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The role of the Canada Emergency Response Benefit in alleviating the impact of the COVID-19 pandemic on the employment income of racialized workers

by Sadjad Kalhor

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Overview of the study

Using data from the 2021 Census, this study investigates the financial impact of the COVID-19 pandemic on racialized workers, focusing on the change in median annual employment income from 2019 to 2020, and the extent to which income support payments from the Canada Emergency Response Benefit (CERB) offset income losses in 2020 among workers affected by the pandemic. Differences between racialized and non-racialized workers are investigated, along with differences among groups of racialized workers, as well as the intersectionality of race and gender. Due to the focus on earnings-loss replacement for racialized and non-racialized workers, the study examines employees between the ages of 25 and 54 with employment income of at least \$10,600 in 2019 and \$3,980 in 2020, omitting the self-employed, recent immigrants, non-permanent residents, and Indigenous people.

- The pandemic had a stronger negative impact on employment of racialized workers than their non-racialized counterparts and a larger proportion of racialized workers (29%) than non-racialized workers (24%) received financial support through the CERB in 2020, with racialized women (30%) being more likely than racialized men (27%) to receive the CERB.
- In 2019, the median employment income of racialized workers (\$54,100) was 11% lower than that of their non-racialized counterparts (\$61,000). From 2019 to 2020, the gap between the median employment income of racialized workers (\$56,100) and that of non-racialized workers (\$62,100) varied from 11% to 10%.
- This is the result of two contrasting effects:
 - First, employment income of racialized workers who did not receive CERB grew faster than that of their non-racialized counterparts, reducing the gap for this group from 8% in 2019 to 5% in 2020.
 - Second, among workers who did receive the CERB, the gap in employment income between racialized and non-racialized workers grew from 10% to 16% during the same period.
- CERB income support payments helped to stabilize employment income losses for those who received them. In 2020, when CERB payments were added to employment income, the income gap between racialized workers and non-racialized workers who received the CERB was 11%, which is lower than the employment income gap when CERB payments were not taken into account (16%) and closer to the gap observed for this group in 2019 (10%).
- From 2019 to 2020, workers who received the CERB lost an average of \$8,100 in employment income, which was offset by \$7,600 of financial assistance from the CERB program (i.e., \$0.95 of assistance per dollar lost). Racialized men (\$9,500) and women (\$7,900) lost respectively \$500 and \$1,300 more than their non-racialized counterparts (\$9,000 and \$6,600, respectively).

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- Racialized women experienced the biggest drop in median employment income between 2019 and 2020 (-23%). They were also more likely to receive the CERB (30%). However, CERB payments more than offset their lost earnings on average (\$1.09 of assistance per dollar lost). This was a higher replacement rate than for racialized men (\$0.83/dollar) or non-racialized men (\$0.78/dollar), but a lower rate than for non-racialized women (\$1.17/dollar).
- CERB support payments compensated for a greater share of employment income losses experienced by racialized workers, particularly among men, when personal and employment characteristics were taken into account. Nevertheless, these same characteristics alone do not explain the differences in employment income observed between racialized and non-racialized workers.

Introduction

The COVID-19 pandemic put a spotlight on pre-existing income disparities and systemic inequalities. Research conducted since the start of the COVID-19 pandemic has shown that the pandemic had differential impacts on the economic well-being of different population groups, particularly racialized groups, immigrants, women and youth.^{1,2,3,4,5} Racialized workers, particularly racialized women, experience underemployment and unemployment at higher rates, hold insecure jobs with fewer benefits, experience job loss, face discrimination, and experience higher levels of stress compared to other groups.^{6,7,8,9,10,11} These adverse labour market outcomes can exacerbate the existing earning gaps and leave many racialized workers in precarious situations, especially in the face of economic shocks, such as the one caused by the COVID-19 pandemic.

According to the Labour Force Survey, in 2020, nearly double the proportion of racialized people aged 15 years and older (29%) reported difficulty meeting financial needs compared to non-racialized people (16%).^{12,13} During an early pandemic crowdsourcing survey in 2020, racialized participants were more likely to report a "moderate"

or "major" impact of COVID-19 on their ability to meet their financial obligations (35%), compared with non-racialized participants (22%).^{14,15}

In terms of income and financial assistance received during the pandemic, over 4 in 10 racialized workers (of all age groups) who had employment income of at least \$5,000 in 2019 received payments from the Canada Emergency Response Benefit (CERB) in 2020, compared to 3 in 10 non-racialized workers (32%).¹⁶ Women were also slightly more likely than men to have received the CERB (42% vs 41%).¹⁷ This was in part due to racialized groups' higher representation in sectors affected by lockdowns and closures, such as the food and accommodation sector.¹⁸ Furthermore, certain racialized sub-groups (e.g., Black and Filipino immigrant women) were over-represented in occupations such as service and personal care work with higher risks of contracting COVID-19,¹⁹ and fewer benefits,²⁰ which in turn could lead to work stoppage and loss of income.

Using the 2021 Census of Population, this study examines the pandemic's impact on employment incomes of racialized and non-racialized groups across genders, and the extent to

which income support payments from the CERB offset employment income losses in 2020.

Two sets of income data are utilized: one comprising employment income alone and the other integrating CERB payments (employment income plus CERB payments). This distinction enables the isolation of the pandemic's impact while also examining the compensatory effect of the pandemic income support payments.

The current study's population of interest is employees between the ages of 25 and 54 with employment earnings of at least \$10,600 in 2019 and \$3,980 in 2020.^{21,22} To ensure adequate labour market exposure before the onset of the pandemic, the analysis excludes immigrants arriving after 2017. The study also excludes non-permanent residents, self-employed individuals, and Indigenous populations.

In this study, the term "workers" refers to employees only since self-employed individuals are excluded from the analysis and the term "employment income" refers to all income received as wages, salaries and commissions from paid employment.

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Textbox I The Canada Emergency Response Benefit (CERB) program

The Canada Emergency Response Benefit (CERB) program paid a taxable \$2,000 for each four-week eligible period up to a maximum of seven periods (or \$500 per week for a maximum period of 28 weeks). The benefit eligibility period was from March 15, 2020, through September 26, 2020.

To be eligible for the CERB one must have met the following eligibility criteria:²³

a) had a minimum 2019 income of \$5,000 from employment, net self-employment or provincial benefit payments related to maternity or parental leave in, 2019 or in the 12 months prior to the CERB application,

b) had income below \$1,000 for at least 14 days in a row

during each 4-week CERB eligibility period, and

c) had loss of income due to one of four COVID-19 related reasons.

These reasons included: reduced work hours because of COVID-19; work stoppage because of COVID-19; inability to work because of COVID-19 (e.g., individual was taking care of someone); or having received regular EI or fishing benefits for at least one week since December 29, 2019 and having used up entitlement to those benefits. Effective September 27, 2020, those who were still unable to work were transitioned to a simplified Employment Insurance (EI) program or the Canadian Recovery Benefit (CRB).

Workers with a lower level of income most often received CERB income support payments

Overall, 1 in 4 workers (25%) received financial support through the CERB in 2020. A larger proportion of racialized workers (29%) than non-racialized workers (24%) received the benefit (Table I).²⁴ Racialized women (30%) were more likely than racialized men (27%) to receive the CERB, while there was no gender difference among non-racialized workers (24% for men and women). These results are consistent with previous findings.²⁵

Overall, CERB recipients tended to have lower pre-pandemic employment incomes than non-recipients, with about two-thirds (66%) earning less than \$50,000 in 2019. Racialized workers (45%) were more likely than non-racialized ones (37%) to have employment incomes below \$50,000.

Among racialized groups, Southeast Asian women had the lowest median employment income in 2019 (\$44,400), with the highest likelihood of receiving the CERB in

2020 (40%). This was followed by West Asian women whose median employment income in 2019 was \$47,300 and whose 35% rate of CERB take-up was second highest among all racialized groups. Among Korean women, 34% received the CERB in 2020, with their 2019 median employment income being also relatively low (\$48,500).

By contrast, Chinese women, who had the highest median employment income (\$57,800) in 2019, were less likely (25%) than all other racialized women to receive the CERB. They were only slightly more likely to receive CERB compared to non-racialized women (24%) who had the second highest median employment income (\$52,800) in 2019.

For men, the proportion of racialized workers receiving the CERB was highest for Southeast Asians (33%), followed by Blacks (31%) and Filipinos (30%), all of whom had median employment incomes well below the overall median for men (\$67,200). Japanese (\$73,800) and Chinese (\$70,400) men had the highest median employment incomes in 2019 and were the least likely among all population groups to receive the CERB in 2020

(20% and 22%, respectively). In comparison, 24% of non-racialized men received the CERB, with a median employment income at \$69,200.

CERB payments mitigated employment income losses among racialized workers

Among those who received CERB payments in 2020, employment income decreased for both racialized and non-racialized workers between 2019 to 2020²⁶ (Chart I). However, the declines were proportionally greater among racialized women (-23%) and men (-20%) compared to their non-racialized counterparts (-17% and -15% for women and men respectively).

CERB income support payments have greatly contributed to stabilizing employment income losses between 2019 and 2020 for workers who received them. In 2020, median income plus CERB payments amounted to \$41,000 among racialized men, representing a smaller loss (-3%), compared to 2019, than the decline observed when considering employment income alone (-20%). A similar situation is observed for

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Table 1

Median employment income in 2019 and percentage of employees receiving the Canadian Emergency Response Benefit (CERB) in 2020, by racialized group and gender, 2019 and 2020

Population group	Total - Gender			Men+			Women+		
	Median employment income in 2019	Median employment income in 2020	Received CERB in 2020	Median employment income in 2019	Median employment income in 2020	Received CERB in 2020	Median employment income in 2019	Median employment income in 2020	Received CERB in 2020
	dollars		percentage	dollars		percentage	dollars		percentage
Racialized population	54,100	56,100	29	61,000	62,400	27	48,000	50,200	30
South Asian	56,000	58,500	28	64,900	67,200	25	47,300	49,500	31
Chinese	63,400	65,700	24	70,400	72,400	22	57,800	59,900	25
Black	50,800	53,600	31	55,000	57,100	31	47,100	50,700	30
Filipino	48,900	50,000	31	53,700	54,600	30	44,900	46,500	32
Arab	53,800	56,600	30	60,300	63,000	28	44,900	47,600	32
Latin American	51,700	53,000	31	59,100	60,000	29	45,300	46,300	32
Southeast Asian	50,000	50,000	36	56,200	56,400	33	44,400	43,900	40
West Asian	55,400	58,100	32	62,800	66,700	29	47,300	49,700	35
Korean	55,200	56,900	31	61,500	63,600	28	48,500	49,600	34
Japanese	59,700	60,400	25	73,800	73,800	20	51,400	52,200	29
Racialized group not included elsewhere	55,600	57,200	29	61,800	62,900	28	50,000	52,300	30
Multiple racialized groups	57,700	59,700	27	62,900	65,000	26	52,600	54,700	27
Non-racialized population	61,000	62,100	24	69,200	69,400	24	52,800	54,400	24

Notes: The analytical sample includes Canadian permanent residents, excluding Indigenous population, between 25 to 54 years of age who earned a minimum of \$10,600 in 2019 and \$3,980 in 2020, and did not have employment incomes exceeding \$255,890 in 2019 and \$264,230 in 2020. Data on racialized group is measured by the visible minority variable. The 'non-racialized group' is measured with the category 'Not a visible minority' of the visible minority variable, excluding Indigenous respondents. For the purpose of this study, Indigenous respondents are not included in the analysis. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "men+" includes men, as well as some non-binary persons. The category "women+" includes women, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021.

non-racialized men, whose median employment income dropped by 2% (compared with 15%) when CERB payments were taken into account.

