

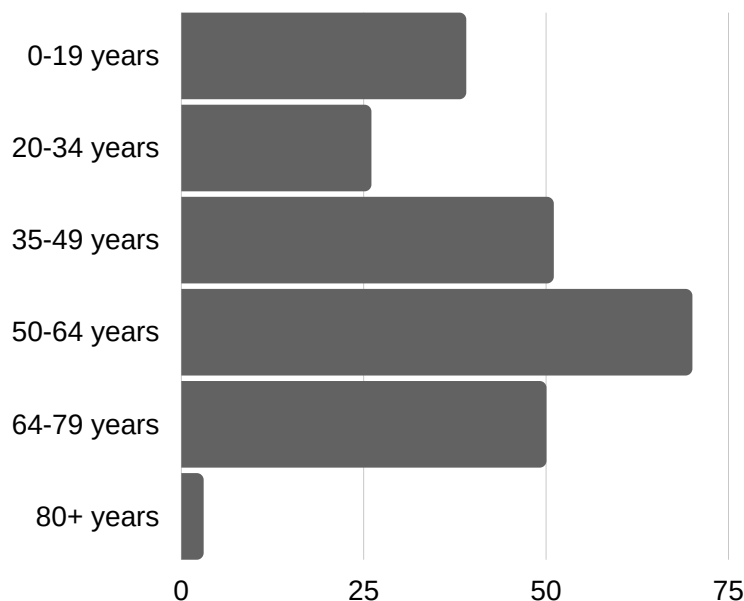
## WORK AND HOUSEHOLD INCOME

As in most of the world to some degree or another, the ongoing COVID-19 pandemic continued to affect residents of the Cowichan Region. Perhaps nowhere have these effects been more apparent than in the ways that individuals and families are able to earn a living.

From the start of the new, in-person school year through the fall and winter, the COVID-19 situation continued to evolve as we faced a dramatic second wave of the virus through the fall and winter months. While many businesses were able to remain open through a relatively calm summer, restrictions once again began to ramp up along with case counts, limiting the amount of gathering that could take place in private and public settings.

What did this mean for the livelihoods of Cowichan families, and how are we coping as we approached an entire year's worth of living with the challenge of COVID-19?

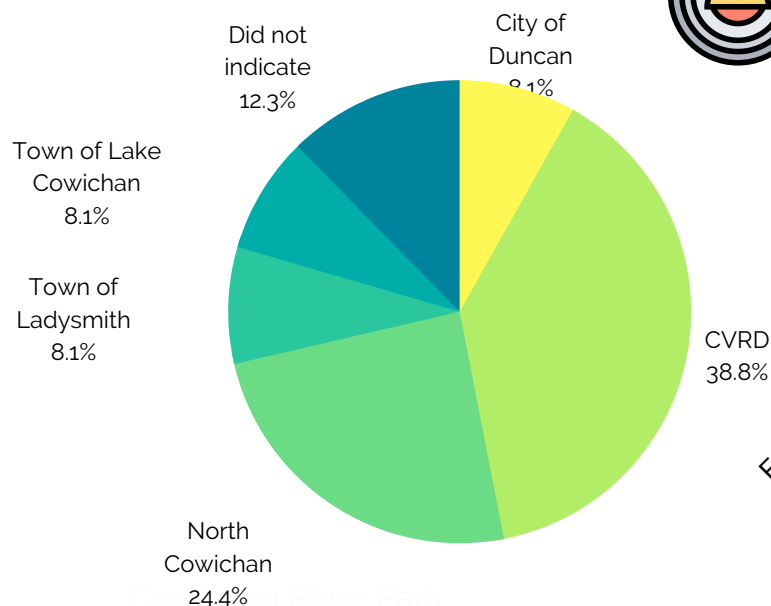
**Ages Represented in the Households of Survey Respondents**



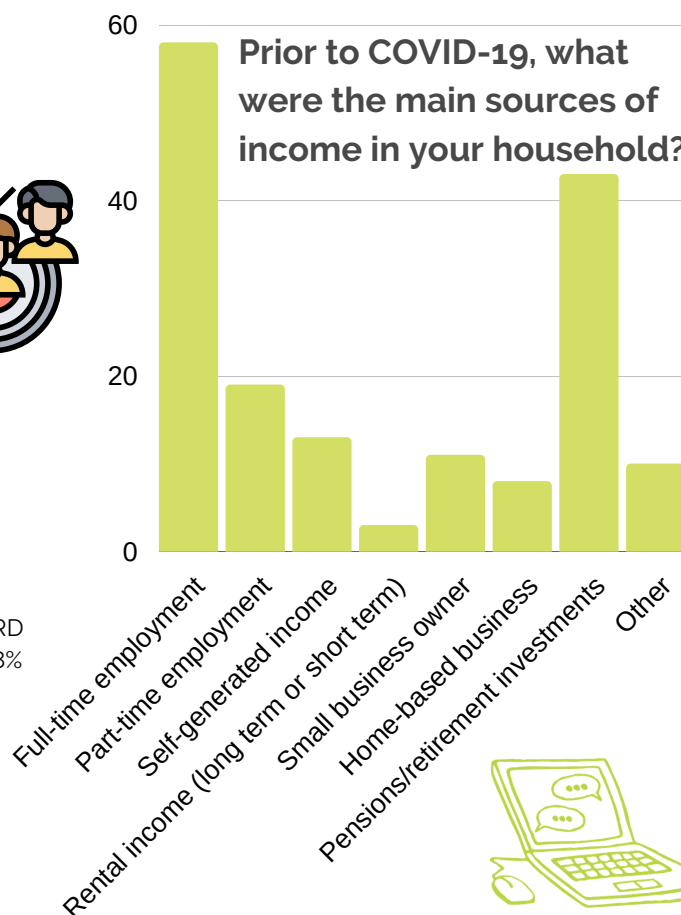
**113**

...total number of respondents for Survey #2

**Household Locations of Survey Respondents:**



**Prior to COVID-19, what were the main sources of income in your household?**



# WINTER COVID-19 CHECK-IN SURVEY

## WORK AND HOUSEHOLD INCOME

**How has the COVID-19 crisis impacted your household financially, when it comes to the following?**

	INCREASED	DECREASED	NO CHANGE
<b>Household Income:</b>	<b>14.41%</b>	<b>37.84%</b>	<b>47.75%</b>
<b>Overall Expenses:</b>	<b>45.45%</b>	<b>24.55%</b>	<b>30.0%</b>
<b>Ability to assist other family members financially:</b>	<b>11.04%</b>	<b>34.86%</b>	<b>54.13%</b>
<b>Ability to meet financial obligations/pay bills on time:</b>	<b>8.18%</b>	<b>20.91%</b>	<b>70.91%</b>
<b>Ability to pay mortgage or rent:</b>	<b>6.67%</b>	<b>9.52%</b>	<b>83.81%</b>
<b>Household savings or other investments:</b>	<b>16.67%</b>	<b>40.74%</b>	<b>42.59%</b>
<b>Retirement savings or other investments:</b>	<b>10.91%</b>	<b>36.36%</b>	<b>52.73%</b>

### Impacts of COVID-19 on Cowichan Businesses:

"The Cowichan economy has experienced a modest improvement since the first survey conducted in May, yet suggests we should not expect to recover to pre-COVID-19 employment and business levels in the foreseeable future. The services sector has been hardest hit, particularly businesses heavily reliant on tourism.

Businesses are responding to the crisis with increased sanitation protocols and reduced operations, while struggling with consumer confidence. Yet, many businesses are innovating, particularly in terms of seeking to engage more in the digital economy, but also with the introduction of new products and services"

Source: Cowichan COVID-19 Business Survey #2 Results. Published September 1, 2020

**If you've pivoted to working from home, how has it affected your...**

	INCREASED	DECREASED	NO CHANGE
<b>Job Satisfaction:</b>	<b>23.53%</b>	<b>47.06%</b>	<b>29.41%</b>
<b>Productivity:</b>	<b>20.0%</b>	<b>30.0%</b>	<b>50.0%</b>
<b>Time Spent Working:</b>	<b>22.92%</b>	<b>25.0%</b>	<b>52.08%</b>
<b>Creativity/Innovation:</b>	<b>16.0%</b>	<b>40.0%</b>	<b>44.4%</b>



**51% of respondents indicated that adequate safety protocols were put in place at work.**

What are some of the new/extra precautions people are adapting to in the workplace?

