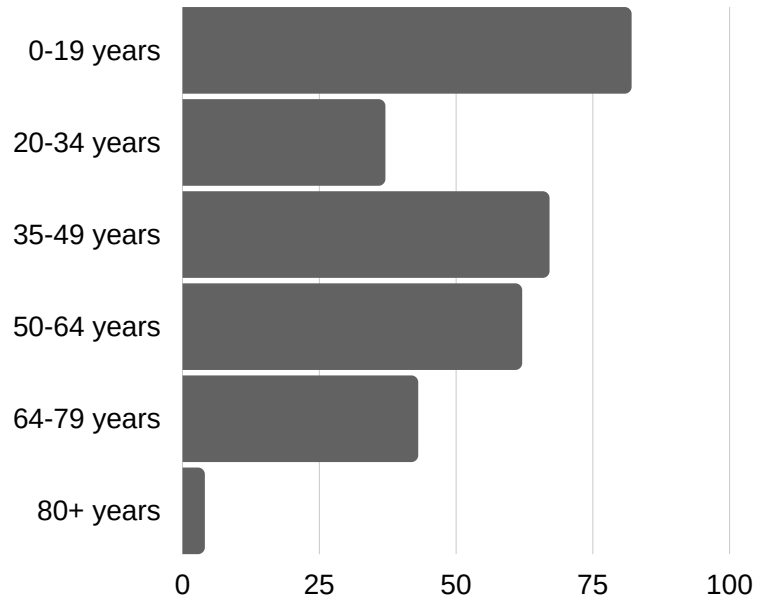




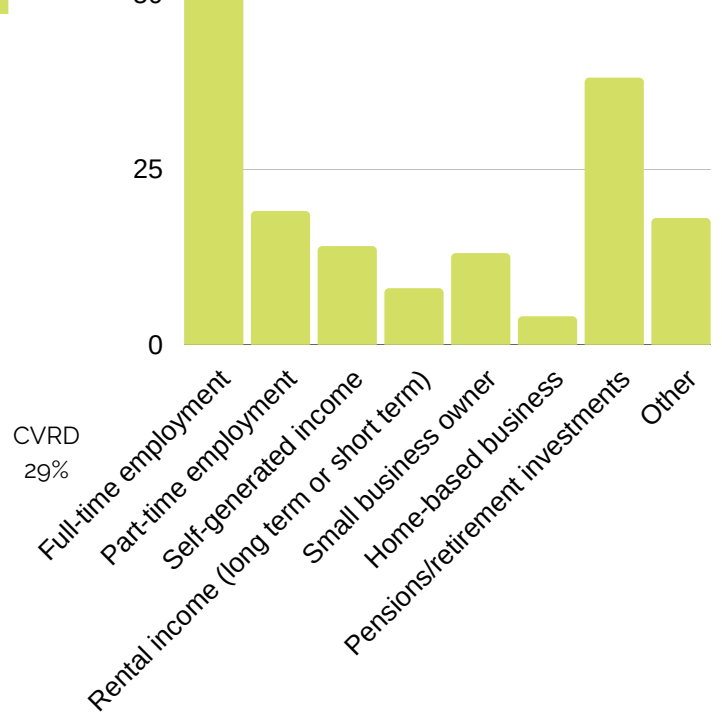
From lawyers to labourers, executives to educators, the sudden onset of COVID-19 has drastically changed the way nearly all of us earn a living. While many were able to pivot toward working from home and telecommuting (for better or worse, as our surveys found), others did not have that option, and were instead forced to remain on the "front lines", changing their work procedures to include physical barriers, personal protective equipment, and increased hygiene measures as they adapt to the increased risk posed by the virus. Further to those fortunate enough to implement these types of changes to their work routines, many experienced a significant loss of income in businesses and industries that were forced to shut down altogether, either temporarily, or in many cases permanently due to the pandemic. How have the people of the Cowichan Region been able to manage with these drastic changes to their lives and livelihoods?

