



June 2020

The emotional overwhelm of a global pandemic have Canadians talking about mental health: A MDSC essay for the times.

Introduction

Events during the beginning of 2020 have changed the world but we don't know if the changes will last or if they will mute over time. The financial stress and family worries – not to mention having our world turned upside down, have meant that Canadians have had to deal with emotional overload.

Of all the publications that Mood Disorders Society has produced, this one may be its most personal. All members of the Board of Directors, senior management and the organization's employees, along with their families and friends, are experiencing some version of the subjects that will be discussed here. Worry, anxiety and grief are no strangers to us.

In the regular course of its business, the Mood Disorders Society of Canada (MDSC) is a leading national voice on behalf of people affected by depression, bipolar disorder, anxiety PTSD and other mood disorders - and their families and caregivers.

However, the many conversations Canadians have been having about the effects of COVID - 19 on their mental health has challenged MDSC to broaden its horizons.

MDSC's traditional advocacy role is with politicians and government decision-makers, urging them to fund mental health services to the level needed by Canadians with mental illness. MDSC's role comes out of decades of stigma surrounding mental illness which resulted in government neglect and the dire need for strong advocacy for improved mental health services throughout the country.

However, during this historical time, Canadians have demonstrated holistic views of their emotional health that go far beyond just the need for formal mental health services. It is safe to say that they don't very often think about the mental health service sector and instead, view mental health in the context of family, friends, work and school. They also connect mental health to physical and financial health, as well as spiritual wellbeing.

MDSC is a learning organization and, through this essay, will join the conversations that Canadians are having about their mental and financial health – all across the country.

The contribution of this publication is to assure readers that the emotional turmoil generated by these unprecedented circumstances, while uncomfortable, is a normal response to such far-reaching upheaval. Just naming the many emotions we are feeling helps disentangle them from the general overwhelm and helps us deal with them one by one.

We've identified four stages to ground our discussion:

1. The threat of a pandemic
2. The reality of a pandemic
3. The pressures of lockdown
4. The need to return to work or the threat of having no work to return to.

For a *small* number of Canadians, emotional turmoil can either worsen their already existing mental health issues or, for those who have had no previous problems, precipitate grave distress that needs the help of formal mental health services. If this occurs to you, it must be taken seriously.

We conclude with several online mental health (Appendix 1) and financial resources (Appendix 2) that readers can turn to for support and help as they struggle to find their equilibrium again.

1. The threat of a pandemic

Early in 2020, most of us were aware that COVID - 19 was ravaging the city of Wuhan in China, but what did that have to do with us?

Comfort

Disbelief, while not an emotion in and of itself, brings along with it feelings that are, in the short term (as it turned out) comforting. The world we inhabit was predictable and understood. We had nothing to worry about – other than the regular day-to-day pressures and challenges.

Safety

The foundation for human equilibrium and growth is the belief that we are fundamentally safe and that even though bad things can happen, they are, by and large, rare. We build our lives on a stable platform of safety and we believe that we are going to be OK.¹

Trust

Other than pandemic experts and public health professionals, none of us foresaw the all-encompassing disruption that lay on the horizon. How could we? So, for a time, life went on as it always had. As we trusted that it always would.

Our mental health: *Canadians' mental health remained no more challenged than in average times as we dealt with the standard pressures brought on by everyday life.*

2. The reality of a pandemic

We hung onto our disbelief for as long as we could. However, the sheer volume of news – in many cases verging on the hysterical – eventually broke through. Government officials, many of whom had also

¹ It is important to acknowledge that many people are not safe: Those who suffer domestic or child abuse, are homeless, incarcerated, bullied and many other circumstances that are unique to individuals do not live safe lives.

taken refuge in disbelief, began to communicate their concerns – muted at first and then with much more urgency. Placing public health experts at the forefront of daily news conferences along with their dire messages was the final straw. The pandemic was not going to spare Canada.

Dread

Dread is an emotion that can be characterized as hoping against hope. When disbelief began to fade, there was still a chance that the news was overblown and we would be OK or, at least, most of us would be OK. But we were afraid that the public health experts were right, especially those of us who remember SARS. Very bad things were about to descend upon us, our families and our workplaces. But how bad could it be? The answer: Really, really bad.