Mask-wearing and other PPE · Ability to work remotely · Meetings over Zoom · Reduced staff on site · Extra cleaning / sanitizing · Limits on customers / capacity in establishments · Daily health checks · Sign-in procedures and record-keeping for contact tracing · Keeping distance from one another · Plexiglass barriers ·



**Do you feel you are being financially compensated for the level of risk you are facing while at work?**

**Some selected responses:**

- "Absolutely not. Underpaid for job position and duties due to living mid Island. No raise as should have been case without pandemic but many extra duties and increased risk, workload added."
- "No, hence my husband quit (his retail job)... Not enough safety precautions at play there for cashiers."
- "Being a front line admitting clerk, we deal with every single person who comes in. While 4 months of extra money was great, the people I am dealing with now are sicker and the COVID numbers higher."
- "I don't feel an increase in risk, and therefore no financial compensation is needed."
- "I have received no extra pay. I am a front line worker, but my job is not included in the list of front line workers who can be compensated (food bank worker)."
- "Adult working in large box store is not compensated for risk."
- "I was working 25 hours a week and I made \$500 a week, so the risk felt worth it."
- "I work in health care and we receive decent wages that are affordable to all tax payers, but we will not get rich on our wages either. We are fairly compensated, although some groups are paid more than us which makes no sense, and other professions receive less which also does not make sense, since some of us take on more risk and are paid less."

# WINTER COVID-19 CHECK-IN SURVEY

## WORK AND HOUSEHOLD INCOME

### Federal COVID-19 Benefits & Support:

#### Canada Emergency Response Benefits (CERB)

**Status:** The CERB program ended December 2nd, 2020.

**Eligibility:** Canadian residents at least 15 years of age who had stopped working for reasons related to COVID-19 and who had employment/self-employment income of at least \$5,000 in the 12 months prior to the date of their application and had not quit their job voluntarily. Individuals eligible for Employment Insurance regular or sickness benefits, or who have recently exhausted Employment Insurance regular or fishing benefits may have also been eligible to receive CERB.

**Benefit:** \$2,000 (taxable) for a 4-week period, for up to 24 weeks (March 15 to October 3, 2020, or retroactively up to December 2, 2020).

**Statistics** (as of October 4th, 2020):

- Total applications received: 27.57 million
- Total unique applicants: 8.9 million
- 1,186,290 British Columbians applied for CERB
- Total dollar value of CERB benefits paid: \$81.64 billion

#### Transitioning to New Benefits; Changes to the Employment Insurance (EI) Program

In September of 2020, temporary changes were made to the federal EI program.

**Eligibility:** In most cases, individuals receiving the CERB when it ended in early October 2020, would have their file automatically reviewed and claim started for EI regular benefits, if still qualified to receive.

**Benefit:** As of September 27, 2020, the minimum benefit rate for EI regular claimants is \$500 per week before taxes in most cases.

**Statistics** (as of May 20, 2021):

- 2,269,500 active beneficiaries
- Total gross dollar value paid: \$28.21 billion

**Canada Recovery Benefit (CRB):** Beginning September 21, 2020, the Canada Recovery Benefit provides eligible workers who are not employed or self-employed due to COVID-19 and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. Eligibility ends after 19 payment periods.

**Benefit:** \$500 per week (taxable, tax deducted at source) for up to 38 weeks. This benefit is paid in two-week periods.

**Statistics** (as of May 2nd 2021):

- 16,628,780 applications received
- 1,917,600 unique applicants
- Total value of CRB payments so far: \$ 16.63 billion

#### Canada Recovery Sickness Benefit (CRSB)

**Eligibility:** The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

**Benefit:** \$500 payment per one-week period, up to 4 weeks total.

**Statistics** (as of May 2nd, 2021):

- 951,490 approved applications.
- 518,900 unique applicants with approved claims
- Total dollar value of subsidies paid: \$475,745,000

#### Canada Recovery Caregiving Benefit (CRCB):

The CRCB gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications due to COVID-19.

**Benefit:** Eligible households can receive up to \$500 per weekly period.

**Statistics** (as of May 2nd 2021):

- 4,431,980 approved applications
- 387,690 unique applicants
- Total value of CRCB payments so far: \$2.22 billion

# 57%

... of survey respondents reported having applied for CERB and/or EI.



**UP** from 33%  
in previous survey.

# 53%

...of survey respondents feel that a universal income should be implemented.



**DOWN** from 64%  
in previous survey.

# WINTER COVID-19 CHECK-IN SURVEY

## WORK AND HOUSEHOLD INCOME

### Where has your household spending increased?



### Where have you reduced household spending?

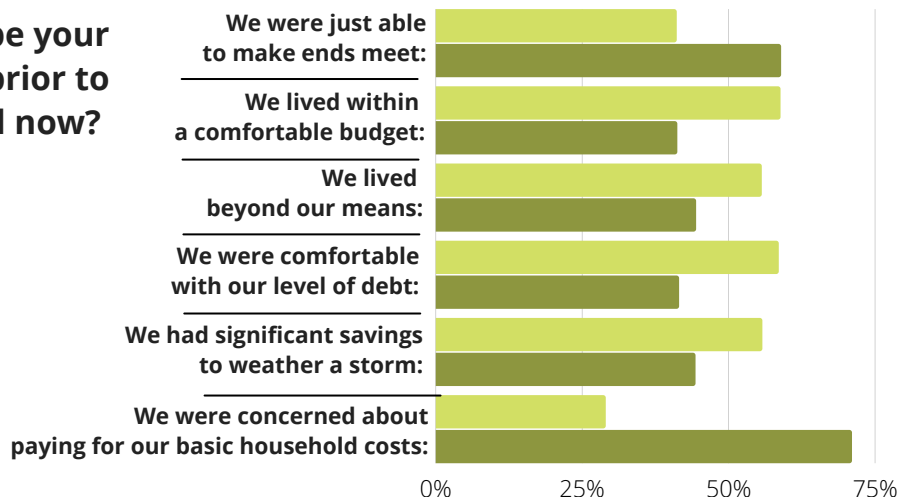
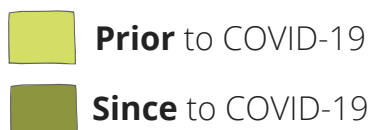


### Cowichan Business Counts

Counted in December 2019 and 2020, how did the COVID-19 pandemic affect the numbers of businesses across different industries throughout our region? Source: EcDev Cowichan Regional Recovery Dashboard

20192020				20192020				20192020			
Construction	503	523	↑	Manufacturing	161	151	↓	Accommodation & Food Services	177	171	↓
Agriculture, Forestry, Fishing, Hunting	175	169	↓	Arts, Entertainment & Recreation	52	45	↓	Health Care & Social Assistance	297	312	↑

### How would you describe your financial security, both prior to the COVID-19 crisis, and now?





# WINTER COVID-19 CHECK-IN SURVEY

## WORK AND HOUSEHOLD INCOME

"I think we are an anomaly - that my husband found a good job at a time when he was finally ready to work after an absence from the workforce - despite it being COVID-times. We are fortunate."

Biggest concern? Um.. not getting Covid! Losing all gigs. Losing ability to work in person with others. Losing ability to teach classes. Unable to open gallery space.

"Income and anxiety."

"Working in the public has made me feel unsafe. Many people do not get it. Respect is not there for my health or many others."

"Spouse cannot find work and is not eligible for CERB or EI - Cannot work in retail or other front line high interpersonal contact as she has asthma and autoimmune disease. No support from BC or Fed Gov for people like her who have fallen between the cracks and now it is one year since COVID - very bad."

"It is insulting when other sectors have been given pandemic pay. We are putting our families and ourselves at risk in an environment where social distancing is impossible. The sheer importance of Early Learning years and quality out of school care needs to be recognized."

"Loss of teaching jobs."

"Business survival"

[Click here for raw survey data](#)

"Housing costs and lack of availability if we need to move, increased food costs."

"Our income dropped significantly, and it is so hard to catch up once we get behind."

**Regarding work, income and finances what have been your biggest concerns since the Summer of 2020?**

"Finances have not affected our day to day life in a super horrible way. I did need to lend my parents a couple thousand to buy new cars as theirs were falling apart. This was okay but not ideal."

"Money is a huge one. 2 people in mid fifties. Jobs gone, now what?"

"Biggest concerns are that I can't keep my staff safe if the families we service are not doing their part. I am concerned about the level of staffing I have. I do not have subs anymore which increases everyone's work hours to the point of exhaustion. The sick policy for staff is so stringent (and understandably so) we are often short. I am concerned for my elite athlete child who is 16 and in an important phase of University Recruitment"

## Questions for the future...

- How will "work" be different in the future? Will anything that changed during the pandemic create permanent change in the ways we work and earn money going forward?
- Will the government supports put in place during COVID-19 continue, leading to some form of Universal Basic Income?