Employment income plus CERB payments was even higher than employment income in 2019 for both racialized and non-racialized women. Indeed, when CERB payments were added to employment income, the median income of racialized women who received CERB payments rose from \$33,700 in 2019 to \$34,300 in 2020 (+2%), while that of their non-racialized counterparts rose from \$35,100 to \$36,600 (+4%) during the same period.

Additionally, when CERB payments were added to employment income, the income gap between racialized workers (\$37,100) and non-racialized workers (\$41,600) who received the CERB was 11%, which is lower than the employment income gap in 2020 when CERB payments were not taken into account (16%), and closer to the gap observed for this group in 2019 (10%).

Meanwhile, the median employment incomes of racialized and non-racialized workers increased between 2019 and 2020 among workers who did not receive the CERB. Furthermore, the employment income of racialized men (+7%) and women (+8%)

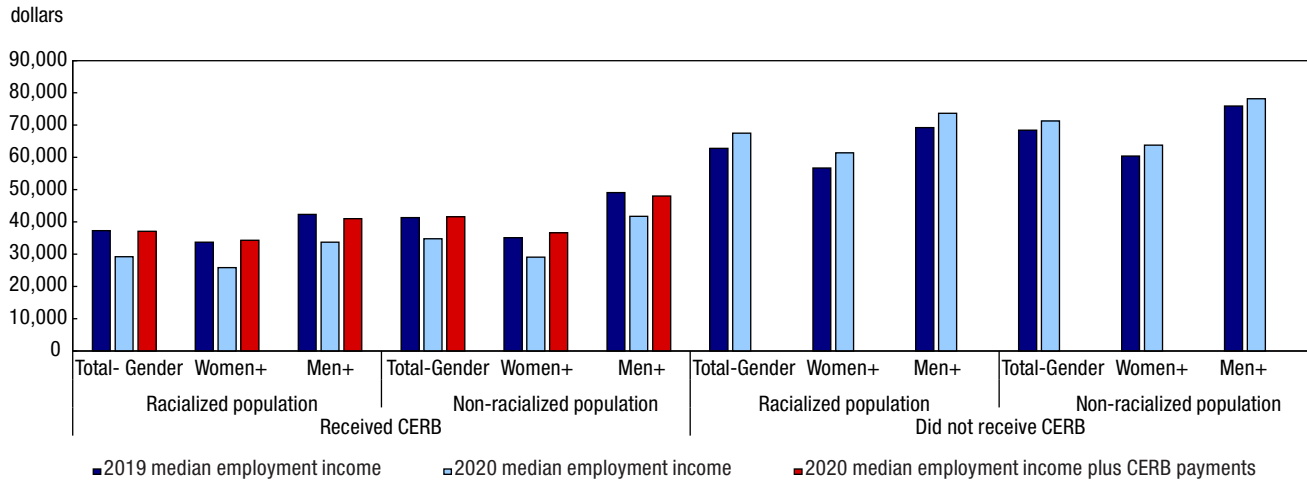
grew faster than that of their non-racialized counterparts (+3% and +6%, respectively) over this period.

As a result, when CERB payments were added to employment income in 2020, the income gap between racialized (\$57,300) and non-racialized workers (\$63,000), CERB recipients and non-recipients combined, was smaller in 2020 (9%) than in 2019 (11%) and smaller than the gap observed in 2020 when only employment income was taken into account (10%).

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Chart 1

Median employment income, Canadian Emergency Response Benefit (CERB) recipients and non-recipients, by racialized group and gender, 2019 and 2020



Notes: Employment income refers to gross wages and salaries and other sources of employment income. The analytical sample includes Canadian permanent residents, excluding Indigenous population, between 25 to 54 years of age who earned a minimum of \$10,600 in 2019 and \$3,980 in 2020, and did not have employment incomes exceeding \$255,890 in 2019 and \$264,230 in 2020. Data on racialized group is measured by the visible minority variable. The 'non-racialized group' is measured with the category 'Not a visible minority' of the visible minority variable, excluding Indigenous respondents. For the purpose of this study, Indigenous respondents are not included in the analysis. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "women+" includes women, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021.

Employment income losses from the pandemic restrictions were greatest among racialized workers

From 2019 to 2020, the workers who received the CERB lost \$8,100 in employment income, on average, and collected \$7,600 of financial assistance from the CERB program (i.e., \$0.95 of assistance per dollar lost). Racialized people lost \$8,600, that is \$800 more than non-racialized people (\$7,800).

More particularly, racialized men lost \$9,500 in employment income, slightly more than non-racialized men (\$9,000). This was followed by racialized women (\$7,900) and non-racialized women (\$6,600) (Table 2).

Overall, these losses in employment income were partly or totally offset by CERB income support payments. On average, racialized women received \$8,600 of financial assistance from the CERB (equivalent to \$1.09 of assistance per dollar lost) and non-racialized women received \$7,700 (equivalent to \$1.17 of assistance per dollar lost).

Meanwhile, racialized men received \$7,900 (equivalent to \$0.83 of assistance per dollar lost) and non-racialized men received \$7,000 (equivalent to \$0.78 of assistance per dollar lost).

Some racialized groups experienced greater losses in 2020. Among men, high rates of income losses, in percentage, were observed for Chinese workers (-32%) followed

by Japanese (-29%), Korean (-29%) and South Asian workers (-24%).²⁷ Similar racialized groups were most affected among women.

The CERB payments more than offset lost employment incomes for all racialized groups of women, with the exception of three groups. In 2020, employment income plus CERB payments fell \$1,700 short of 2019 earnings for Chinese women. Southeast Asian women and Japanese women also experienced a shortfall (less than \$500). For men, apart from Black workers, CERB payments did not totally mitigate employment income losses, with losses ranging from \$200 to \$5,900 for the year.

