Differential Impacts during COVID-19 in Canada: A Look at Diverse Individuals and Their Businesses

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La pandémie causée par le coronavirus 2019 (COVID-19) touche tous les pans de la société. Les auteurs s’intéressent aux répercussions économiques et sociales de la pandémie sur divers groupes au Canada, notamment ceux des femmes, des immigrants, des populations autochtones, des personnes handicapées et des groupes racialisés. À l’aide de deux vastes sondages en ligne réalisés par Statistique Canada, qui ne sont ni aléatoires ni pondérés pour représenter la population canadienne, ils analysent les écarts quantitatifs dans les défis et les préoccupations liés à la pandémie que mentionnent les femmes et les hommes, les immigrants et les Canadiens de souche, de même que les groupes intersectionnels, tant à titre personnel qu’en qualité de propriétaires ou de représentants d’entreprises. À l’intérieur des échantillons, constatent-ils, les participants de certains groupes et leurs entreprises sont plus gravement affectés que d’autres par la COVID-19.

Mots clés : COVID-19, diversité, emploi, inégalité structurelle, intersectionnalité, petite entreprise

The coronavirus disease 2019 (COVID-19) pandemic is affecting all segments of society. This study investigates the pandemic’s economic and social impacts on diverse groups in Canada, including women, immigrants, Indigenous peoples, persons with disabilities, and racialized people. Using two large online Statistics Canada surveys, which are neither random nor weighted to represent the Canadian population, we consider quantitative differences in the pandemic challenges and concerns reported by women and men, immigrants and those born in Canada, and intersectional groups, both as individuals and as the businesses they own or represent. Within the samples, individuals from diverse groups and their businesses are more negatively affected by COVID-19.

Keywords: COVID-19, diversity, employment, intersectionality, small business, structural inequality

Introduction
This study examines the coronavirus disease 2019 (COVID-19) pandemic’s differential social and economic impacts on diverse individuals and business owners in Canada. These include women, immigrants, Indigenous peoples, persons with disabilities, and racialized people. The severe impacts of the pandemic on employment and work as well as on small businesses have been widely discussed (Beland, Fakorede, and Mikola 2020; Gallacher and Hossain 2020; Qian and Fuller 2020; Statistics Canada 2020c, 2020d). Both in Canada and internationally, diverse groups are often attributed an unequal, and often disadvantaged, status compared with non-diverse groups (Bowleg 2012; Goldring and Landolt 2011; Mandel and Semyonov 2005). Thus, it is important to apply a diversity lens when investigating the negative impact of COVID-19.

In this article, we use the Canadian Perspectives Survey Series 1: Impacts of COVID-19 (CPSS) and the Canadian Survey on Business Conditions: Impact of COVID-19 on Businesses in Canada (CSBC) to generate a description of the differential challenges faced by individuals and businesses of diverse groups, including women, racialized people, persons with disabilities, Indigenous peoples, and immigrants.

We begin with an overview of the negative impacts of COVID-19 on work and employment, as well as on small businesses, in Canada, focusing on the unique experiences of diverse individuals and their businesses. We
then discuss our analysis, comparing the challenges and concerns of women and men, immigrants and Canadian-born people, and intersectional groups and the pandemic’s negative impact on businesses owned by entrepreneurs from diverse groups.

Our analyses show significant differential impacts of the pandemic on diverse individuals and their businesses. Immigrant women, who are members of two diverse groups, are facing more prominent economic and social challenges than those of other groups. Entrepreneurs from diverse groups have also been hit harder than Canadian businesses overall.

Our results build on the growing literature studying the impact of the pandemic on work, employment, and entrepreneurship in Canada (e.g., Beland, Brodeur, et al. 2020; Beland, Fakorede, and Mikola 2020; Gallacher and Hossain 2020; Hou, Frank, and Schimmele 2020; Mesacar, Morissette, and Deng 2020; Qian and Fuller 2020; Saba and Cachat-Rosset 2020; Statistics Canada 2020d). We contribute to this literature by applying a diversity lens to examine the differential impacts of COVID-19 on women and individuals from other diverse groups and their businesses, who need more support to overcome and recover from the pandemic. Our findings can help inform the development of policies and programs to support diverse individuals and their businesses.

**Economic Challenges Due to COVID-19**

The first reported case of COVID-19 in Canada was on 15 January 2020 (Public Health Agency of Canada 2020). Since then, Canada has experienced rapid change in its economy and social landscape. Although provincial governments’ responses have varied, all provinces enacted laws requiring the closure of businesses and schools (to some degree; Laupacis 2020). This combination of school and business closures created challenges for many people. About 3.1 million Canadians were affected by either job loss or reduced work hours (Statistics Canada 2020c). Because the public was encouraged to engage in social distancing and remain at home whenever possible (Merkley et al. 2020), many Canadians shifted to telework, or working remotely from home, which was possible for an estimated 41 percent of jobs in Canada (Gallacher and Hossain 2020). Meanwhile, other Canadians remained on the front line as essential workers in the health, retail, and service sectors (Baker 2020; Burt 2020).

Small businesses make up 97.9 percent of all the employer businesses in Canada (Canada 2019). Nearly 60 percent of small businesses with one to 19 employees, compared with 32 percent of large businesses with 500 or more employees, experienced declines in revenue of 20 percent or more from the same period last year (Statistics Canada 2020d). A survey by the Canadian Federation of Independent Businesses (2020) shows that 70 percent of small businesses have seen revenues drop by 30 percent or more since the start of the COVID-19 outbreak in Canada. These financial difficulties, in turn, exacerbate social concerns because the extensive job losses and financial difficulties may further disrupt family and social relationships (Turcotte and Hango 2020). Internationally, researchers and policy-makers are anticipating a slower recovery for small businesses, compared with large businesses, after the crisis is over (Kurmann, Lalé, and Ta 2020; OECD 2020).

**Negative Impacts on Work and Entrepreneurship for Diverse Groups**

Women around the world are disproportionately experiencing the negative impacts of COVID-19 (World Economic Forum 2020), and Canadian women are no different, in terms of the interruption to their work and businesses. For example, studies show that women are more likely to engage in precarious or part-time work, which has led to higher rates of job loss and loss of income during the pandemic (Burt 2020; Statistics Canada 2020e). Meanwhile, women constitute 70 percent of health care and social services staff worldwide (World Economic Forum 2020) and are overrepresented in front-line work as a whole (Scott 2020). In the Canadian context, 56 percent of women workers are employed in these occupations (Moyser 2017). These workers do not have the option to work from home, although women workers, compared with men workers, are in general more likely to hold jobs that can be done from home (Mesacar et al. 2020).

Women entrepreneurs also face negative impacts from the pandemic. About 61 percent of women founders of businesses are challenged with the loss of contracts, customers, or clients (Canadian Women’s Chamber of Commerce and Dream Legacy Foundation 2020). Women entrepreneurs often own smaller businesses—between 2005 and 2013, 51 percent of women-owned businesses were non-employers, and 46 percent employed fewer than 20 people (Grekov, Li, and Liu 2018).

Because smaller businesses with fewer employees have been hit harder by the pandemic (Statistics Canada 2020d), many women entrepreneurs who own small businesses are having a hard time navigating the crisis. A new study conducted by Beland, Brodeur, et al. (2020) confirms the gendered impacts of the crisis, highlighting that women entrepreneurs, compared with men entrepreneurs, are experiencing a drastic decrease in ownership and aggregate work hours. In addition, women entrepreneurs in particular are having difficulties with navigating and accessing information to drive their businesses during the pandemic (WEKH 2020a, 2020b). In Quebec, almost 50 percent of women entrepreneurs are struggling to seek financing to ensure the survival of their businesses.
and adapt their services and products to the COVID-19 pandemic (Saba and Cachat-Rosset 2020).

The pandemic experiences of women entrepreneurs are especially acute because of structural inequalities. For example, women face more discrimination than men when trying to access credit (Durant and Coke-Hamilton 2020) – in fact, women’s companies are among the least capitalized and the most prone to failure (Miller, Fraser, and Siemens 2020). Women entrepreneurs are also more often in the industries that have been halted as a result of the pandemic, such as the retail, hospitality, and service industries (Canada 2020). Moreover, the interruption to their business activities and subsequent decrease in revenue add to the pre-existing inequities associated with the pay gap and the predominance of women in unpaid work (Miller et al. 2020). For example, because of the closure of schools, many parents were left to juggle whatever paid work they had along with caring for their children at home, which led to the exacerbation of pre-existing gender inequalities (Qian and Fuller 2020). Because social norms require women to be responsible for the brunt of unpaid care work at home (Goertzen 2020), including child care, domestic labour, and caring for sick relatives, even if they are also working (Alon et al. 2020; Scott 2020; World Economic Forum 2020), women entrepreneurs often have to compromise their businesses. In fact, child care is the top challenge identified by 53 percent of women entrepreneurs compared with 12 percent of men entrepreneurs (Canadian Women’s Chamber of Commerce and Dream Legacy Foundation 2020).

Other diverse groups are also negatively affected by the pandemic. For example, because racialized people are more likely to have precarious or lower-paying jobs, job loss and loss of hours caused by COVID-19 resulted in more severe impacts on their financial security compared with that of the White population, even though both groups experienced the same hike in job loss and loss of hours (Hou et al. 2020). In addition, although both immigrants and non-immigrants faced a similar hike in unemployment (Beland, Brodeur, et al. 2020), immigrants, who are overrepresented in low-paid, precarious jobs (Goldring and Landolt 2011), indicated higher levels of economic concern than their Canadian-born counterparts (LaRochelle-Côte and Uppal 2020).

Similar to women, entrepreneurs from communities of racialized people, Indigenous peoples, and persons with disabilities are also falling through the cracks and unable to access adequate support during the COVID-19 pandemic, despite the disproportionate impacts of the pandemic on their businesses (Canadian Women’s Chamber of Commerce and Dream Foundation 2020). Beland, Fakorede, and Mikola (2020) found that self-employed immigrants experienced the impacts of unemployment or loss of ownership more severely than self-employed non-immigrants, and these impacts were worse for newer immigrants who migrated to Canada less than ten years ago. This is because entrepreneurs from diverse groups face unique barriers arising from structural inequalities. For example, it has long been known that entrepreneurs who are racialized people or Indigenous persons have difficulty accessing credit because they have smaller networks than non-racialized people (Heidrick and Nicol 2002; Teixeira, Lo, and Truelove 2007). Immigrant and newcomer entrepreneurs also face barriers accessing credit because of their limited credit history in Canada (Cukier et al. 2017).

Recently, some researchers have started to call on policy-makers to consider the challenges of intersectional groups when designing policies. Intersectional groups consist of individuals who are members of multiple vulnerable social groups, for example Indigenous women or immigrant women. Researchers argue that these groups are disproportionately affected during crises (Bowleg 2020; Hankivsky and Kaplashrami 2020; University of Alberta 2020). However, empirical studies using recent data are scarce.

In this study, we ask two research questions: (a) How does the COVID-19 pandemic have differential impacts, economically and socially, on members of diverse groups and (b) how are businesses owned by entrepreneurs from diverse groups more disadvantaged compared with businesses overall during the COVID-19 crisis?

Methods

Data and Variables

To answer our research questions, we conduct quantitative analyses of two datasets from Statistics Canada. The first dataset is the CPSS, which collected data via an online questionnaire from nearly 7,000 people living in Canada from 29 March to 3 April 2020 (Statistics Canada 2020a). The data were released on 8 April 2020.

The other dataset is the CSBC. Representatives from more than 12,600 businesses completed an online questionnaire on Statistics Canada’s website on how COVID-19 affected their business from 3 April to 24 April 2020 (Statistics Canada 2020b). The tabulated data were made public on 28 May 2020.

Using CPSS data to investigate COVID-19’s impact on individuals from diverse groups, our analyses use the following focal variables.

The independent variables are gender and immigration status:

- Gender is a binary variable; female indicates the individual is a woman and male indicates the individual is a man.
- Immigration status is a binary variable; Canadian-born indicates the individual is a non-immigrant and
landed and not a landed immigrant indicates the individual is an immigrant.

The dependent variables were as follows:

- Employment status is a categorical variable with four values: employed, employed but on leave for reasons not related to COVID-19, employed but on leave for reasons related to COVID-19, and unemployed.
- Income concerns pertains to concern about loss of job or main self-employed income in the next four weeks, rated on a scale ranging from strongly disagree to strongly agree.
- COVID impact pertains to the impact of COVID-19 on participants’ ability to meet financial obligations or essential needs, such as rent or mortgage payments, utilities, and groceries; this variable is measured on a scale ranging from no impact to major impact.
- Financial relief is a binary variable asking whether the participants have received relief for financial obligations, such as rent, mortgage payments, car payments, or other household bills.
- Concerns about abilities to cooperate during crisis and concerns about abilities to cooperate after crisis relates to how concerned participants are about their ability to cooperate and support one another; this variable is measured on a scale ranging from not at all to extremely.

Using CSBC data to examine COVID-19’s impact on businesses owned by diverse groups, our analyses use the following independent focal variables: majority ownership, woman; majority ownership, First Nations, Métis, or Inuit; majority ownership, visible minority; majority ownership, immigrant to Canada; and majority ownership, person with a disability. These are binary variables that indicate whether the business has a majority interest (at least 51 percent) from the corresponding diverse group.

For the CSBC data, we look at four dependent variables:

- Revenues pertains to whether a business’s revenues from Quarter 1 (Q1) 2020 were down by 20 percent or more from Q1 2019.
- Layoffs pertains to how many employees a business has laid off as a result of COVID-19.
- Credit is a binary variable asking whether a business has requested credit from a financial institution to cover operating costs as a result of revenue shortfalls caused by COVID-19.
- Rent deferral is a binary variable showing whether a business had its rent deferred during the COVID-19 pandemic.

Data Analyses
To examine the differential impacts of COVID-19 on members of diverse groups, we conduct descriptive and comparative analyses using $\chi^2$ tests. Because the CPSS questionnaire does not have self-identification questions regarding ethnicity, Indigenous identity, or disability status, we conduct analyses only to compare experiences and concerns between women and men, as well as between immigrants and non-immigrants. We use $\chi^2$ tests to determine whether significant differences exist between women and men, immigrants and non-immigrants, and immigrant women and Canadian-born women with respect to employment status, income concerns, COVID impacts, financial relief, concerns about abilities to cooperate during crisis, and concerns about abilities to cooperate after crisis.

For the impacts of COVID-19 on businesses owned by diverse groups, we use the CSBC data to conduct five comparisons between businesses owned by each of the diverse groups and businesses overall with respect to revenues, layoffs, credit, and rent deferral.

Results

Differential Impacts on Women, Immigrants, and Immigrant Women

A $\chi^2$ test of independence was performed to examine the relation between gender and employment status. The difference between these variables is significant. Among employed persons, women are more likely to be absent from work because of COVID-19 than men (10.4 percent vs. 6.4 percent; Figure 1), but the comparable differences between Canadian-born individuals and immigrants are not large either for both genders together or for women considered separately. Among women, more immigrant women than Canadian-born women are unemployed (44.9 percent vs. 40.1 percent). Nevertheless, 5.0 percent of Canadian-born women and 2.2 percent of immigrant women are employed but on leave for non–COVID-related reasons, and similar percentages of immigrant women and Canadian-born women are employed and currently on leave for COVID-related reasons (10.7 percent and 10.3 percent, respectively).

