even if by appointment, to use computers and give actual assistance to clients looking to access these programs.”</p>
		<p>Institutions/services that provide access to public computers/phones are closed (e.g. libraries, community centres, Service Canada)</p>	<p>More localized service centers for citizens to access applications and information</p>	<p>“There are 100+ Community Adult Learning Programs across the province of Alberta that work with Low literacy, Foundational, Barrired Clients. For the most part these clients live and work in rural Alberta. Many of them are English as a Second Language Learners, or Newcomers or very low literacy Canadians. They do not have computers, therefore they do not have the Internet. There barriers in applying are that they have no digital skills, no computer and no internet and also live in rural and remote Alberta. In some areas they have very little internet service. They need one-on-one assistance and cannot get in to the urban areas.”</p>
		<p>Less access to technology and service in remote/rural areas</p> <p>Difficult to access ID and tax filling services to needed to apply</p> <p>Identifying accurate information, unable to understand the information to apply, less informed about the application eligibility</p>	<p>Produce online/print materials in all major languages</p> <p>Programs to increase internet/computer accessibility</p> <p>Having several numbers to call and some representatives with different languages would be an asset</p> <p>Loaning libraries of laptops or tablets</p> <p>Providing accessible and affordable WI-FI to low-income households or large public areas WI-FI access.</p>	<p>“The homeless population is being forgotten as many of these individuals have not been able to have full-time employment within the last year. Many of my clients do not have a SIN card or government ID. Accessing this identification is a barrier as social services are no longer seeing clients face to face and the financial cost is too heavy. I would love to see eligibility for the CERB benefit include people who are facing these barriers such as the homeless population.”</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
Those who have voluntarily quit	<p>Those who have voluntarily quit for COVID-related reasons</p> <p><b>Examples:</b> Those who quit because they are at high risk or live with someone at high risk.</p>	These workers are not currently eligible for CERB	<p>Alternately offer a right of rescue so that people who do not meet requirements are able to have an individual assessment of need.</p>	<p>“A few of our staff opted for unpaid leave of absence because they are scared to come to work due to COVID-19. Since this is voluntary, they did not qualify for CERB.”</p>
	<p>Those who quit to reduce risk to self and others</p> <p>Leave of absence due to care needs of older family members</p>		<p>Allow frontline workers who choose to self-isolate to qualify for CERB</p>	<p>“Many of our day homes are still open but are operating at a significantly reduced capacity. They cannot make ends meet but cannot voluntarily quit, so they are struggling. Additionally, we have day homes who have closed for fear of their own children becoming ill. As they have voluntarily quit, regardless of the reason, they are ineligible.”</p>

Table 3. Population groups missed by the Canada Emergency Response Benefit (CERB) (contd.)

Population	Description of Groups	Barriers	Proposed Solutions to Barriers	Sample Quotes
Single individuals receiving family support payments	<b>Examples:</b> Those who were receiving child support/spousal support	Cannot access income because the payer is not able to make payments  Income supports have too strict of qualifying guidelines and are keeping people from quick access to financial benefits.	Provide temporary assistance to families with missed child/spousal support payments	“In terms of single parents, challenges we are seeing are those who were relying on support payments (spousal/child) from their ex-partners, who have now been furloughed and are unable to make the same payments with EI/CERB. As many of these single parents were unemployed, they do not qualify for CERB or EI. A notable section of single mothers are mothers who are currently escaping their abusive partners and are living in shelters”
		"Moms who are not receiving child support because the husband is not working."		
Informal workers	<b>Examples:</b> Informal workers (e.g. babysitting, cleaning homes, etc. for additional income)	These workers do not have reported income and thus are not eligible for CERB  These include workers doing odd-jobs, cash jobs, informal landscaping work, and those in sex work	Provide emergency support funds to non-profits in order to support informal workers	“We need dollars to flow to those in the most vulnerable situations. Potentially could flow through non-profits and charities directly to individuals experiencing homelessness or living in poverty whose informal work has been cut off.”

Table 4. Administrative issues identified with the Canada Emergency Response Benefit (CERB)

Issue	Description	Proposed Solution	Sample Quotes
Rapidly changing and multiple sources of information	<p>Confusion about what individuals should be applying for (e.g. EI or CERB), being redirected</p> <p>Many messages in the media, misinformation potentially spread</p>	<p>One website, with access to all information</p> <p>Clarify when income is counted by the program (e.g. is it the month that the work occurred, or the month payment received?)</p>	<p>"The biggest issue I am seeing is unclarity in process, people not being sure about eligibility, frustration with not being able to get through to CRA"</p>
Fear	<p>Individuals are worried about programs like GIS, Rent Assistance, CPP, being discontinued for not filing their tax returns</p> <p>People on social assistance are afraid to apply because there are many unknowns (e.g. how to report this money; whether social assistance will be clawed back; whether they have to pay it back; whether they be kicked off social assistance)</p> <p>Fear of applying inaccurately</p> <p>Newcomers fear possible consequences with immigration and being deported</p>	<p>Improve available information and questions to make them less ambiguous.</p>	<p>"Our clients need to access in person support somewhere they can drop into, and likely these staff and people helping need to be trained on working with a trauma-informed lens"</p>

Table 4. Administrative issues identified with the Canada Emergency Response Benefit (CERB) (contd.)