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Table 2
Change in employment income between 2019 and 2020 among employees receiving the Canadian Emergency Response Benefit (CERB) and average financial aid received from the CERB, by racialized group and gender, 2019 and 2020

Population group	2019 median employment income	2019-2020 average change in employment income	2019-2020	Average total financial aid received from CERB	CERB assistance per dollar loss
			average change in employment income plus CERB payments		
			dollars		
Women+					
Racialized population	33,700	-7,900	700	8,600	1.09
South Asian	32,200	-7,700	700	8,400	1.09
Chinese	33,900	-11,000	-1,700	9,300	0.85
Black	34,600	-5,700	2,600	8,400	1.47
Filipino	36,400	-7,300	800	8,100	1.11
Arab	29,500	-5,700	2,900	8,600	1.51
Latin American	33,200	-6,900	1,400	8,400	1.22
Southeast Asian	32,300	-9,400	-400	8,900	0.95
West Asian	31,500	-7,500	1,400	9,000	1.20
Korean	32,100	-9,400	0	9,400	1.00
Japanese	33,800	-9,100	-300	8,900	0.98
Racialized group not included elsewhere	36,200	-8,400	100	8,500	1.01
Multiple racialized groups	35,800	-8,300	200	8,500	1.02
Non-racialized population	35,100	-6,600	1,200	7,700	1.17
Men+					
Racialized population	42,300	-9,500	-1,600	7,900	0.83
South Asian	41,900	-10,100	-2,400	7,700	0.76
Chinese	39,300	-12,600	-3,800	8,800	0.70
Black	41,300	-7,400	600	8,000	1.08
Filipino	45,900	-8,800	-1,500	7,300	0.83
Arab	40,300	-8,200	-300	7,800	0.95
Latin American	44,100	-8,300	-800	7,500	0.90
Southeast Asian	42,100	-9,400	-1,500	7,800	0.83
West Asian	38,600	-8,500	-200	8,200	0.96
Korean	40,500	-11,600	-3,200	8,500	0.73
Japanese	47,300	-13,800	-5,900	7,900	0.57
Racialized group not included elsewhere	45,300	-9,400	-1,400	8,000	0.85
Multiple racialized groups	43,800	-9,900	-2,000	7,900	0.80
Non-racialized population	49,100	-9,000	-2,100	7,000	0.78

Notes: The analytical sample includes Canadian permanent residents, excluding Indigenous population, between 25 to 54 years of age who earned a minimum of \$10,600 in 2019 and \$3,980 in 2020, and did not have employment incomes exceeding \$255,890 in 2019 and \$264,230 in 2020. Data on racialized group is measured by the visible minority variable. The 'non-racialized group' is measured with the category 'Not a visible minority' of the visible minority variable, excluding Indigenous respondents. For the purpose of this study, Indigenous respondents are not included in the analysis. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "men+" includes men, as well as some non-binary persons. The category "women+" includes women, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021.

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CERB payments compensate for a greater share of employment income losses among men when differences related to worker characteristics are taken into account

The socio-demographic and employment profiles of racialized and non-racialized workers can vary, impacting employment income and the extent to which income support payments from the CERB offset earnings losses in 2020. For instance, racialized workers tend to be younger on average. They are more likely than non-racialized people to have a bachelor's degree or higher^{28,29} while less likely to find as good jobs as their non-racialized counterparts early in their careers.³⁰ To assess the possible impact of these socio-demographic differences, regression analysis was used to analyze how differences in age, education, immigrant status and period of immigration, knowledge of official languages, industry of employment, occupation, and age of youngest child of person, could explain the extent to which income support payments from the CERB payments offset employment income losses in 2020.³¹

The results show that CERB income support payments compensate for a greater share of employment income losses experienced by racialized workers, particularly among men, when these factors were taken into account. This indicates that differences between racialized and non-racialized workers explain part of the variation in employment income for these two groups between 2019 and 2020, and therefore the extent to which income losses have been offset by the CERB.

Indeed, with characteristics similar to those of non-racialized workers, adjusted employment incomes earned in 2020 plus CERB payments of racialized men and women who received the CERB would have been \$60,200 and \$47,300, respectively (Table A.2). Thus, employment income (plus CERB payments) of racialized men in 2020 is \$100 higher than employment income earned in 2019 when adjusted amounts are considered, while it is \$1,600 lower when unadjusted employment income is taken into account. Among racialized women, the adjusted change in employment income plus CERB payments, between 2019 and 2020, was \$600, which is slightly lower than the unadjusted change (+\$700) during the same period.

Overall, CERB payments compensated for a greater share of employment income losses in 2020 among men who received the CERB when differences related to worker characteristics were taken into account. Among racialized men, the gap between the adjusted employment income plus CERB payments in 2020 and employment income earned in 2019, ranged from -\$800 to +\$1,200, compared with -\$5,900 to +\$600 when differences in worker characteristics were not taken into account. Japanese, Chinese and Filipino male workers were among those who experienced the greater losses, with adjusted losses reaching \$800, \$600 and \$400, on average, respectively. Among non-racialized men, the adjusted gap between employment income plus CERB payments in 2020 and employment income earned in 2019 (-\$400) was also smaller than the unadjusted one (-\$2,100).

Among racialized women, Japanese (-\$300) and Chinese (-\$100) workers still experienced some income losses in 2020, even when CERB payments and their individual characteristics were taken into account. Conversely, CERB payments fully offset employment income losses of Southeast Asian women, whose adjusted employment income plus CERB payments in 2020 was higher than employment income earned in 2019 (+\$300). Overall, the gap between the adjusted employment incomes plus CERB payments in 2020 and employment incomes earned in 2019 ranged from -\$300 to +\$1,600, compared -\$1,700 to +\$2,900 for unadjusted employment incomes. Among non-racialized women, the adjusted employment income plus CERB payments was equal to the employment income earned in 2019 (\$50,800 in both cases), while it was higher (+\$1,200) when unadjusted incomes were taken into account.

Nevertheless, differences in personal and employment characteristics alone do not explain the differences in employment income observed between racialized and non-racialized workers. Indeed, the results show that there remains a gap between employment income (to which CERB payments are added) of racialized and non-racialized workers, among those who received the CERB (6%) (Table A.2), as well as among CERB recipients and non-recipients combined (5%) (Table A.3). However, these gaps are smaller than the unadjusted gaps (11% and 9%, respectively).