In regard to the relation between gender and income concerns, the analysis shows that women, relative to men, are less concerned about losing their main jobs or main self-employment income in the next four weeks; 16.9 percent of women and 20.3 percent of men reported these concerns (Figure 2).

Canadian-born individuals are less likely to anticipate losing their main jobs or main self-employment income, compared with immigrants. About 32.7 percent of Canadian-born individuals disagreed with the statement that they might lose their main jobs or main self-employment income...
Figure 1: Employment Status
Notes: Authors’ calculations. Data from the Canadian Perspectives Survey Series. The time period is 29 March–3 April 2020.

Figure 2: Agreement with the Statement “I Might Lose Main Job or Self-Employment Main Income in Next Four Weeks”
Notes: Authors’ calculations. Data from the Canadian Perspectives Survey Series. The time period is 29 March–3 April 2020.

income in the next four weeks, whereas 25.2 percent of immigrants disagreed with that statement (Figure 2). The difference between Canadian-born women and immigrant women is even greater, with 33.9 percent of Canadian-born women but only 24.6 percent of immigrant women disagreeing (Figure 2).

The proportion of participants who reported the impact of COVID-19 on participants’ ability to meet financial obligations or essential needs, such as rent or mortgage payments, utilities, and groceries, does not differ by gender. Meanwhile, immigrants and non-immigrants indicate significantly different experiences with regard to negative impacts. Approximately 33.6 percent of immigrants versus 24.2 percent of Canadian-born individuals reported major or moderate impacts (Figure 3). Similar significant differences are observed between Canadian-born women and immigrant women; 31.0 percent of immigrant women reported major or moderate impacts versus 23.6 percent of Canadian-born women (Figure 3).

With respect to financial relief related to rent, mortgage payments, car payments, or other household bills, we do not provide a figure but note significant differences, with women being more likely to receive financial relief than men (6.2 percent vs. 5.7 percent), fewer women than
men reporting that they did not receive financial relief (56.3 percent vs. 63.0 percent), and more women than men reporting that they did not require financial relief (36.7 percent vs. 30.9 percent). We found no significant differences regarding financial relief with respect to immigration status or the intersection of gender and immigration status.

Figures 4 and 5 show responses to questions about cooperation during the crisis and expectations for after the crisis, respectively. Both figures show that the responses do not differ much between men and women, but in each case immigrants have more concerns than Canadian-born individuals, with only a small difference between women immigrants and all immigrants.

**Impacts on Businesses Owned by Diverse Groups**

We now investigate COVID-19’s impact on businesses owned by diverse groups and compare the challenges faced by these businesses and those faced by businesses overall.

In general, a higher percentage of businesses owned by women, Indigenous peoples, racialized people, immigrants, and persons with disabilities reported declines in revenue of 20 percent or more (Figure 6), compared with businesses overall. Among them, businesses owned by persons with disabilities are those most commonly experiencing decreases in revenue.
Among the 40.5 percent of businesses that laid off staff, 45.2 percent laid off more than 80 percent of their workforce (Figure 7). Except for visible minority–owned businesses and women-owned businesses, diverse groups are showing a lower layoff rate than businesses overall. Nevertheless, for those businesses that laid off staff, more than half laid off 80 percent or more of their workers. The percentage of women-owned businesses that laid off staff (40.6 percent) is about equal to the percentage of businesses overall that laid off staff (40.5 percent). However, the percentage of women-owned businesses that have laid off 80 percent or more of their employees is substantially greater than that of businesses overall (62.1 percent vs. 45.2 percent; Figure 7).