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

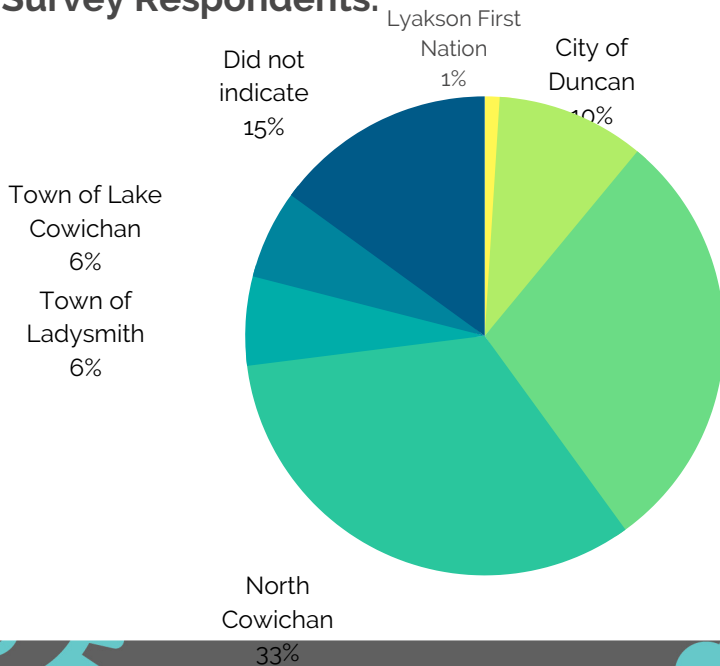


**126** ...total number of respondents to Survey #2

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



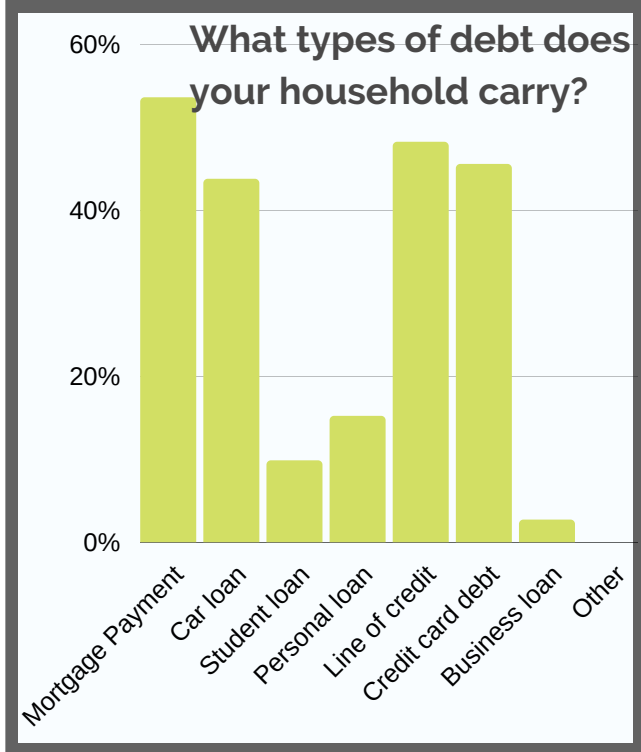
**Household Locations of Survey Respondents:**



**WORK & HOUSEHOLD INCOME**

How has the COVID-19 Crisis impacted you financially, when it comes to the following?

	INCREASED	DECREASED	NO CHANGE
Your household income:	4.76%	52.38%	42.86%
Your overall household expenses:	21.60%	36.80%	41.60%
Your ability to assist other family members financially:	9.52%	34.92%	55.56%
Your ability to meet your financial obligations (i.e., pay bills on time):	3.17%	23.02%	73.81%
Your ability to pay your mortgage or rent:	1.59%	13.49%	84.92%
Your household savings or other investments:	3.97%	51.59%	44.44%
Your retirement savings or other investments:	0%	48%	52%



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

- 56% have temporarily/indefinitely shut down
- 3% (2) of the 70 businesses surveyed have closed their doors permanently
- 62% seeing revenue reductions of at least 75%, compared with April of 2019
- 54% have reduced staff from pre COVID-19 levels
- 37% experienced disruptions to the supply chain they depend on to operate their business

Source: Cowichan COVID-19 Business Survey Results. Published June 16, 2020

[Click here for raw survey data](#)

**43% of respondents reported that at least one member of their household is considered an essential service worker.**

What are some of their occupations that have deemed them essential?

- Farmer · Community Organizer · Geologist · Childcare provider · Armed Forces / Coast Guard · BC Ferries · Nurse / Healthcare Professional · Non-profit / community support · Paramedic / Emergency services · Teacher / Educational Assistant · Logger · Accountant / Bookkeeper · Electrician · Real estate services · Essential services management · Journalist · Counselor / Mental Health Support · Pharmacy assistant · Trucker / Warehousing · Food Service / Production · Legal service · Banking · Local, provincial, or federal government · Insurance services · Waste management · Construction · Essential retail worker (Grocery, liquor etc) · Shelter worker

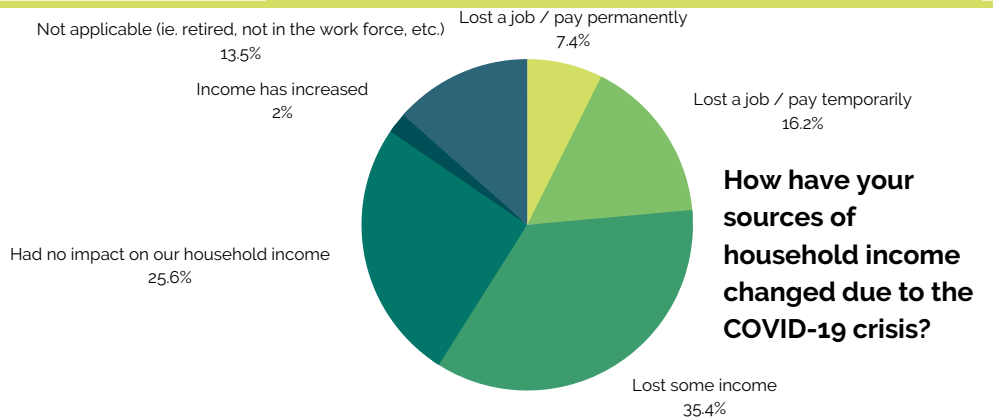
**Some common answers...**

**Where have you increased your household spending?**

- Food/Groceries
- Electricity
- Alcohol

**Where have you saved money?**

- Transportation (vehicle costs, gasoline. etc.)
- Eating out
- Entertainment





**Federal COVID-19 Benefits & Support:**

**Canada Emergency Response Benefits (CERB)**

**Eligibility:** Canadian residents at least 15 years of age who have stopped working for reasons relating to COVID-19 and who had employment/ self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application and have not quit their job voluntarily. Individuals who are eligible for Employment Insurance regular or sickness benefits, or who have recently exhausted Employment Insurance regular or fishing benefits may also be eligible.

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

**Statistics** (as of July 19th, 2020):

- Total Applications received: 21.36 million
- Total unique applicants: 8.40 million
- 1, 124, 880 British Columbians have applied for CERB
- Total dollar value of CERB benefits paid so far: \$61.26 billion

**Canadian Emergency Wage Subsidy (CEWS)**

**Eligibility:** Canadian employer whose business has been affected by COVID-19. Reduction in revenue compared to same month last year or average of January and February 2020 must be at least 15% for March 2020, 30% for April, May and June 2020. Enables businesses to re-hire workers laid off as a result of COVID-19

**Benefit:** Subsidy of up to 75% of employee wages for up to 24 weeks, retroactive from March 15, 2020 to August 29, 2020.

**Statistics** (As of July 21st, 2020):

- 724, 000 approved applications.
- 269,940 unique applicants with approved claims
- Total dollar value of subsidies paid: \$22.26 billion

**Canadian Emergency Student Benefit (CESB) Eligibility:**

Post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI). Applicant must be unable to work due to COVID-19, or looking for but unable to find work due to COVID-19.

**Benefit:** \$1250 per 4-week period from May to August 2020. If applicant has a disability or dependent (12 or under), they can apply for an additional \$750 per each 4-week period.

**Statistics** (as of July 23rd 2020):

- 1,518,490 approved applications
- 664, 875 unique applicants
- Total dollar value of CESB payments so far: \$2.08 billion.