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Conclusion

This study analyzes the impact of the COVID-19 pandemic on employment incomes, and the extent to which CERB offset employment income losses for racialized and non-racialized men and women in 2020. It finds that the pandemic had a stronger negative impact on racialized workers' employment income, especially women's; but conversely that CERB more than

offset the employment income losses of women, including racialized women.

CERB payments played a crucial role in stabilizing income by offsetting lost earnings of racialized and non-racialized workers during the pandemic. This study underscores the policy importance of income support programs like the CERB for potential future events affecting employment and income. Future

research should explore shifts in income gaps among genders within racialized communities and investigate specific industries or occupations to deepen our understanding further.

Sadjad Kalhor is an analyst at Diversity and Sociocultural Statistics at Statistics Canada.

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Data source, methods and definitions

Data source

This study uses data from the 2021 Census of Population on financial aid received through the Canada Emergency Response Benefit (CERB),³² as well as 2019 and 2020 income, extracted from tax files.³³ The reference period for the income variables are calendar years 2019 and 2020. Income for 2019 is presented in 2020 constant dollars. The Census was carried out during the week of Sunday, May 2 to Saturday, May 8, 2021.

Two sets of income data are utilized: one comprising employment income alone and the other integrating CERB payments (i.e., employment income plus CERB payments). This distinction enables the isolation of the pandemic's impact while also examining the compensatory effect of CERB. While CERB was launched in the first weeks of the pandemic as a temporary replacement to Employment Insurance, Employment Insurance Benefits were not considered for this study. Other pandemic relief benefits such as the Canada Emergency Student Benefit and the Canada Recovery Benefit are also excluded from this study.

The analytical sample focuses on core-aged employees (25 to 54 years old) with significant employment incomes the year preceding the pandemic (i.e., at least \$10,600 in 2019 and \$3,980 in 2020). The \$10,600 cut-off is calculated using average minimum wage (12.72 per hour in 2019) multiplied by 28 weeks of full-time work (30 hours or more per week) when the CERB was in effect from March 15 to September 26. The \$3,980 cut-off is calculated using 10 weeks of work (30 hours per week or more) multiplied by \$13.26 per hour in 2020. The qualitative findings are robust up to the cut-off, and even a \$5,000 threshold (because the CERB only was available to individuals earning over \$5000 in 2019) yielded the same qualitative outcomes. The analytical sample also limited the upper tail of the distribution by truncating the 99th percentile of employment income (cut-off at \$255,890 for 2019 and \$264,230 for 2020).

Furthermore, the sample excluded immigrants who arrived after 2017, non-permanent residents (NPRs) because their work arrangement differed from that of the rest of the workforce in 2019 and 2020.³⁴ Additionally, Indigenous respondents were not included in the analysis for this study.³⁵ The total number of individuals included in the analysis is around 6.89 million employees.

Techniques

The study uses both descriptive and multivariate analysis of employment incomes for 2019 and 2020 (with and without CERB payments) and their changes over that period. Accounting for related independent variables, employment incomes are estimated by the Ordinary least Square (OLS method). The results of the multivariate regression are reported in Appendix.

Research limitations

The CERB data used in the analysis represent only those directly impacted by the COVID-19 pandemic, whereas those impacted indirectly are not captured in this study. Also, the \$500 per-week benefit paid through the CERB program to the impacted employees might not have sufficiently compensated for the actual losses for those who lost more than \$500 worth of employment earnings per week due to the pandemic. In addition, ineligibility for the CERB is problematic if an employee lost part of their income due to the pandemic but were ineligible to receive the CERB. In this case, the analytical estimates would somewhat underestimate the varying impact of the pandemic. Finally, while the Census data offer a great deal of information to analyze the income of individuals, there are some other factors (e.g., hours worked, job changes, and hourly earnings rate changes) that the data do not provide, and as such, they are not controlled for in the analysis.

Definitions

Racialized population: The concept of racialized population is measured with the “visible minority” variable. This information has been collected by Statistics Canada since the 1996 Census of Population to implement the Employment Equity Act. The “non-racialized” group is measured with the category “Not a visible minority” from the variable, excluding Indigenous respondents. Indigenous respondents are not part of the racialized group, nor the non-racialized group. “Visible minority” refers to whether or not a person belongs to one of the visible minority groups defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean, and Japanese.

Employment income: This refers to gross wages and salaries before deductions for such items as income taxes, pension plan contributions and employment insurance premiums during the reference period. While other employee remuneration such as security options benefits, board and lodging and other taxable allowances and benefits are included in this source, employer's contributions to pension plans and employment insurance plans are excluded. Other receipts included in this source are military pay and allowances, tips, commissions and cash bonuses associated with paid employment, benefits from earnings-loss replacement plans or income-maintenance insurance plans, supplementary unemployment benefits from an employer or union, research grants, royalties from a work or invention with no associated expenses and all types of casual earnings during the reference period.

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Gender: Beginning in 2021, the Census asked questions about both the sex at birth and the gender of individuals. While data about sex at birth are needed to measure certain indicators, for the purposes of this release, gender (as opposed to sex) is the standard variable used in concepts and classifications. For more details on the new gender concept, see [Age, Sex at Birth and Gender Reference Guide, Census of Population, 2021](#). Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to

protect the confidentiality of responses provided. In these cases, individuals in the category “non-binary persons” are distributed into the other two gender categories and are denoted by the “+” symbol.

Men(+): This category includes men, as well as some non-binary persons.

Women(+): This category includes women, as well as some non-binary persons.