Anxiety

A clinically diagnosable anxiety disorder is characterized by high levels of anxiety without clear, explainable sources. But our current reality includes the *real*-world threat of a virus that can and does kill in the thousands. Anxiety, in these unprecedented times, is deeply troubling and hard to manage but it is an understandable response to a frightening situation. Our anxiety has a source.

Fear

The daily news briefings accompanied by reports on ever-escalating rates of infection and deaths, along with public health warnings of the results from past pandemics did the job: Canadians became scared.

A May 2020 poll of 1,526 Canadians as reported in the National Post, found that:

- 55% of respondents said that they felt personally afraid
- 67% were also frightened that a family member would catch COVID – 19.

Many predicted that certain businesses (airlines, gyms, restaurants and bars) would never fully recover.

Horror

One of the most shocking revelations was the number of deaths in Canada's assisted living and long-term care nursing homes. The testimonials from distraught relatives are painful to hear. Their reluctant understanding of the restrictions on their access to loved ones led only to more fears that something was dreadfully wrong. The trickle of what little news that was available only showed that their worst fears were warranted. Fully 80% of COVID deaths in Canada occurred in long term care facilities.

For those Canadians who did not have a loved one in a long term care home, it was no stretch of the imagination to understand what families and residents were going through.

Ontario recently asked for the assistance of the Canadian military where they were assigned to privately owned nursing homes where COVID – 19 deaths were especially high. The resulting report was characterized by the Premier of Ontario as the most disturbing thing he had ever read. Residents were left in their filthy diapers for days, they were not being fed regularly, they were lying on rubber sheets with no linens, they were bullied by staff and their cries for help went unanswered.

There is a collective horror across the country.

Guilt

While we can and should blame government's lack of funding and oversight, the conditions and the resulting death toll reflects on us all – we have forgotten our vulnerable elderly and left them to someone else to care for. What we hoped was safe or even just adequate care is now exposed, in way too many cases, as cruel and deadly neglect.

The emotions we are feeling regarding our plight is now compounded by collective guilt that we have failed in our duty to our elderly parents and grandparents. While we can blame the government all we want, the bottom line is we are the voters.

Still, the families don't know when they can visit their elderly to provide comfort.

Loss

We have lost and are still losing a lot. We have lost work or, for those working from home, we have lost the day-to-day rhythm of going to work and interacting with our colleagues. Our children have lost the routine of school and playing with their friends. For our older children, they've lost their prom and graduation ceremonies. For our university students, their big commencement moment was placed on hold, as are their new careers. For those dedicated sports fans, they only have the cold comfort of replays of famous games where everyone already knows who won. No gym, no yoga and, no summer camps.

Anniversary and retirement parties, weddings – all on hold – along with many more celebrations unique to family traditions.

Community festivals are closed. Pride Parades cancelled. Charity runs postponed until further notice or turned into virtual events.

Long-standing events like the Canadian National Exhibition and the Calgary Stampede will not be held – for the first time in their histories.

For many of us who have lost our jobs, there are no obvious prospects for getting another one. We may lose our housing. We can't pay bills. How will we provide for our families?

Grief

Thousands of people have died due to the pandemic and, although Canada's overall numbers are low relative to many other countries, this does nothing to comfort families who have lost someone.

Other loved ones have died due to health causes that have nothing to do with COVID because they couldn't get care. Others have died waiting for surgeries that, if it weren't for the hospital restrictions due to the pandemic, would have been performed in a timely and lifesaving fashion.

There are no funerals for anyone – not even a family gathering for a celebration of life.

Most businesses were a way of life and if they can't survive these times, their loss will be traumatic for employers, employees and customers. We can hear their grief when what has happened to them is reported in the news. The loss of family businesses is especially heartbreaking. Most have weathered every pressure over the decades – except this one.

MacLean's is tracking layoffs and the numbers are staggering (this list is only a selection of companies):

Company	Layoffs
• General Motors	4,000
• Ford	6,900
• Toyota	8,000
• Porter	1,400
• Cirque du Soleil	8,900
• Fiat Chrysler	8,900
• