

**COVID-19
IMPACTS ON POPULATIONS AS REPORTED
BY COMMUNITY ORGANIZATIONS - PART 3**




Increase in Financial Precarity

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Community organizations are deeply rooted in the communities they serve, giving them first-hand insight into the impacts of the COVID-19 crisis on the population. The different autonomous community action (ACA) sectors have published several studies illustrating the impacts of the pandemic on their target populations, advocating for their needs and rights.

The Observatoire de l'ACA has studied the **impacts of the COVID-19 crisis on populations as reported by community organizations**. Three main issues have been identified through the analyses:

-  Increase in isolation and distress
-  Loss of access to information and resources
-  **Increase in financial precarity**

This report presents our results on the loss of income, violations of people's dignity, and increase in economic disparity. The COVID-19 crisis has indisputably exacerbated issues around poverty. According to an IRIS survey, 72% of community groups noticed an increase in basic needs (food, housing, etc.) and 66% reported an increase in material needs among people reached during the first lockdown (April to June 2020).

Using data from a review of existing reports and studies, from a survey conducted by the Institut de recherche et d'informations socioéconomiques (IRIS) in the fall of 2020 and from focus groups with community organizations in the winter of 2021, this report presents the impacts of the COVID-19 crisis on financial precarity in populations.

LOSS OF INCOME

The lockdown has resulted in the closure of services and economic activities deemed non-essential, suddenly leaving many people on employment insurance or unemployed, without knowing for how long.



Many women who were working are recently poor after losing their jobs without any notice. They called the centre, completely caught off guard, not knowing where to start looking for help.*

Group from Montérégie



Women are more likely to work low-income and part-time jobs, increasing their overall poverty levels and leading to more precarious living conditions. According to the *Bulletin sur le marché du travail au Québec*, during the first quarter of 2020, “women were significantly more affected by employment loss (-24,800; -1.2%) than men, whose gains in the early part of the year led to a positive balance in the first quarter of 2020 (+4,300; +0.2%) despite major employment loss in March. This can be explained in part by the fact that women are overrepresented in part-time work, which the public health crisis has impacted more than other types of work, and they also form the majority in the sectors most affected (lodging services, food services and education services)”*. According to the survey conducted by the *Observatoire québécois des inégalités* and the *Observatoire des tout-petits* in October 2020, 10% of respondents reported having experienced employment instability since March 2020. The crisis’ economic consequences have impacted women unevenly: the statistic went up to 17% for respondents belonging to a visible minority, 35% for students, and 44.5% for those in lesbian communities.

A study conducted by the Quebec Lesbian Network shows that women in the **LGBTQIA2S+ community** had been particularly affected by job precarity during the pandemic. All told, one respondent out of ten (12%) had lost their job since COVID-19 hit. Over two-thirds reported that they expect to have financial difficulties related to their loss of income due to the crisis even after the pandemic ends.



For people on social assistance, there’s a portion of their income that they cannot benefit from because businesses are closed, and we’re back in a red zone, so many people are still shut off from their supplemental income.*

Group from Montérégie

The crisis has also threatened the **supplemental income** of people without employment income, including those receiving social assistance benefits. Community organizations have found that the government has shown a lack of understanding regarding the costs associated with the pandemic for people who weren’t eligible for any COVID-19 relief programs. The widespread use of electronic payment and decrease in commuting have made it that much harder for people to panhandle. Bottle deposit return services were also unavailable. People who faced additional expenses such as costs for personal protective equipment and delivery fees, compounded by increasingly sparse discounts and closures of support resources—in short, the multiple strategies used by people who are unemployed to supplement their meagre income were inapplicable. The crisis deepened their financial precarity.