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Appendix

Table A.1
Marginal effects on employment incomes, ordinary least squares models, 2019 and 2020

Characteristics	2019 employment income as dependent variable	2020 employment income (excluding CERB payments) as dependent variable	2020 employment income (including CERB payments) as dependent variable
	dollars		
Canadian Emergency Response Benefit receipt			
Did not receive CERB (ref.)	...	...	...
Received CERB	-13,962.63*	-24,457.2*	-17,105.48*
Racialized group¹			
South Asian	-5,518.50*	-4,846.85*	-4,816.54*
Chinese	-2,453.41*	-2,590.86*	-2,408.87*
Black	-3,420.10*	-2,184.47*	-2,037.78*
Filipino	-5,855.83*	-5,572.95*	-5,659.96*
Arab	-5,585.39*	-4,216.72*	-4,029.80*
Latin American	-3,572.68*	-3,108.15*	-3,023.22*
Southeast Asian	-2,894.89*	-2,747.06*	-2,559.21*
West Asian	-4,720.96*	-3,257.93*	-3,030.22*
Korean	-6,168.34*	-5,460.60*	-5,251.06*
Japanese	-1,548.49*	-2,078.35*	-2,022.30*
Racialized group n.i.e.	-1,864.83*	-1,769.69*	-1,676.13*
Multiple racialized groups	-2,779.69*	-2,576.69*	-2,503.88*
Non-racialized population (ref.)	...	...	...
Gender²			
Men+ (ref.)	...	...	...
Women+	-13,446.47*	-13,074.94*	-13,026.22*
Age group			
25 to 29 years	-17,242.63*	-14,246.56*	-14,297.93*
30 to 34 years	-10,231.43*	-8,934.51*	-8,952.85*
35 to 39 years	-5,476.13*	-4,406.18*	-4,398.85*
40 to 44 years	-2,387.06*	-1,635.71*	-1,627.68*
45 to 49 years	-682.06*	-121.96	-117.13
50 to 54 years (ref.)	...	...	...
Highest certificate, diploma or degree			
No certificate, diploma or degree	-16,618.11*	-17,015.33*	-16,900.98*
Secondary (high) school diploma or equivalent	-13,311.23*	-14,048.32*	-14,012.91*
Apprenticeship or trades certificate or diploma	-8,380.50*	-9,362.96*	-9,401.71*
College, CEGEP or other non-university certificate	-9,460.60*	-10,229.20*	-10,234.38*
University certificate or diploma below bachelor's degree	-6,791.34*	-7,383.37*	-7,352.86*
Bachelor's degree or higher (ref.)	...	...	...
Knowledge of official languages			
English only (ref.)	...	...	...
French only	-2,223.18*	-1,345.87*	-1,634.25*
English and French	1,884.20*	2,084.13*	2,013.11*
Neither English nor French	-7,121.59*	-7,279.45*	-6,961.76*
Immigrant status and period of immigration			
Non-immigrants (ref.)	...	...	...
Long-term immigrants	-3,318.92*	-3,155.86*	-3,081.12*
Immigrated between 2010 and 2015	-9,654.60*	-8,439.78*	-8,411.48*
Immigrated in 2016 or 2017	-11,108.80*	-8,937.48*	-8,890.65*
Age of youngest child of person, by age group			
No child (ref.)	...	...	...
Youngest child is less than 2 years of age	-4,372.44*	-6,196.56*	-6,238.48*
Youngest child is 2 to 5 years of age	2,728.26*	2,363.70*	2,430.87*
Youngest child is 6 to 14 years of age	2,587.42*	2,884.48*	2,945.70*
Youngest child is 15 to 17 years of age	2,424.52*	2,703.77*	2,720.43*

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Table A.1
Marginal effects on employment incomes, ordinary least squares models, 2019 and 2020

Characteristics	2019 employment income as dependent variable	2020 employment income (excluding CERB payments) as dependent variable	2020 employment income (including CERB payments) as dependent variable
	dollars		
Marital status			
Never married (not living common law)	-5,700.91*	-5,290.36*	-5,145.09*
Married (ref.)	...	...	...
Living common law	-2,513.26*	-2,435.96*	-2,408.86*
Separated, divorced or widowed	-2,162.15*	-1,868.65*	-1,732.71*
Industry sectors			
Agriculture, forestry, fishing and hunting	1,227.74*	812.24*	728.11*
Mining, quarrying, and oil and gas extraction	48,618.90*	45,699.54*	45,861.62*
Utilities	35,523.97*	34,912.21*	34,943.85*
Construction	11,102.55*	10,169.52*	10,018.51*
Manufacturing	11,405.87*	10,348.60*	10,119.36*
Wholesale trade	14,523.51*	13,532.14*	13,479.49*
Retail trade	1,350.03*	1,277.41*	1,167.28*
Transportation and warehousing	12,625.79*	11,184.42*	11,221.26*
Information and cultural industries	13,602.77*	12,427.15*	12,506.45*
Finance and insurance	14,459.24*	15,267.16*	15,164.18*
Real estate and rental and leasing	8,438.61*	7,553.53*	7,594.90*
Professional, scientific and technical services	10,739.64*	9,610.02*	9,628.37*
Management of companies and enterprises	22,176.92*	22,346.02*	22,315.24*
Administrative and support, waste management and remediation services	1,867.31*	403.71*	477.91*
Health care and social assistance (ref.)	...	...	...
Educational services	1,253.52*	763.61*	477.84*
Arts, entertainment and recreation	1,335.08*	-3,428.72*	-2,756.80*
Accommodation and food services	-660.97*	-4,144.37*	-3,054.63*
Other services (except public administration)	1,559.81*	-68.86	81.96
Public administration	13,183.94*	11,868.44*	11,886.81*
Full-time or part-time weeks worked in 2020			
Worked mainly full-time weeks in 2020 (ref.)	...	...	...
Worked mainly part-time weeks in 2020	-16,046.97*	-19,348.54*	-18,263.81*
Occupation Major Group			
Legislative and senior managers	28,546.88*	32,549.37*	32,746.78*
Specialized middle management occupations in administrative services, financial and business services and communication (except broadcasting)	16,364.06*	18,941.73*	19,164.82*
Professional occupations in finance and business	4,191.29*	6,151.63*	6,392.11*
Administrative and financial supervisors and specialized administrative occupations	-7,379.51*	-6,264.79*	-6,032.80*
Administrative occupations and transportation logistics occupations	-11,651.64*	-10,617.49*	-10,345.40*
Administrative and financial support and supply chain logistics occupations	-15,277.03*	-14,223.72*	-13,946.35*
Specialized middle management occupations in engineering, architecture, science and information systems	27,541.31*	31,016.68*	31,232.87*
Professional occupations in natural and applied sciences	8,585.03*	10,936.16*	11,124.79*
Technical occupations related to natural and applied sciences	-4,874.98*	-4,020.30*	-3,837.79*
Specialized middle management occupations in health care	23,739.29*	29,654.00*	29,855.17*
Professional occupations in health	19,237.48*	22,230.77*	22,219.10*
Technical occupations in health	4,857.36*	6,334.12*	6,482.68*
Assisting occupations in support of health services	-8,141.76*	-5,327.58*	-5,121.75*
Managers in public administration, in education and social and community services and in public protection services	17,572.10*	19,607.62*	19,921.65*
Professional occupations in law, education, social, community and government services	6,780.09*	8,582.22*	8,899.60*
Front-line public protection services and paraprofessional occupations in legal, social, community, education services	1,101.85*	2,348.84*	2,496.83*
Assisting occupations in education and in legal and public protection	-6,963.08*	-3,896.03*	-3,963.81*
Care providers and legal and public protection support occupations	-10,808.57*	-9,137.19*	-8,714.31*

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Table A.1
Marginal effects on employment incomes, ordinary least squares models, 2019 and 2020

Characteristics	2019 employment	2020 employment	2020 employment
	income as dependent variable	income (excluding CERB payments) as dependent variable	income (including CERB payments) as dependent variable
	dollars		
Student monitors, crossing guards and related occupations	-12,413.04*	-9,499.08*	-8,582.84*
Specialized middle management occupations in art, culture, recreation and sport	3,400.12*	4,726.59*	4,799.79*
Professional occupations in art and culture	-6,743.09*	-5,659.82*	-5,401.42*
Technical occupations in art, culture and sport	-4,914.33*	-4,401.62*	-4,030.30*
Occupations in art, culture and sport	-6,375.61*	-8,671.88*	-7,844.06*
Support occupations in sport	-8,908.03*	-7,822.17*	-7,363.08*
Support occupations in art and culture	-4,011.58	-4,893.42	-4,435.36
Middle management occupations in retail and wholesale trade and customer services	5,082.16*	6,862.44*	6,991.08*
Retail sales and service supervisors and specialized occupations in sales and services	-4,462.07*	-3,166.44*	-2,859.86*
Occupations in sales and services	-9,398.80*	-8,301.52*	-7,721.96*
Sales and service representatives and other customer and personal services occupations	-11,041.22*	-10,349.49*	-9,871.27*
Sales and service support occupations	-13,830.56*	-12,381.85*	-11,791.15*
Middle management occupations in trades and transportation	5,495.54*	7,627.94*	7,837.27*
Technical trades and transportation officers and controllers (ref.)	...	...	...
General trades	-13,036.25*	-11,974.44*	-11,823.59*
Mail and message distribution, other transport equipment operators and related maintenance workers	-15,291.83*	-13,341.90*	-13,129.38*
Helpers and labourers and other transport drivers, operators and labourers	-15,153.22*	-14,150.78*	-13,891.56*
Middle management occupations in production and agriculture	-4,400.26*	-3,754.34*	-3,464.01*
Supervisors in natural resources, agriculture and related production	4,604.19*	3,897.60*	3,964.26*
Occupations in natural resources and related production	1,997.64	233.63	446.66
Workers in natural resources, agriculture and related production	-11,787.01*	-12,527.73*	-12,304.46*
Harvesting, landscaping and natural resources labourers	-19,586.54*	-19,129.23*	-19,063.71*
Middle management occupations in manufacturing and utilities	13,073.49*	15,636.75*	15,918.67*
Processing, manufacturing and utilities supervisors and utilities operators and controllers	4,084.16*	6,236.41*	6,330.41*
Central control and process operators and aircraft assembly assemblers and inspectors	17,018.36*	17,771.95*	17,887.73*
Machine operators, assemblers and inspectors in processing, manufacturing and printing	-15,029.40*	-13,303.07*	-13,259.42*
Labourers in processing, manufacturing and utilities	-19,537.40*	-17,797.73*	-17,587.01*
Province of residence			
Newfoundland and Labrador	-5,000.41*	-7,215.12*	-7,255.54*
Prince Edward Island	-14,319.40*	-14,337.67*	-14,450.54*
Nova Scotia	-10,582.40*	-10,499.44*	-10,472.68*
New Brunswick	-12,674.51*	-13,336.77*	-13,376.22*
Quebec	-7,285.40*	-7,025.78*	-7,175.11*
Ontario (ref.)	...	...	...
Manitoba	-5,622.12*	-6,080.41*	-6,179.04*
Saskatchewan	-428.42*	-1,594.81*	-1,649.36*
Alberta	6,986.49*	4,315.65*	4,299.95*
British Columbia	326.57*	705.43*	641.14*
Territories	14,116.62*	15,557.80*	15,453.31*

... not applicable

* significantly different from the reference category ($p < 0.05$)

1. Data on racialized group is measured by the visible minority variable. The 'non-racialized group' is measured with the category 'Not a visible minority' of the visible minority variable, excluding Indigenous respondents. For the purpose of this study, Indigenous respondents are not included in the analysis.

2. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. The category "men+" includes men, as well as some non-binary persons. The category "women+" includes women, as well as some non-binary persons.

Note: The analytical sample includes Canadian permanent residents, excluding Indigenous population, between 25 to 54 years of age who earned a minimum of \$10,600 in 2019 and \$3,980 in 2020, and did not have employment incomes exceeding \$255,890 in 2019 and \$264,230 in 2020.

Source: Statistics Canada, Census of Population, 2021.

