



Focus Group Summary

On Thursday, April 7th, Campaign 2000 hosted a virtual focus group as part of the CERB Amnesty Campaign, which is working towards a repayment amnesty for low-income individuals who accessed pandemic benefits but were later deemed ineligible. A total of 20 individuals participated in the focus group. Participants were provided an honorarium for their participation.

The focus group aimed to understand the experiences of those who accessed pandemic benefits such as the Canada Emergency Response Benefit, Canada Recovery Benefit, Canada Workers Lockdown Benefit, Canada Recovery Sickness Benefit, and Canada Recovery Caregiver Benefit. It specifically examined the experience of accessing and receiving those benefits, the communications and interaction with the CRA and other government agencies, and the potential impacts of repayment if they were deemed ineligible.

To protect the confidentiality of participants, Campaign 2000 documented feedback without attributing 'who said what,' and the reporting of this focus group is not intended to be a verbatim transcript of the conversation. The following is a summary of key-messages from the focus group:

- **Many individuals accessed pandemic emergency and recovery benefits and used them to cover the costs of day-to-day life in a time of a crisis.** Prior to the pandemic, participants mentioned that they were already struggling to make ends meet – including experiencing bankruptcy. Those who received pandemic benefits said they used them to address losses in their income, pay for rent, purchase household supplies, and provide food for themselves and their family.
- **Receiving pandemic benefits helped alleviate the stress and feelings of shame that come with poverty.** Other federal and provincial benefits come with anxiety and feelings of shame as they are difficult to access and require individuals to continuously prove and provide documentation for the kinds of challenges they experience, whereas pandemic benefits were low barrier and provided an additional sense of financial freedom.
- **Accessing the benefit and determining personal eligibility was confusing.** Participants suggested that the eligibility process should be clearer and more efficient, potentially be delivered through a single portal for all income assistance programs and should prioritize flexibility. Individuals need these benefits to arrive in a timely manner to ensure that they can make ends meet.
- **Governments must do a better job at communicating changes in benefit eligibility and delivery.** Participants noted that eligibility criteria were constantly changing and

unless they were following the changes closely, they would be left unaware causing further delays or challenges in accessing those benefits.

- **Receiving pandemic benefits resulted in claw backs of other federal and provincial income benefits.** This included federal benefits such as the Canada Child Benefit, and provincial benefits such as the Ontario Disability Support Program. Claw backs on these benefits, which are already not meeting the rising cost of living especially in housing, are making it harder for low-income individuals to make ends meet.
- **The CRA has been asking participants to provide further information to confirm their eligibility for pandemic benefits.** Of participants who said they received requests for additional information, most said that once information was provided, they were able to receive further benefits. Some participants also mentioned that they received calls from the CRA notifying them of this additional requirement.

Acknowledgements

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