
CANADIANS SHOULD BE BATTLING THE PANDEMIC – NOT RED TAPE *BUILDING A CLEAR PATH TO RELIEF NOW AND A BETTER BENEFITS SYSTEM GOING FORWARD*

Elizabeth Mulholland and Noralou Roos | July 9, 2020

[Eight million](#) Canadians have lost their jobs or significant income due to COVID-19 and sought emergency benefits. Many have also sought [debt deferrals](#) and expense relief to help make ends meet. Governments and other institutions have responded with a rich array of relief measures, but many Canadians are struggling to find and access the relief they need.

What's holding them back?

A [Wellesley Institute survey](#) of 546 community organizations found that individuals were not accessing COVID-19 relief because they had not heard of the Canadian Emergency Response Benefit (CERB) (16 per cent); had no Internet access (57 per cent), had low digital literacy (50 per cent), and language difficulties (38 per cent). They also reported clients struggling with conflicting information, overloaded government systems and fear of the unknown.

Clearly more must be done so that vulnerable Canadians get the pandemic benefits they both need and are entitled to. We are starting to tackle the problem with a digital solution.

Recognizing the need for an easier path to COVID-19 emergency relief, Prosper Canada and business and philanthropic partners recently launched the [Financial Relief Navigator](#) (FRN), an online portal to all emergency benefits and financial relief offered by federal and provincial/territorial governments, financial institutions and major telecoms and Internet providers. Available in English and French, this plain language, easy-to-navigate tool can be used by anyone who needs help and by anybody seeking to help their employees, customers, patients or clients to stabilize their income and manage their expenses through the pandemic.

We believe the FRN will help more Canadians get the benefits they need, but it's only a start and a stop gap measure.

Governments at all levels must make sure all emergency benefit programs are easy to understand, easy to access and don't have unintended and destabilizing consequences for recipients of other benefits and supports. The CERB can be a minefield for low-income people when it [triggers clawbacks across other income benefits and tax credits](#) like the federal [GIS](#), [social assistance](#) and many other provincial benefits. It can also tip people out of some provincial social assistance and disability programs, triggering the loss or reduction of some tied supports like [housing](#) subsidies.

Measures to catch cheating must also not threaten or discourage legitimate applicants. Our community partners report that CERB-eligible individuals are not applying for fear of fines and/or jail if they make a mistake or because they lack documentation to prove their eligibility if reviewed. Bill C-17, which proposes fines and jail time for those who knowingly provided false information in a CERB claim, is likely to have further fueled these fears.

Finally, some emergency benefits are tied to tax filing. To access the augmented Canada Child Benefit (CCB) and HST/GST Credit during the pandemic, Canadians must have filed their 2018 taxes. However, tax filing remains a perennial challenge as [12 per cent](#) of working-age Canadians, as many as [one third](#) of social assistance recipients and [nearly 60 per cent of](#) recent immigrants and homeless shelter residents do not tax file at all.

Of the 3,500 community tax clinics low-income Canadians normally turn to, only about 250 are currently operating by telephone or online services, with some struggling to mobilize and retrain their volunteers. According to CRA, 200,000 low-income Canadians who rely on community tax clinics have not yet e-filed their 2019 taxes. Many may still need help to file. If they do not tax file by this fall, they will lose access to *all* their CCB and HST/GST Credit benefits – not just top ups, and Guaranteed Income Supplement benefits for low-income seniors.

Non-profits and many businesses can and want to help governments share vital information with Canadians and help those who need it to navigate and access benefits, but governments need to prioritize and invest resources in this collaboration.

Our governments must also work together to make sure the benefit programs they create are simpler to apply for, easier to understand, and work in tandem rather than at cross purposes. They also need to ensure that hands-on help is available to those who need it to access them successfully. Only then will we know that benefits are reaching the Canadians they were intended to help and delivering that help effectively.

In this moment, Canadians should be battling the pandemic – not red tape. They need a clear path to relief now and a better benefits system going forward.

Elizabeth Mulholland is the CEO of Prosper Canada, a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

Noralou Roos is Professor Emerita at the University of Manitoba and Co-Director of the Get Your Benefits Project funded by the Winnipeg Foundation and the Government of Manitoba.