Issue	Description	Proposed Solution	Sample Quotes
System overload			<p>“The website isn't able to handle the influx, many are trying to apply on their specific day of the week and can't get in. Many can't keep the call on the line long enough because networks are overloaded and can't hold the call without being disconnected.”</p>
	<p>Online crashes, phone lines discontinued</p>	<p>Have more staff on the lines/ decrease wait time over the phone</p> <p>Consider use of other phone lines/services (e.g. 211, internal-use, social agency line to EI, special 1-800 number)</p>	<p>“Many missed provincial benefits due to the system crashing. Many reported EI crashing as well as the phone disconnecting. I am not sure how to increase bandwidth but something to address the ability of the sites to handle mass input. Extra supports to Family and Community Support Services (FCSS) so they can continue to assist those applying. More persons manning the phone systems, so people are not getting cut off after 3 hours of holding. Access to the CERB if you were a University student or are accepted into a fall program.”</p>
	<p>No helpline to discuss special circumstances</p> <p>Individuals cannot get through on the phone/long wait times to speak to someone</p>	<p>Paper applications for CERB, available in public places</p> <p>Automated call in numbers work well</p> <p>Improving telephone access and process (e.g. Have more staff available so the waiting time decreases; have staff working shifts so that calls can be made after work; offer two different lines: an information line and an application line; make sure that the call does not eat pay and you go minutes)</p>	<p>“Create a system that is more user friendly and caters to people of all levels of cognitive ability. Employ enough people to answer the phone when clients call to make enquires. Faster processing time needed. Pay more attention to the undocumented in our society. They are people too and need support... The circumstances differ and as a country with so many resources we should have more humanitarian and compassionate ruling. There are many undocumented individuals who if given the opportunity can contribute to the building of our economy.”</p>

Table 4. Administrative issues identified with the Canada Emergency Response Benefit (CERB) (contd.)

Issue	Description	Proposed Solution	Sample Quotes
Accessibility	<p><b>Individuals with:</b> Technology use difficulties</p> <p>Low literacy and language barriers</p> <p>No bank account</p> <p>No access CRA code without having filed taxes</p> <p>Lack of access to computer or WI-FI/data</p>	<p>Advertise in various languages</p> <p>Use community groups to ensure that hard to reach groups know about the CERB</p> <p>Offer training session for frontline workers</p> <p>Better advertising in local newspapers and media in rural and northern communities</p> <p>Improve access to computers for marginalized populations</p> <p>Improve Wi-Fi access for vulnerable groups for instances improving network of open Wi-Fi access</p> <p>Remove timeouts from webpages</p> <p>Improve access for those without CRA codes</p>	<p>"We work with English language learners, a lot of them are at the low level, and the announcement on the news or website are difficult for these clients to understand. Also, the fact that there is limited or no access to computers/laptops, and only cellphones makes it harder for people to access benefits/help from the government"</p>
User-friendliness	<p>Complex process and instruction for individuals</p> <p>Frontline workers are overloaded with questions from individuals not understanding</p>	<p>Make the system more accessible (e.g. paper/email applications, have automatic approval and money deposited into banks faster)</p> <p>Increase information sharing between Service Canada and CERB</p> <p>Develop step by step videos on how to apply</p>	<p>"We desperately need CRA to auto-file low-income people's taxes. This would solve 90-95% of the cases, and then we could try and build some creative system responses to the other people who still need tax-filing support. Under the physical distancing requirements, there is no way that we will be able to meet the needs of all Canadians needing support with their taxes, unless CRA does this auto-filing. It is essential."</p>

Table 5. Issues with Other Benefits

Issue	Description	Proposed Solution	Sample Quotes
Employment Insurance (EI)	Difficulty accessing EI benefits due to delayed responses or no responses from workers (Service Canada)		"Some people received both an EI cheque, along with a CERB cheque. They are worried about having to repay the money."
	Long wait times for EI claims to be processed or not being processed		"Alberta Income support still asking for a proof of employment search/ Job Placement program letter in order to provide benefits, causing stress and anxiety to clients and their family."
	Confusion between EI and CERB application and eligibility	Waive the waiting time for ROE	
	Confusion/scared when automatically redirected from intended EI or CERB application	Start processing regular EI claims again	
	Difficult for some workers to get Record of Employment for EI	Financially support employers with a job subsidy program	
	Most undocumented workers do not make contributions to EI, therefore aren't eligible	Provinces and territories waiving or moving to treating CERB as earned income	
	Fairness issues between EI and CERB – paying taxes on CERB but not on EI, may receive less on CERB than you would on EI	Waiving job search and income reporting for 3 months	
Proof of job search is requested for EI			



Table 5. Issues with Other Benefits (contd.)

Issue	Description	Proposed Solution	Sample Quotes
<p>Goods and Services Tax (GST)</p>	<p>Late GST payments</p>	<p>Follow scheduled payment dates</p>	<p>“Many haven't seen the lump \$400 extra for GST payments, even though they have already filed their 2019 income tax. Most still only received around \$96 for their GST payment”</p>
	<p>Report of additional payments by mistake</p>	<p>Correct for additional payment without putting the onus on GST recipients</p>	<p>“The GST supplement is not enough for people with low income to compensate for the higher prices (shipping by example) and the closure of many organizations that helped them with food, bus fares, clothing, psychological or organizational support. // For people who are currently paying a bankruptcy, the GST supplement has good chances of being paid to their trustee. Unlike the child benefits, it is not mandatory for trustees to send that money back to people, it is only encouraged and, if they send it, people will get it later. People may not know that and therefore may not request it to their trustees, who may refuse to send it anyway.”</p>
	<p>Stress and challenges around filing taxes as most/all free clinics are closed at the moment</p>	<p>If benefits such as GST will not be continued based on 2018 tax information then the CRA needs to provide latitude for tax clinics to assist clients remotely (e.g. electronic signatures, sent through safe electronic encryption process)</p>	
	<p>Those who have not filed their taxes may be ineligible for some of the benefit supports</p>	<p>Waive the income tax question on the CRA site</p> <p>Base GST on 2018 tax filing</p>	<p>“We have seen individuals who DID NOT qualify for the Goods and Services Tax credit (GSTC) in the last payment period from July 2019 to June 2020 receiving a large extra GSTC payment last week. Presuming this is in error, it will mean many people having to repay a benefit they can sorely afford to lose in today's uncertain financial circumstances.”</p>

Table 5. Issues with Other Benefits (contd.)

Issue	Description	Proposed Solution	Sample Quotes
<p>Guaranteed Income Supplement (GIS)</p>	<p>Low income seniors who are not working and living on benefits should get an additional supplement automatically to meet additional expenses as a result of COVID</p> <p>Stress and challenges around filing taxes as most/all free clinics are closed at the moment</p> <p>Those who have not filed their taxes may be ineligible for this benefit support</p>	<p>To prevent GIS from stalling in July, the Government should declare that the benefits would continue in the current scenario</p> <p>Exempt CERB income from GIS clawback</p> <p>Base GIS on 2018 tax filing</p> <p>If benefits such as GIS will not be continued based on 2018 tax information then the CRA needs to provide latitude for tax clinics to assist clients remotely (e.g. electronic signatures, sent through safe electronic encryption process)</p> <p>Waive the income tax question on the CRA site</p>	<p>“We need ways to safely file tax returns for the people who are most vulnerable and rely on the government benefits such as GIS and CCB/GST to meet their household needs. These benefits are all based on tax filing before June to ensure continued benefits from July forward. If the government can't confirm these benefits will continue based on 2018 tax information, then CRA needs to provide appropriate latitude to allow the Community Volunteer Income Tax Program clinics to assist clients remotely (accept electronic signatures on TIS60, agree to accept tax info sent as drop offs through a safe electronic encryption process, etc.)”</p> <p>“With the suspension of free tax filing clinics, those that had not filed their taxes may be ineligible for some of the benefit supports.”</p>
	<p>Canada Child Benefit (CCB)</p>	<p>Families experiencing increased COVID-related costs (e.g. food)</p> <p>Reports of delayed CCB payments</p> <p>Immigration status exclusions are a problem</p> <p>Those who have not filed their taxes may be ineligible for this benefit support</p>	<p>Remove all immigration status related exclusions</p> <p>If benefits such as CCB will not be continued based on 2018 tax information then the CRA needs to provide latitude for tax clinics to assist clients remotely (e.g. electronic signatures, sent through safe electronic encryption process)</p> <p>Waive the income tax question on the CRA site</p> <p>Base CCB on 2018 tax filing</p>

Table 5. Issues with Other Benefits (contd.)

Issue	Description	Proposed Solution	Sample Quotes
Housing and Rent Assistance	<p>Provincial Rent Assistance do not respond quickly to changes in income based on previous year's taxes</p> <p>No additional benefits provided to Manitoba social assistance recipients even though most supports are scaled back and kids are home from school.</p> <p>Requires proof that job ended</p>	<p>Provide financial rent relief beliefs</p> <p>Lenient requirements for proof during the COVID-19 pandemic</p>	<p>"Seniors, who normally do owe the government money or whose subsidized housing annual reviews [based on annual Notices of Assessment] are fretful about interest &amp; penalties or losing their housing despite tax filing deadlines and payment due dates."</p>
Social Assistance (e.g. Ontario Works, Alberta Works, etc.)	<p>Discretionary one-time funding of \$100 for a single individual and \$200 for 2 or more people is insufficient and unevenly applied</p> <p>Recipients need to know about it and ask for it. No transparency about how decisions are being made by caseworkers as to whether recipients will receive these funds</p> <p>Lack of clarity regarding whether CERB will be deducted from social assistance by the province</p> <p>Difficulties reaching workers by phone or in person and submitting relevant documents</p>	<p>Top up provincial social assistance benefits to CERB total amount</p> <p>Increase social transfer with a requirement for provinces to increase social assistance rates</p> <p>Work with provinces to have CERB recognized as exempt income</p>	<p>"The provincial top-ups in Ontario for social assistance of \$50-100 during COVID-19 have been too small and difficult to access."</p> <p>"Increase OW and ODSP rates ASAP. Do not claw back federal benefits such as EI or CERB from OW and ODSP"</p> <p>"Alberta's provincial benefits were difficult to access with many people not able to get through and when the application process was shut down many people weren't able to access the support"</p>

Table 5. Issues with Other Benefits (contd.)

Issue	Description	Proposed Solution	Sample Quotes
<p>Social Assistance – Disability Supports (e.g. ODSP, AISH)</p>	<p>Provincial top-up in Ontario for disability assistance have been too small and difficult to access</p> <p>Top-up not widely communicated, and most people have heard about it via social media, word of mouth, or some other third party source.</p> <p>Ongoing problem of contacting Ontario Disability Support Program (ODSP) workers by phone and receiving timely responses</p>	<p>Increase social transfer with a requirement for provinces to increase social assistance rates</p> <p>Provincial governments should provide automatic top-up for all recipients to address access barriers</p> <p>Work with provinces to have CERB recognized as exempt income</p>	<p>“AISH recipients should be at least provided with some kind of top up on their benefits to offset the additional expenses incurred from having to pay for taxi's for multiple trips to stores over multiple trips per day just to get their necessities, and to assist with extra food as a lot of these recipients rely on the food bank which has recently also had limited food due to COVID.”</p>
	<p>Lack of clarity regarding whether CERB will be deducted from disability assistance by the province</p> <p>Those on Assured Income for the Severely Handicapped (AISH) and working would see a 100% claw-back of the AISH benefit</p> <p>AISH has recently changed deposit dates, which has cause a lot of grief</p>	<p>Reverse the AISH payment date to old schedule to ensure people are not hit with NSF fees</p>	<p>“Alberta recently changed deposit dates for Income support and AISH. This has caused grief. Also, de-indexing these benefits has meant less income with no COVID-related top-ups for this vulnerable group.”</p>

Table 5. Issues with Other Benefits (contd.)

Issue	Description	Proposed Solution	Sample Quotes
Small business emergency funding	Sole proprietorship do not qualify for the small business emergency funding because they do not have employees.	Expand eligibility for small business emergency funding to include sole proprietorships	<p>“We are a small community agency that employs many people part time to deliver programs e.g. after school care. We are in the process of determining our staffing strategy and our analysis identifies that 15=20% of our staff may not be eligible for CERB due to an income less than \$5000 or because they have another part time position held.”</p> <p>“Some loan forgiveness available should bad debts occur due to COVID economic slowdown. Currently loans require small business to have employees, so sole proprietors or those using subcontractors are left out.</p>
Climate Action Incentive	Without filing income tax, individuals cannot access their Climate Action Incentives	<p>Base Climate Action Incentive on 2018 tax filing</p> <p>If benefits such as Climate Action Incentive will not be continued based on 2018 tax information then the CRA needs to provide latitude for tax clinics to assist clients remotely (e.g. electronic signatures, sent through safe electronic encryption process)</p> <p>Waive the income tax question on the Canada Revenue Agency site</p>	<p>“Some organizations are already looking at doing drop-off returns so it would just be a case of window service perhaps with our rep a client #'s on forms they would sign - using electronic signatures perhaps - and using tax software other than the Community Volunteer Income Tax Program (CVITP) if necessary but still doing it for free. The government could also speed up the process of letting experienced preparers have rep a client privileges so we could deal with some of the more dire cases. They could probably search the CVITP data base and find many of us have it.”</p> <p>“Newcomers who were running small business or rented a space to open a business are paying rent without any income. Wage Subsidy program does not apply to many business owners.</p>