



The differential impact of the pandemic on low- income families

Jodi Dueck-Read, PhD
Canadian Financial Diaries
Menno Simons College/Canadian
Mennonite University

Territorial Land Acknowledgement

The CFD is located on Treaty One territory, the ancestral lands of the Anishinaabe, Cree, and Dakota, and the homeland of the Métis.

We are grateful for the care Indigenous Peoples have taken of the land and want to acknowledge the need for active reconciliation between Indigenous and Settler peoples, as advanced by the Truth and Reconciliation Commission.

Call to Action

#55 states: We call upon all levels of government to provide annual reports or any current data requested by the National Council for Reconciliation so that it can report on the progress towards reconciliation. The reports or data would include, but not be limited to...(iii) The educational and income attainments of Aboriginal peoples in Canada compared with non-Aboriginal people.

Canadian Financial Diaries:

5-year SHRRC funded
project under the
direction of Dr. Jerry
Buckland

Phase 1 (Winnipeg, MB)

Testing: late 2017-early 2018

Recruitment: early 2018

Interviewing: to late 2019

Data cleaning: 2020

Analysis & reporting: ongoing

Pandemic follow-up survey:
June-September 2020

Phase 2 (AB, MB & ON)

Plan: summer 2021

Training RAs: early fall 2021

Implementation: fall 2021

Pandemic Survey

Participants

Phase 1 participants: 19 of 28

Income range: \$5,000- \$42,000/yr

Age: 21-65

Average age: 43

Gender: 17 women; 2 men

Racial identity: 10 white , 1 Indigenous; 3 black; 4 Asian

Rental housing: 80%

Underrepresented: Lowest income tier and Indigenous persons

Pandemic Report overview

Impact on employment

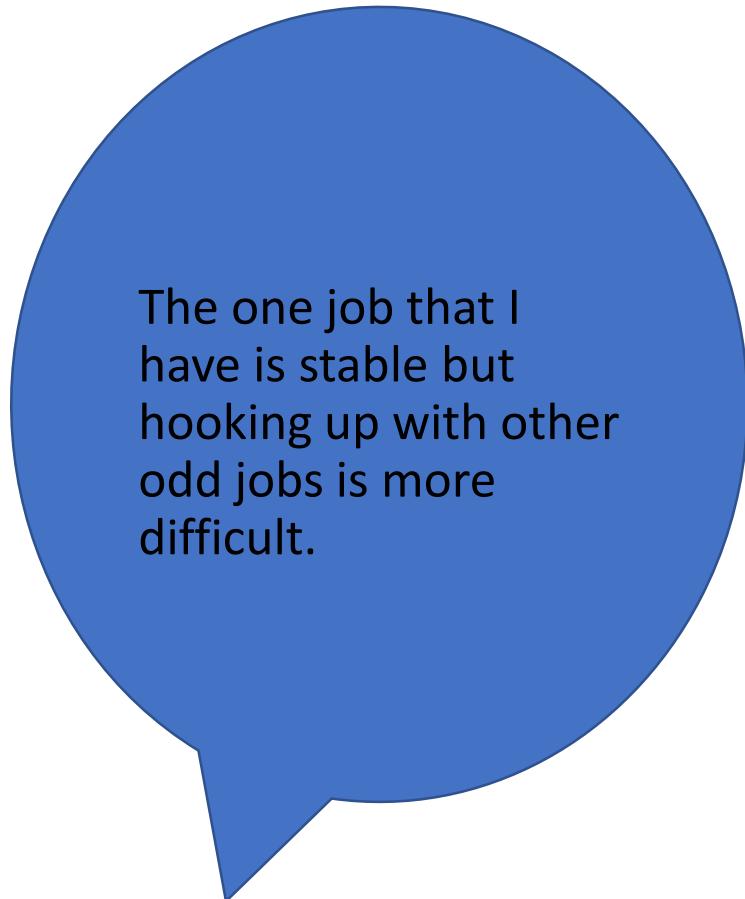
Income and spending changes

Feelings about finances

Government support

Mental health

Employment at time of survey



Employed	12
Retired	2
No employment (Social assistance, Disability, Foster parent)	4
Entrepreneur	1