There are lots of people who don’t have an account, who use cash. We have a magazine that is similar to *L’Itinéraire* called *La Quête* in Quebec city. For the vendors, it’s crucial that the money go into their pockets. The organization that takes care of this had to come up with little carts where people can exchange money for the magazine without anyone touching anything. It required a lot of inventiveness, of ingenuity.*

Group from the Capitale-Nationale region



THE LIMITS OF GOVERNMENT SUPPORT MEASURES

The federal government put in place several programs with the goal of limiting the impacts of crisis-related income loss. The Canadian Emergency Response Benefit (CERB), a universal relief program, allowed many people to maintain a basic standard of living and reduced the financial impact of the crisis on populations. Other programs were specifically designed for seniors, family caregivers, families, people who contracted COVID-19 or were quarantining, employment insurance beneficiaries, etc.

Meanwhile, the Quebec government chose not to provide direct financial aid to anyone but students. However, the implementation of CERB put some pressure on them. As a result, the *Programme incitatif pour la rétention des travailleurs essentiels* (PIRTE) was put in place with the goal of keeping low-income workers employed. This financial aid, accessible to all industry sectors, was given to essential workers during the pandemic to make up the difference between their employment income and the Canadian Economic Response Benefit (CERB).

Community organizations have played a major role in informing their communities of accessible relief measures and supporting them in the steps. For those who were eligible, the bureaucratic process involved in applying presented barriers to many populations who are marginalized in terms of literacy and the digital divide.



We offer financial education, so it was about informing them of all available financial measures. Our website and Facebook page were updated on a daily basis with information about the measures and how to apply.*

Group from Montréal



Despite the open criteria for CERB eligibility, many people weren't eligible due to the requirement of having accumulated \$5,000 in employment income over the previous year. The support measures for individuals and families once again overlooked the most marginalized populations, including social assistance beneficiaries and people living with a disability who don't have employment income.



All sorts of benefits, like the \$2,000 CERB, were created in two weeks. Meanwhile, people living with a disability only get \$900 per month. The government was always saying that it wasn't their fault, that they were building the plane while flying it, but the most marginalized people were also the most overlooked, and it continues to be the case provincially and federally.*

Canada-wide Group



Testimonies collected by the Observatoire de l'ACA repeatedly reported on the issue of scams that targeted those most vulnerable: people offering support for the CERB application in exchange for financial compensation. Long-term consequences will further exacerbate many people's financial situations, affecting, among others, those required to reimburse their benefits, or those who simply haven't anticipated the tax they'll have to pay on this income.



I'm really worried about all the people who weren't eligible for CERB, but who collected it anyway. We found out that there were even CERB consultants who, for a "modest" \$200 per month, filled in your application and made sure you got your \$2,000. People will have to reimburse the \$2,000, but the consultant won't reimburse the \$200. These people, who are often on social assistance, risk being cut from social assistance. They'll be left with nothing to live on!*

Group from Montréal



CHALLENGES ACCESSING FOOD

According to data from five regions in Quebec compiled by *211 Grand Montréal*, food has been the main reason behind calls since the beginning of the crisis, hitting a peak in April 2020. Community organizations have played an important role in responding to the heightened needs of their populations: they share information about available resources and referrals, distribute emergency food assistance, and act as intermediary supports. The distribution of grocery gift cards is one example of this.



At first, when we did deliveries, it started to get really busy, and it was often immigrant families who were used to working 2-3 jobs and had nothing at all. They didn't know about the services available to them. It's people who had never asked for that, but they're large families—sometimes 7 or 8 kids, of all ages. We helped people in an apartment building, and then the whole neighbourhood called us.*

Group from Laval



When it comes to physical accessibility, it was recommended that seniors and people at a high risk of complication avoid going to grocery stores and shops. Getting to grocery stores was also more difficult, due to concerns around the use of public transportation and the impossibility of carpooling. For people requiring accessibility accommodations (accompaniment, interpretation, etc.), the social distancing regulations in grocery stores were hard to follow due to the lack of understanding and capacity to adapt.



We had been offering meals on wheels twice a week in rural communities, on Mondays and Thursdays, but given the immense need, we went to five days a week. We were working with vulnerable seniors who needed this service. Not only did the service get offered on more days, but we also tripled the number of beneficiaries.*

Group from Montérégie



A lot of food assistance services closed or saw their operating methods change in ways that presented extra barriers for people already accessing this form of support. School closures also led to food assistance interruptions for children from more disadvantaged communities.

Finally, problems around household income have also led to financial accessibility issues, at a time when discounts were non-existent and delivery fees were high.

EXACERBATION OF THE HOUSING CRISIS



When you live in a rooming house and there's a COVID case, it's difficult because you share the bathroom and the kitchen. Accessing housing, finding a place...that, too, was more complicated.*

Group from the Capitale-Nationale Region



The housing crisis already underway has worsened across Quebec, as rent steadily increases alongside the number of households that dedicate over 30% of their income to housing.

According to community organizations reached by the Observatoire de l'ACA, specific issues added to already difficult situations, such as how to move while respecting public health measures, barriers to searching for new housing, decrease of income due to loss of employment, evictions without relocation, etc. As a result, many people who were underhoused (in unsafe conditions, over occupancy, etc.) had a much harder time leaving housing that was inadequate, or even dangerous.

Housing groups and their umbrella organizations applied constant pressure to the Quebec government, leading to a moratorium on tenant evictions in the context of a public health emergency. That said, this moratorium was not only applied extremely unevenly but it was also lifted almost immediately, in the summer of 2020, at a time when the housing crisis was still in full swing.



We were at 0.4% of vacancy. We were dumbfounded. During the first wave, July 1 happened, the housing crisis, people moving. We were getting information from everywhere. Plus, in terms of housing rights, decrees were coming, or they weren't. The Premier talked about landlords' "good faith" for non-payments on April 1, but if we look at the Tribunal administratif du logement, there are a bunch of requests from landlords to evict people who had late payments in April. This whole reality caught up with us. When it comes to services and calls, we mostly managed anxiety—this made up a big portion of our calls. We've had to manage relocations, we organized ourselves a lot on that level.*

Group from Montérégie



GUARANTEEING A LIVING WAGE FOR ALL

COVID-19 crisis has increased economic disparity. Community organizations have observed major needs in terms of income, food (barriers both financial and in terms of physical access), and housing (evictions, accessibility, etc.).

For individuals already experiencing financial precarity, the crisis has further exacerbated their social exclusion and threatened their survival strategies. Moreover, they were often unable to access the relief programs put in place. In addition to these difficulties, their living conditions put them at a higher risk of contracting the virus. For example, in Montreal, the number of COVID-19 cases is nearly two and a half times higher for individuals living in very low socioeconomic areas compared to those living in very high socioeconomic areas.

The crisis has shed light on the necessity of **fighting against poverty** before a crisis hits to ensure communities' resilience. Many hope that the quick implementation of CERB has shown the feasibility and importance of policies that the ACA movement has been advocating for in their ongoing fight against poverty. Such measures include the increase of social benefits (particularly social assistance) and of minimum wage, which currently do not enable people to rise above the poverty line.



When we've been fighting for years to have guaranteed basic income, and that Mister Trudeau tells us that it takes \$2,000 a month to live, he should go see people on social assistance because that's not at all what they're getting. It's really frustrating!*

Group from Montréal



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DATA SOURCES

The Observatoire de l'ACA is a large-scale **action research project** that seeks to document the impacts of the COVID-19 crisis on Quebec's autonomous community action (ACA) organizations.

The data used in this report are drawn from **analyses** conducted in summer 2021 from:

Qualitative component

15 focus groups conducted from November 3, 2020 to February 24, 2021 (97 participants)

Quantitative component

Online survey carried out by IRIS from October 23 to December 14, 2020 (740 organizational respondents)

Documentary component

Consultation of reports and analyses produced by governmental sources, the ACA movement and the research community during the COVID-19 pandemic, up until July 2021

Translator's note: Citations that are followed by an asterisk were translated into English from French. The original citations can be found in the [French version of this report](#).

To learn more:



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A project initiated by:



This project is made possible thanks to the financial contribution from:

