



national  
union

# Report

## **COVID-19 and Income Inequality**

April 7, 2020

The National Union of Public and General Employees (NUPGE) is a family of 11 Component and 3 affiliate unions. Taken together, we are one of the largest unions in Canada. Most of our 390,000 members work to deliver public services of every kind to the citizens of their home provinces. We also have a large and growing number of members who work for private businesses.

Larry Brown, President

Bert Blundon, Secretary-Treasurer

## **Introduction**

The longer the pandemic drags on, the more obvious it becomes: COVID-19 is deepening income inequality. Low-income, part-time, and precarious workers are under greater pressure to continue working, despite the threat to their health. Equity seeking groups such as Indigenous people, members of LGBTQI2S communities, immigrants, refugees, people with disabilities, people of colour and women are more likely to be working low-wage jobs or employed in part-time or precarious work.

The annual BDO Canada Affordability Index found that, in 2019, over half (53%) of Canadians are living paycheque to paycheque, and 27% don't have enough for their daily needs.<sup>1</sup> Many of these people work with no paid sick leave or time off. If they don't show up for work, they go without pay and risk being fired.

## **Funding effort a good first step, but falls short**

The federal government has announced some funding to help Canadians and Canadian businesses, but the payout amounts fall short of providing any real financial security.<sup>2</sup> The maximum paid per week for Employment Insurance (EI) is \$573, and the maximum paid per week under the Canada Emergency Response Benefit (CERB) is \$2,000 per month. For most families, \$2,000 per month is not enough to cover basic costs of rent/mortgage, utilities, and food. It's unclear as to whether the government will introduce income supplements for those who were unemployed but looking for work before the pandemic or those workers who have already exhausted their EI payments.<sup>3</sup>

Canada's big banks announced that they are allowing mortgage payments to be deferred for up to 6 months, but that interest will continue to accrue.<sup>4</sup> And yet there have already been roadblocks thrown up for families trying to defer mortgage payments.<sup>5</sup> Additionally, this does nothing to help homeowners whose mortgage is through a private broker, nor does it do anything for renters.

There are approximately 3.4 million households that rent in Canada. Nearly half of them have less than a month's worth of savings and one-third have 2 weeks or less.<sup>6</sup> Some provinces have taken steps to freeze eviction notices and rent increases, or suspended eviction hearings until the pandemic is over. British Columbia has become the first province to announce financial support for renters in the amount of \$500 per month.<sup>7</sup> The average rental cost for a 1-bedroom apartment in Vancouver in March 2020 is \$1,915, and for a 2-bedroom apartment it's \$2,798.<sup>8</sup> It remains to be seen whether provincial and federal supports combined will be sufficient for renters.

## **Income supports don't come into effect fast enough**

According to the federal government, CERB applications will start to be accepted in April, but that's little comfort to workers who have already been off the job for a week or more and have rent and other bills due on April 1. Most provinces have implemented a state of emergency, but there's no consensus across provinces as to what constitutes a critical service.

There have already been reports of employers threatening workers who exceed their allotment of unpaid sick days with termination.<sup>9</sup> When the alternatives are eviction or starvation, the choice is obvious: continue working. This means that, through no fault of their own, low-income, part-time and precarious workers are at a higher risk of being exposed to COVID-19 and at a higher risk of spreading it to others. The *Washington Post* created visual models that demonstrate social distancing is most effective when practiced by everyone in society.<sup>10</sup>

But there are thousands of people who can't practice social distancing. Workers who can't work from home. People who rely on public transit to get essential items. In the end, those who practice social distancing and those who can't end up in the same spaces: grocery stores, pharmacies, and other essential stores.

## **Self-isolation is a privilege**

Short of a complete shutdown (which some provinces and cities are indeed undertaking), low-income, part-time, and precarious workers will undoubtedly continue working. There is already evidence of mounting tensions between those who can self-isolate and those who can't.<sup>11</sup>

Undoubtedly, many people are still taking unnecessary risks and not self-isolating when they can. But those who can't due to economic reasons should not be shamed for it. We should take that anger and direct it towards employers and the government for failing low-income, part-time, and precarious workers before the pandemic, and failing them again now.