**BC Emergency Benefit for Workers**

**Eligibility:** For BC residents who lost employment or self-employment income on or after March 15, 2020, are eligible for the Canada Emergency Response Benefit (CERB) and have not received provincial Income Assistance or provincial Disability Assistance.

**Benefit:** One-time, tax-free \$1,000 payment.

**Statistics:**

- 16,389 people applied for the benefit in the first 45 minutes of the application being open.

**33%**

...of survey respondents reported having applied for the Canadian Emergency Response Benefit (CERB).

**64%**

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

**Do you think that the benefits are sufficient?**

**Here are some selected responses:**

- They are sufficient yes. And have been provided rapidly and with minimal effort, I'm very grateful.
- No, \$2000 covers mortgage and a bit towards groceries.
- Concerned about the implication on taxes to repay this spending by all levels of government.
- Not enough to feed a family of six.
- Yes, however too many people falling through cracks. If you're not on CERB, other supports don't apply. I don't qualify for CERB as currently on EI, so I can't access other help. Adult son doesn't qualify for CERB as he was not working when world shut down, having just completed a program 2 weeks earlier. Western Marine Institute not covered by BC student aid programs. No rent support, or BC worker support or anything else because not on CERB...very frustrating
- They are very helpful for our situation, for the past couple of months. For families, they would be pitifully low.
- They wouldn't meet our debt load.
- Yes. Just enough for food and bills. I also get the child tax benefit that keeps us afloat also.



"Being a paramedic, paid the crappiest wages. Would be better to stay home and suck up the COVID funds . They make way more money sitting at home than paramedics make. Why bother going to work and risk getting a life threatening disease . BC needs to pay their paramedics properly. Sick benefits needed . 65% of paramedics have no sick benefits."

"I will be laid off work on the 15th May, not Covid-19 related. I am concerned about how to find a job when there are not many opportunities in my field of work at this time. I spend quite a bit of my day researching and thinking about alternative work or a new career"

"Being able to pay for rent and utilities."

"Lack of job opportunities"

"Wellbeing of lower wage folks. Survival of small businesses."

"I'm temporarily not working and my partner has taken a temporary 30% pay reduction so his company hopefully doesn't have to lay anyone off. My main concern is that as the primary income, if my husband's job goes we will be in trouble. My other concern is that I'll not be able to go back to work in the Hearing Clinic I manage because the owner/Practitioner has to close. And if so, jobs will be hard to come by, especially now if lots of people are looking for work, and it's already a difficult place to find work anyway. Lastly, although I'm very grateful to receive the CERB, I'm uncertain about what happens after my allotted eligibility time expires if I'm not back at work; I think I can go to regular EI but I'm not sure. Hopefully all these concerns will not come to be!"

"My work. I am working so much it has impacted my entire family"

**Regarding work, income and finances what have been your biggest concerns during this time of the COVID-19 crisis?**

"Busier at work than usual, so added stress"

"Husband has been working from home because he has COPD. His work are not renewing his contract because he can't go back to work due to COVID. This is not right. We have lawyers involved."

"Our income has been halved."

"Uncertainty of the economy, job market, healthcare, etc. Added stress from working at home."

"My husband transitioned from self-employment as a contractor to full-time employment at the same company on April 1st. While this was a significant reduction in income, he now has a

stable job with benefits and a pension, that he can do from home. In order to do this we've had to reduce our expenses dramatically. Income from my practice as a counsellor dropped significantly through March and April as I transitioned to online work, but has picked up again to 75%-80% of normal levels. We're now revisioning how we spend money (...) As long as we can keep our expenses very low, we can carry on with this situation. We're also still in the process of consolidating our pre-existing debtload into one smaller monthly payment, which will also help a lot."

"Working in hospital essential services-the concern of washing and keeping from bringing home the virus. Fear of getting COVID or transferring to immune compromised family. Guilty not able to support elderly family not living in my home. Money issues are not a problem and am grateful."

**Questions for the future...**

- "What will a "reopening" of the economy look like?
- What sacrifices will we have to make, personally and as a society, to get our economy back on track?