The role of the Canada Emergency Response Benefit in alleviating the impact of the COVID-19 pandemic on the employment income of racialized workers

Table A.2

Predicted employment income, Canadian Emergency Response Benefit (CERB) recipients only, by racialized group and gender, 2019 and 2020

Population group	2019 employment income			2020 employment income (without CERB)			2020 employment income (with CERB)		
	Total - Gender	Women+	Men+	Total - Gender	Women+	Men+	Total - Gender	Women+	Men+
	dollars								
Racialized population	53,700	46,700	60,100	46,600	39,700	52,800	54,000	47,300	60,200
South Asian	52,300	45,300	58,700	45,300	38,500	51,500	52,700	45,900	58,900
Chinese	55,400	48,300	61,800	47,500	40,600	53,700	55,000	48,200	61,200
Black	54,400	47,400	60,800	48,100	41,200	54,300	55,600	48,800	61,800
Filipino	52,000	44,900	58,400	44,500	37,700	50,700	51,800	45,000	58,000
Arab	52,200	45,200	58,600	45,900	39,100	52,100	53,500	46,700	59,700
Latin American	54,200	47,200	60,700	47,000	40,200	53,300	54,500	47,700	60,700
Southeast Asian	54,900	47,900	61,300	47,400	40,600	53,600	54,900	48,200	61,100
West Asian	53,100	46,100	59,500	46,900	40,100	53,100	54,500	47,700	60,700
Korean	51,700	44,600	58,100	44,500	37,700	50,700	52,100	45,300	58,300
Japanese	56,300	49,200	62,700	48,200	41,400	54,400	55,700	48,900	61,900
Racialized group not included elsewhere	56,000	48,900	62,400	48,400	41,600	54,600	55,900	49,100	62,100
Multiple racialized groups	55,000	48,000	61,500	47,600	40,800	53,800	55,100	48,300	61,300
Non-racialized population	57,800	50,800	64,200	50,200	43,400	56,500	57,600	50,800	63,800

Source: Statistics Canada, Census of Population, 2021.

Table A.3

Predicted employment income, Canadian Emergency Response Benefit (CERB) recipients and non-recipients combined, by racialized group and gender, 2019 and 2020

Population group	2019 employment income			2020 employment income (without CERB)			2020 employment income (with CERB)		
	Total - Gender	Women+	Men+	Total - Gender	Women+	Men+	Total - Gender	Women+	Men+
	dollars								
Racialized population	64,200	57,200	70,600	64,900	58,100	71,100	66,900	60,100	73,100
South Asian	62,800	55,700	69,200	63,600	56,800	69,800	65,500	58,700	71,700
Chinese	65,800	58,800	72,200	65,800	59,000	72,000	67,900	61,100	74,000
Black	64,900	57,800	71,300	66,400	59,600	72,600	68,400	61,600	74,600
Filipino	62,400	55,400	68,800	62,800	56,000	69,000	64,600	57,800	70,800
Arab	62,700	55,700	69,100	64,200	57,400	70,400	66,300	59,500	72,500
Latin American	64,700	57,700	71,100	65,400	58,500	71,600	67,300	60,500	73,500
Southeast Asian	65,400	58,400	71,800	65,700	58,900	71,900	67,800	61,000	74,000
West Asian	63,600	56,500	70,000	65,200	58,400	71,400	67,300	60,500	73,500
Korean	62,100	55,100	68,500	62,800	56,000	69,100	64,900	58,100	71,100
Japanese	66,700	59,700	73,100	66,500	59,700	72,800	68,500	61,700	74,700
Racialized group not included elsewhere	66,400	59,400	72,800	66,700	59,900	72,900	68,700	61,900	74,900
Multiple racialized groups	65,500	58,500	71,900	65,900	59,100	72,200	67,900	61,100	74,100
Non-racialized population	68,300	61,300	74,700	68,600	61,700	74,800	70,400	63,700	76,600

Source: Statistics Canada, Census of Population, 2021.

The role of the Canada Emergency Response Benefit in alleviating the impact of the COVID-19 pandemic on the employment income of racialized workers

Notes

1. See Organisation for Economic Co-Operation and Development (2022).
2. See Public Health Agency of Canada (2021).
3. See Statistics Canada (2020a).
4. See Statistics Canada (2020b).
5. See Canadian Centre for Policy Alternatives (2021).
6. See Block, Galabuzi and Tranjan (2019).
7. See The Canadian Institute for Identities and Migration (2021).
8. See Institute for Research on Public Policy (2021).
9. See Alook, Block and Galabuzi (2019).
10. See Organisation for Economic Co-Operation and Development (2022).
11. See Luna (2021).
12. See Donaldson, Fonberg, Heisz et al. (2021).
13. See Alook, Block and Galabuzi (2019).
14. See Feng, Frank and Schimmele (2020).
15. See Statistics Canada (2020b).
16. See Morissette, Turcotte, Bernard and Olson (2021).
17. See Morissette, Turcotte, Bernard and Olson (2021).
18. See Statistics Canada (2020b).
19. See Turcotte and Savage (2020).
20. See Galarneau, Brunet and Corak (2023).
21. The qualitative results remain robust to the cut-off choices.
22. See data section for more information on how these numbers were derived.
23. See Canada Revenue Agency (2020).
24. Although the qualitative results are consistent with previous findings, the quantitative outcomes are not identical simply because of differences in the analytical samples used. This study looks at the core of the labour force, 25 to 54 years of age with significant earnings in 2019 and 2020, whereas the paper by Morissette and others looks at 15 years and over with \$5,000 or higher income in 2019.
25. See Morissette, Turcotte, Bernard and Olson (2021).
26. The Gini coefficient estimate of the analytical sample stands at 0.308 for 2019, and 0.301 for 2020 with CERB payments and 0.325 without CERB payments.
27. When using average income rather than median income in the denominator, the percentage income losses shrink in value by three to five percentage points and the general pattern stands, e.g., Chinese men (-27%), Japanese (-26%), Korean (-24%) and South Asian workers (-24%).
28. See Statistics Canada (2023a).
29. See Statistics Canada (2024).
30. See Statistics Canada (2023b).
31. The regression results are available in Appendix.
32. See Statistics Canada (2021).
33. See Statistics Canada (2022).
34. See Tuey and Bastien (2023) for more details on the NPR population.
35. See Yangzom and Masoud (2022) for more details on Indigenous population and the COVID-19.

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