## **Grocery workers are critical workers**

It shouldn't take a pandemic to demonstrate that grocery store workers—who are often paid minimum wage and don't have access to benefits—are critical workers. They go to work without personal protective equipment (PPE) and risk exposing themselves to COVID-19 every day.

Due to a shortage of COVID-19 test kits, only those deemed high-risk essential workers (mostly in health care) are being tested if they present with symptoms.<sup>12</sup> Currently,

grocery store workers don't take a high enough priority to be tested. But out of all core workers, grocery store workers make the lowest wages and are most likely to be living paycheque to paycheque. Those workers deserve to be paid a living wage and have access to a full range of benefits—including paid sick leave. If grocery stores become the main vehicle of community spread, the effects would be devastating.

The same can be said for many jobs classified as “low-skilled.” Cleaners, taxi and ride-hailing or ride-sharing drivers, delivery drivers, bus drivers, warehouse/order fulfillment workers, food and liquor industry workers, garbage and recycling collection workers, and child care workers are now demonstrating just how critical they are.

Many of the workers who are employed in these workplaces are represented by unions. These workers tend to enjoy better wages, benefits and protections than their non-union counterparts. But workers without the protection of a union are vulnerable to demands from employers. While all workers would benefit from membership in a union, we also need improved legislation requiring employers to treat non-union workers with the respect they deserve and give them the same benefits available to other workers.

## **Stockpiling hurts low-income earners**

Additionally, stores and governments need to take stronger action to prevent the stockpiling of goods. It's natural to be worried about running out of food and other essential items during a pandemic. Buying in bulk makes sense when you're trying to limit your trips to the store. But panic buying forces everyone to buy in big quantities, which puts extra stress on households that can't afford to shop for essentials in advance.<sup>13</sup> Panic buying also affects people with disabilities: when faced with empty store shelves, they can't buy essential items like sanitizer and wipes that they rely on in their daily lives.<sup>14</sup>

Panic buying and hoarding has also put a strain on food banks across Canada. The federal government recently announced \$100 million in funding to support food banks and local food organizations.<sup>15</sup>

According to the Emergency Coalition of Canadian Charities (comprised of over 140 organizations), charities contribute more than 8% to Canada's GDP and employ more than 10% of the workforce (approximately 1.4 million workers).<sup>16</sup> Volunteer turnout has decreased over COVID-19 fears, as have physical and monetary donations.<sup>17</sup> But food banks can only accept non-perishable items—which happen to be what Canadians are buying in bulk. And as companies lay off and fire workers, more Canadians will be forced to turn to food banks. This strain on an already strained system will put people who relied on food banks before the pandemic at greater risk of starvation and malnutrition.

## **Digital divide affects those at highest risk of death from COVID-19**

Digital may be the norm for most Canadians, but some seniors were never brought into the digital age. Many seniors live on fixed incomes, which means they can't afford to keep up with the latest gadgets that many of us take for granted. Even if they can afford a smartphone or computer, there is often still a divide for those seniors who never learned how to use digital tools.

This problem is more pronounced during the pandemic, as all levels of government have been posting critical information on websites only. Provincial and federal leaders have been excellent at giving daily press briefings, but information on the symptoms of COVID-19, where to call if you think you have COVID-19, and where to go if you have COVID-19, and details on how to apply for stimulus packages lives largely online. Dozens of community support groups have sprung up on social media platforms. People can post their availability or request services from people in their community. These groups are a wonderful example of the Canadian spirit, but if seniors aren't online, or can't navigate these communities, these groups aren't reaching the people with the greatest need.

Seniors aren't the only ones affected by the digital divide. People who live in rural Canada, and Indigenous people on reserves, often can't access internet services. And when they can services cost, on average, 5% more than in cities (with some regions charging as much as 20% more), but with poor quality when compared to urban centres.<sup>18</sup> Low-income, part-time, and precarious workers are also less likely to be able to access information digitally.

## **Medically uninsured at great risk for financial ruin**

Health care is under provincial jurisdiction, and requirements for coverage vary from province to province. The Interim Federal Health Program (IFHP) covers certain health care benefits for specific groups of people, such as refugees and protected persons, until they become eligible for provincial health care benefits. But IFHP fails to cover many groups who are ineligible for provincial health care benefits.<sup>19</sup>

The medically uninsured include newly landed permanent residents, some temporary foreign workers, some international students, and undocumented residents. Even those who qualified for provincial coverage waited for months before coverage was granted—and that was when the provinces weren't having to cope with fewer staff and higher workloads brought on by COVID-19.

NUPGE signed on to a letter from OHIP For All requesting health care benefits be extended to everyone in Ontario during the COVID-19 pandemic.<sup>20</sup> OHIP For All's website includes testimonials from the medically uninsured. Routine procedures that

most Canadians take for granted cost the medically uninsured thousands of dollars and put them into debt.<sup>21</sup> Should any of the medically uninsured need treatment for COVID-19, the financial burden could be devastating.

The Canadian border is now closed to all non-essential traffic. This includes turning away asylum seekers who arrive on foot.<sup>22</sup> Canada must take responsibility for the medically uninsured within our borders and protect them in this crisis.

## **Homeless people among the most vulnerable to COVID-19**

It is estimated that there are 35,000 homeless people in Canada. While governments can close schools, malls, ban large gatherings, and recommend social distancing, people living in shelters and on the street have very few options.

The federal and provincial governments have announced financial measures to help care for vulnerable communities through the pandemic. They know that the virus needs to be contained, and that people who are homeless, staying in shelters, living in rooming houses and tent cities, or visiting warming centres are most at risk to get sick. Tracking the spread of the virus through these populations would be extremely difficult.

These populations already face great risks due to poor health and pre-existing health conditions, so are more susceptible to COVID-19. The same can be said for refugees who may have compromised health and live with multiple family members.

But for decades, like other community services, groups working with the homeless and the underhoused communities have seen a disproportionate amount of their funding cut by governments. Income inequality has ensured that the communities these agencies serve has been growing, and more people now need to rely on their services while the resources provided to meet the demand has been shrinking.

Shelter workers are trying to stop the spread of the coronavirus in the existing shelter population, while at the same time trying to protect those that rely on shelters every day for food, warmth, and support. Underpaid and overworked at the best of times, these workers are now are facing increased risks and responsibilities.

Beside upping the cleaning regime in shelters, some are needing to turn away donations and volunteers in order to protect existing residents. Hot meals for the community are being turned into packed lunches, and residents using the eating spaces are practicing physical distancing. In Vancouver's Downtown Eastside, washing stations have been set up, and elsewhere workers are bringing water and soap to tent cities so people can wash regularly. Many shelters are looking for the ability to test residents so they can stop any spread early.

The Canadian Alliance to End Homelessness (CAEH) has put out an urgent call for more emergency shelters to make physical distancing more possible.<sup>23</sup> Some cities have opened up other facilities so current shelter residents don't have to live in such close quarters.

## **Community service workers play a vital role**

During this crisis, those who work in the community service sector— women's shelters, mental health support, agencies that assist people with developmental and other disabilities, homeless shelters and housing support, addiction services, and family services, to name a few— have been fighting for increased funding for decades as they see more and more people falling through the cracks. People fall through the cracks when there are not enough programs to assist, or when agencies don't have enough workers to help the growing population in need.

Often community service workers are the forgotten “caring” helpers, but play such a vital role in keeping our communities healthy and safe. With an increase in job loss, income insecurity, poor health and social isolation, an already underfunded support system in our communities will have its limits stretched even further.

Governments are stepping in to provide increased assistance for cities and agencies working with vulnerable communities. For example, in Ontario, the government is providing \$200 million in increased funding to social services to help municipalities and social service providers continue serving their communities and help flatten the curve. This funding will be distributed to shelters, food banks, emergency services, charities and non-profits to continue to deliver their critical services, hire additional staff, and find ways to promote social distancing and self-isolation to keep clients safe and healthy. The funding will also help provide emergency support for those who cannot access the federal financial assistance. Funding will also be made available to Indigenous communities.

The government had previously announced it was providing an additional \$20 million in support to residential facilities in developmental services, gender-based services, and protective care for children and youth. NUPGE has previously done research about the likelihood of domestic violence cases increasing as a result of the pandemic.<sup>24</sup> Children in abusive homes are also at high risk as families are forced into tight quarters as non-essential service jobs are shut down.

Nearly one-third of child protection investigations in Ontario in 2018 were launched because schools reported issues.<sup>25</sup> With schools shut down for the foreseeable future, situations of children at risk of violence may go unreported, and children will be unable to access services like trauma treatment and extracurricular activities. Home visits are also made more difficult. Homes with an inhabitant in quarantine can't be visited, and



even homes without a COVID-19 patient are risky to visit, as workers likely aren't high on the list to receive personal protective gear like N95 masks.

Many other provinces are providing similar support and resources, but details about when and how much are slow to come. Unfortunately for a system that is critically underfunded, and with a growing demand, these additional funds may simply not be enough.

## **Income inequality breeds more inequality**

The impacts of COVID-19 also threaten to widen gender inequality. More than 1.9 million women aged 18 and up in Canada live on a low income.<sup>26</sup> Many of the workers on the front lines of the crisis are women. 56% of women workers perform jobs involving what is known as the 5 Cs: caring, clerical, catering, cashiering, and cleaning.<sup>27</sup>

Women are overrepresented as informal, unpaid caregivers and as care workers, that is, those working in health care, long-term care, home care, and child care. Women workers make up the majority in professions such as nursing (90%), respiratory therapy (75%), and medical lab technology (80%).<sup>28</sup>

Many of the jobs that are proving to be hugely critical right now are performed by women: food services, retail, cleaning, and community services. In total, women account for two-thirds of Canada's minimum-wage earners.<sup>29</sup> As outlined above, many of these jobs are low-paid, part-time, precarious, and/or without benefits. The Canadian Centre for Policy Alternatives found that, in 2019, "only 19% of workers in accommodation and food services and 37% of retail workers had access to paid leave."<sup>30</sup>

An overwhelming body of work has demonstrated that equity-seeking groups are more likely to be in precarious jobs or face barriers to fully participating in the workforce.<sup>31</sup> Indigenous people, members of LGBTQI2S communities, immigrants, refugees, people with disabilities, and people of colour are more likely to work in precarious, low-wage jobs and were more likely to be economically insecure in pre-COVID-19 Canada. This is even more true of women who belong to 2 or more of the above groups.<sup>32</sup> Our government and our society were not doing enough before COVID-19 to remove the barriers faced by equity-seeking groups. If we fail to take action now, the effects of COVID-19 and the economic shutdown will be disastrous for those groups.

## Conclusion

In every way, vulnerable populations in Canada are being hit harder by COVID-19. Scientists can't predict a definitive end to the pandemic, but it's guaranteed that things aren't going to change anytime soon. Community service workers play an essential role in servicing vulnerable populations, but these services and workers are stretched thin and suffer from underfunding. There are also unanswered questions about how long income supports will last after the pandemic is over. What happens to workers whose jobs were permanently eliminated? Will the CERB continue to cover Canadians after the state of emergency is over, while they look for new jobs?

The COVID-19 pandemic has already taught us many things about society, but 2 of the most obvious lessons are

- 1) we must allocate more money to maintain and improve our public health care system;
- 2) we must allocate more money to improve quality of life for vulnerable populations.

The lives of low-income, part-time, and precarious workers should not be valued less than anyone else's life. Women, Indigenous people, members of LGBTQI2S communities, immigrants, refugees, people with disabilities, and homeless people will feel the effects of the economic downturn the hardest. They are also a significant portion of the population most at risk for contracting COVID-19 due to their professions, their ability to self-isolate, their ability to access appropriate PPE, and their economic situations. The need to pay workers living wages and full benefits has never been clearer. Left unchecked, income inequality will only worsen during and after the pandemic. Society can only be strong when we take care of each other.

## Take action

[Sign the petition: Cancel rent and mortgage payments during COVID-19.](#)

[Send Acorn Canada's message to your MP, your MPP, and the Prime Minister: Eviction freeze, rent flexibility, EI for all, loan payment freeze.](#)

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## NATIONAL UNION OF PUBLIC AND GENERAL EMPLOYEES

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■ 15 AURIGA DRIVE  
NEPEAN, ONTARIO  
CANADA / K2E 1B7

■ [613] 228-9800  
FAX [613] 228-9801

■ [www.nupge.ca](http://www.nupge.ca)

■ [national@nupge.ca](mailto:national@nupge.ca)