Part & full-time workers

Laid-off (3)

CERB
replacement
(3)

Entrepreneur
(1)

Poor mental
health/unable
to work (1)

Casually employed

Not eligible
or did not
apply for
CERB (7)

Lost jobs (2)

Limited
government
assistance



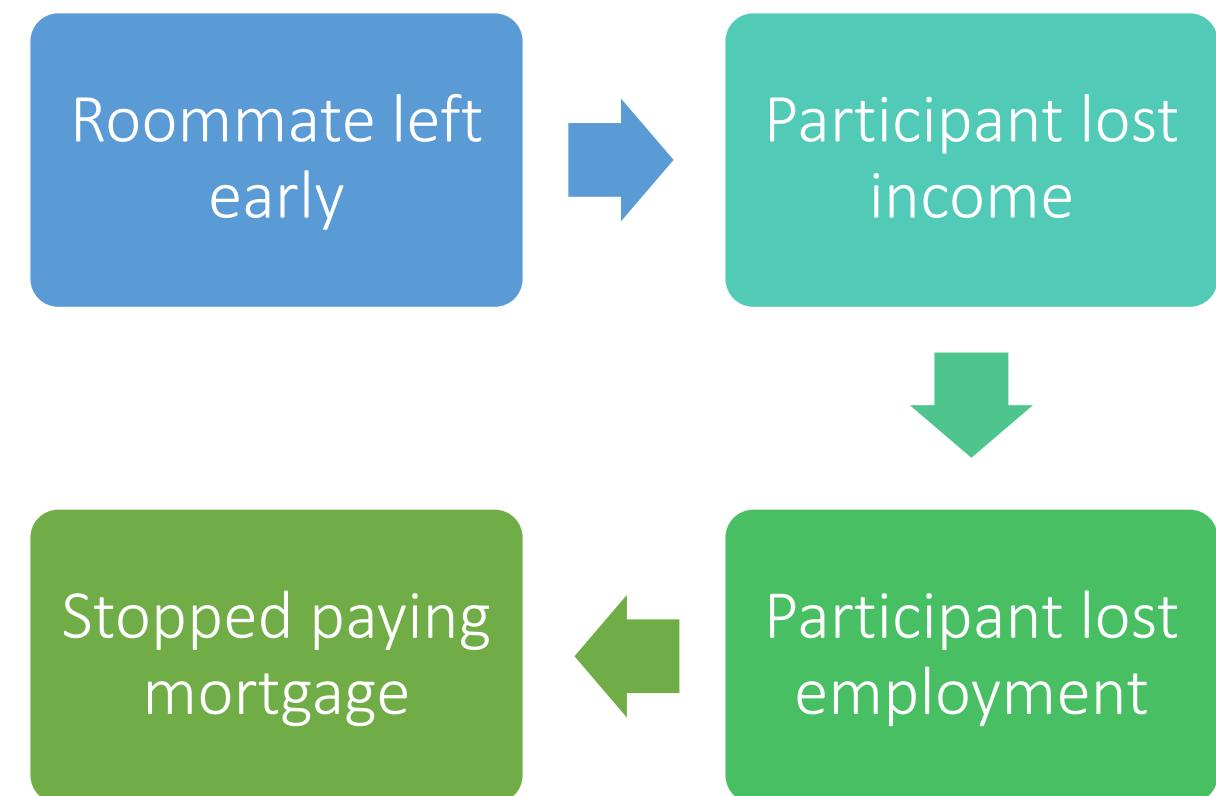
Spending

Participants spend more

- Taxis instead of busses
- Groceries ++
- Cleaning supplies and masks
- Purchasing closer to home

"During the pandemic we stay home so sometimes you feel burnout at work, because you get disoriented because of working at home so I tend to buy stuff online and then go out and buy stuff that I don't really need. Sometimes you just decide to buy stuff which is not good."

Income and spending

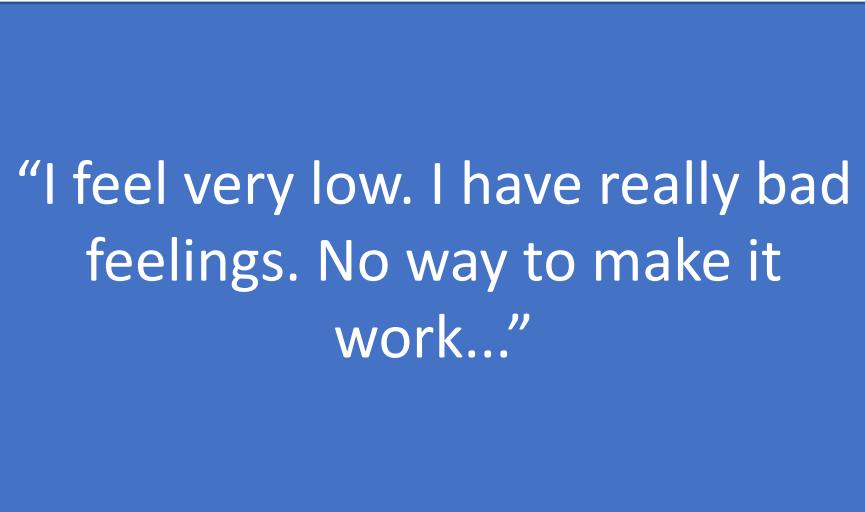


Spending more for family at home

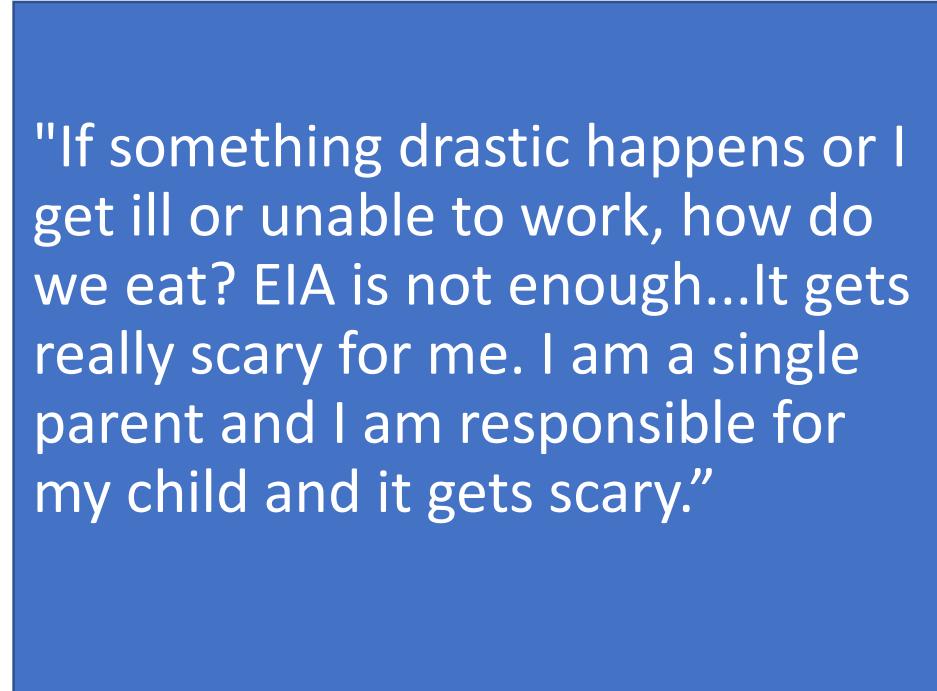
"Now the bills are increasing with everyone at home. Water bill-doubled, electric bill-increased with everyone home. Just husband and son going out"



Feelings about finances: Financial Stress



"I feel very low. I have really bad feelings. No way to make it work..."



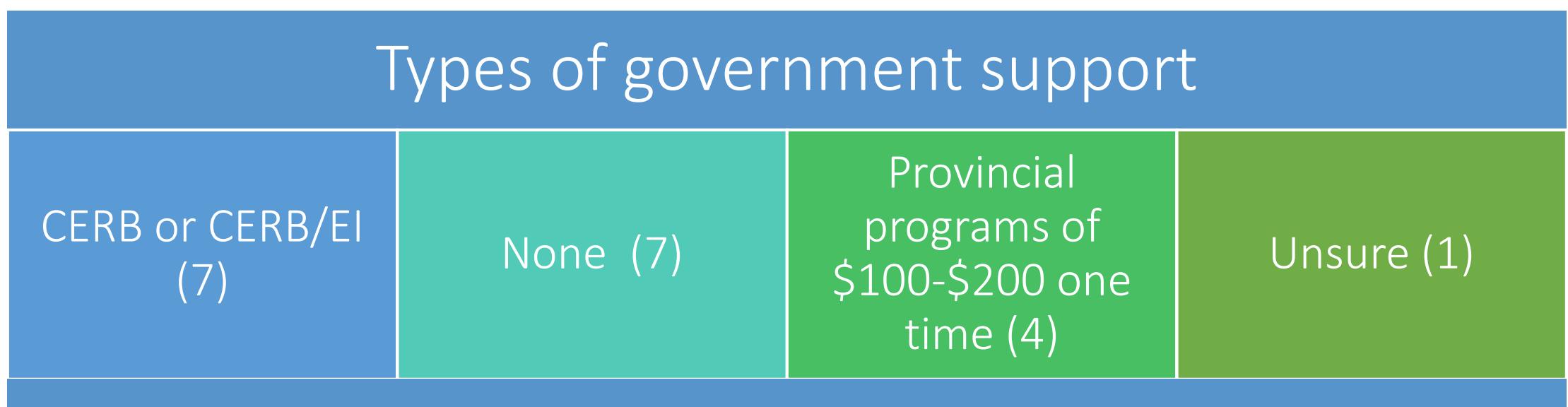
"If something drastic happens or I get ill or unable to work, how do we eat? EIA is not enough...It gets really scary for me. I am a single parent and I am responsible for my child and it gets scary."

Feelings about finances

"It provokes some anxiety and with the time, I am trying to use logic with my present situation and realized that in the past I was taking for granted whatever money I had."



Types of government support



Government supports

Participant ineligible for CERB

"I sent Pallister a letter and told him that the cheque was a **slap in the face** and the letter was only to make him look good. People living in poverty can't afford masks."

Participant receiving CERB

"I got more money in my bank than I've had in 10 years. I got my income tax, GST, the second whammy of GST, \$2000 from CERB all in two weeks. It's been very good. I put some aside for the end of the year."

AWARENESS
WELLNESS
THERAPY
BENEFITS
RISK
ME
DEPRESSION
ANOREXIA
OPTIMIST
BIPOLE
STRESS

Mental health: Stress

"CERB and EI are stressful along with my health."

"Finances have made me stressed. COVID also stresses me out. It has taken a huge toll on my health and well-being. I want to be mentally stable and not stressed out."

Mental health

“Just made me frustrated. It has been difficult to find things we need and purchase them. I want to do my part in COVID-19 and I am unable to at times. Now, I can because I finally found places where I can buy hand sanitizer. My mom had to make masks for us.”



RESILIENCE

"I was actually very fragile. I just trying to get to safety, concerned about my life, so I learned to be indoors to work with my life and not get wrapped up in the situation and to be stronger emotionally and to work with the limitations."