Moreover, 38.2 percent of businesses owned by racialized people, 37.1 percent of those owned by immigrants, and 31.1 percent of those owned by women reported that they requested credit from a financial institution. These percentages are higher than the percentage of businesses overall that requested credit from financial institutions (Figure 8). These types of businesses were most likely to request credit to cover operating costs as a result of revenue shortfalls caused by COVID-19.

In terms of businesses that pay rent, 20 percent reported that they had their rent deferred. In comparison, greater percentages of diverse group–owned businesses (e.g., 26.8 percent of immigrant-owned businesses), except those owned by persons with disabilities, had their rent deferred (Figure 9).

Discussion
Our quantitative analyses show that women are more likely than men to be absent from work as a result of COVID-19. This finding is consistent with that of a recent study using the Labour Force Survey, which used random sampling and is representative of the Canadian population (Lemieux et al. 2020). Immigrants reported...
**Figure 7:** Staffing Changes and Staff Layoffs Greater Than 80 Percent
Notes: Authors’ calculations. Data from the Canadian Survey on Business Conditions. The time period is 3–24 April 2020.

**Figure 8:** Percentage of Businesses that Requested Credit from a Financial Institution
Notes: Authors’ calculations. Data from the Canadian Survey on Business Conditions. The time period is 3–24 April 2020.

**Figure 9:** Of Business that Paid Rent, Percentage of Businesses that Had Their Rent Payments Deferred
Notes: Authors’ calculations. Data from the Canadian Survey on Business Conditions. The time period is 3–24 April 2020.
more severe challenges and concerns about employment and financial obligations than Canadian-born individuals, who are less likely to anticipate income loss in the short term. In addition, our analyses also show that businesses owned by entrepreneurs from diverse groups have been hit harder than Canadian businesses overall. They face acute challenges with revenue loss and layoffs.

The findings of this study need to be considered in light of some limitations. First, the CPSS was an online survey for quick data collection and thus did not use random sampling. Those aged 15–24 years, those aged 65 years and older, and those with less than a high school degree are underrepresented in the data (Statistics Canada 2020a). The data are also not weighted to be more representative of the Canadian population. The CSBC data were crowd-sourced from businesses across Canada, which are neither representative nor weighted to the entire population (Statistics Canada 2020b). In addition, both surveys were administered early in the pandemic. Thus, our findings can only speak to COVID-19’s short-term impact on diverse individuals and their businesses.

Our findings serve as clear evidence of the existence of structural inequalities. Nevertheless, the relationships between structural inequalities and the more severe challenges faced by women and diverse groups during the COVID-19 pandemic remain unknown. On the one hand, structural inequalities existing before the pandemic (Bowleg 2012; Mandel and Semyonov 2005) could put already vulnerable diverse groups in a more disadvantaged position; on the other hand, the policy response to COVID-19 may disadvantage diverse individuals and their businesses, reinforcing or exacerbating the existing structural inequalities. More studies are needed to further investigate the complexity of the relationships between structural inequalities and COVID-19’s differential damages on diverse individuals and their businesses.

Notes
1 In this article, we use gender (men–women) instead of sex (male–female) to distinguish the socially constructed aspects of male–female differences (gender) from biologically determined aspects (sex). This distinction has been well established in academia since the 1980s (Haig 2004).
2 We use the Statistics Canada definition of Indigenous, which refers to individuals identifying with First Nations, Métis, or Inuit communities (Statistics Canada n.d.).
3 We use racialized people instead of visible minority to address the socially constructed nature of race. As the Ontario Human Rights Commission (n.d.) states, the use of racialized people is preferred to the outdated and inaccurate visible minority, which sets White or Caucasian people as the norm, identifies people who are visibly different from that norm, and indicates that the group is smaller or fewer in number, which is not always the case. However, because Statistics Canada uses visible minority in the CSBC, we follow this language when referring to the survey data to avoid misinterpretation.

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