



# Worker Co-ops and COVID-19

Canadian Worker Co-op Federation  
/Fédération canadienne des coopératives de travail

# Agenda

- \* About Covid-19- Leslie Myers
- \* Responsibilities of employers – Michael Hackl
- \* Supports
  - \* Federal – Daniel Brunette
  - \* CWCF – Hazel Corcoran
- \* Solidarity and collaboration –Breakout discussion
- \* Questions/discussion

Leslie Myers

Community Health Nurse, Alberta Health Services

On health aspects of Covid-19

# COVID-19?

- \* What is Covid-19
- \* What are typical symptoms?

# What should individuals do?

- \* Preventative strategies
- \* What if I think I have been exposed?
- \* Stages of isolation and monitoring if exposed
- \* Dealing with boredom, depression, and mental stress - social contacts
- \* What happens if I get it?
- \* What is Canada doing about this?

Michael Hackl  
Lawyer, Iler Campbell  
on employer responsibilities

# Responsibilities of employers

- \* How do we protect our employees?
  - \* Safety
  - \* What if an employee gets Covid-19?
- \* What if we don't have enough work to keep all of our workers employed?
- \* How do we decide who works?
- \* If we need to lay off workers, what is our responsibility?

# Program and Policy

For example:

- \* Establish policies that prevent spreading illness
- \* Social distancing
- \* Remote working
- \* Benefits like sick days, leave and pay



# Service/Retail businesses

- \* Should we stay open?
- \* How do we deal with social distancing?
- \* What are our responsibilities?

# Contingency Plan

For example

- \* Check in with workers
- \* Check existing contracts & insurance benefits
- \* Emergency response and communication plan with workers
- \* Consider impact on business and shifts: now, next week, next month
- \* Share best practices
- \* Garner community support



Dan Brunette

Director, Advocacy and Partnerships with CMC  
on federal supports

# Supports for Worker Co-ops



Government  
of Canada

## Canada's COVID-19 Economic Response Plan

### Overview

- \$27 B in direct support to Canadian workers and businesses.
- \$55 B in tax deferrals
- Bill C-13 (March 25, 2020)
- Restrictions and Exemptions

### Essential Services (Provincial Level)

Emergencies Act (Federal level) – **NOT IN PLACE**



# Supports for Worker Co-ops



Government  
of Canada

## Canada's COVID-19 Economic Response Plan

### Current wording: You are an eligible employer if you:

- \* are a non-profit organization, registered charity, or a Canadian-controlled private corporation (CCPC)
- \* Have an existing business number and payroll program account with the CRA on March 18, 2020; and
- \* pay salary, wages, bonuses, or other remuneration to an employee.

### Notes:

- 1) CCPCs are only eligible if their taxable capital is less than \$15 million.
- 2) Co-ops are not CCPCs (except for the purpose of calculating the Small Business Deduction)
- 3) CMC advocated for, and has been told that co-ops are indeed eligible (to date) and that CRA is aware. Reference documents should be amended soon.

# Supports for Worker Co-ops



Government  
of Canada

## Canada's COVID-19 Economic Response Plan (Businesses)

### Avoiding layoffs

- Extending the Work-Sharing program (change from 38 weeks to 76 weeks)
- Providing small business with wage subsidies\* (up to 75%)

### Access to credit

- **Increasing the credit available to farmers**
- **Establishing a Business Credit Availability Program (\$65B EDC/BDC)**
  - Canada Emergency Business Account (interest-free loans of up to \$40,000)
  - Loan Guarantee for Small and Medium-Sized Enterprises (\$6.25 million to SMEs.)
  - Co-Lending Program for Small and Medium-Sized Enterprises

# Supports for Worker Co-ops



Government  
of Canada

## Canada's COVID-19 Economic Response Plan (Businesses) Continued

### Financial Stability and flexibility

- **Insured Mortgage Purchase Program** (\$150B via CMHC)
- **Bank of Canada** (Lowered interest rather, market interventions, liquidity)
- **Domestic Stability Buffer** (risk criteria = +\$300B from financial institutions)
- **Income tax** (Deadlines extended)
- **Sales Tax Remittance/Customs Duty Payments** (Deadlines extended)

# Supports for Worker Co-ops



**Government  
of Canada**

## Canada's COVID-19 Economic Response Plan (Individuals)

### **Support for individuals and families**

- Increasing the Canada Child Benefit
- Special Goods and Services Tax credit payment
- Extra time to file income tax returns
- Mortgage support

### **Employment-related support:**

- **Facing unemployment**
- **Sick, quarantined, or in directed self-isolation**
- **Unable to work**
  - Canada Emergency Response Benefit (CERB)
    - \$2,000 a month / up to 4 months
  - Employment Insurance / EI sickness benefit

### **Support for people who need it most**

- Indigenous Community Support Fund
- Enhancing the Reaching Home initiative (Homelessness)
- Women's shelters and sexual assault centres

### **Seniors**

- Reduced minimum withdrawals for Registered Retirement Income Funds (RRIF)

### **Support for students and recent graduates**

- A moratorium on the repayment of Canada Student Loans



Hazel Corcoran  
Executive Director, CWCF  
on CWCF supports

# CWCF Supports

- \* We have a space on our web site on Covid19 resources: very good content & tools are available.
  
- \* Three possibilities which have been presented by CWCF Strategic Plan Implementation Committee, and management to the CWCF Board of Directors:
  1. Tenacity Works Fund ◇ Convert to Emergency Patient Capital, up to \$20K
  2. Technical Assistance Grant Program ◇ Convert to a Survival Planning Fund, up to \$2000
  3. WC dues for 2019-20 ◇ Shift from the usual of \$50 to \$3,000/ year to \$10 / year for all worker co-ops which need it.



# CWCF Supports

## BUILDING A SOLIDARITY CO-OPERATIVE ECONOMY.

- \* Information on the proposal CWCF has submitted to Prime Minister Trudeau for support for conversions to worker co-ops and related types of co-ops, and including supports for existing member co-operatives.
- \* The proposal can be found here:
  - \* <https://canadianworker.coop/a-proposal-for-shining-light-into-this-darkness-with-the-solidarity-co-operative-movement/>



# Solidarity and Collaboration

## Breakout groups

- \* How are you doing?
- \* What solutions can you implement in your co-op?
- \* What kinds of support do you need?
- \* What is the highest priority need?
- \* Do you have any policy asks to the Federal Government?

# Questions

?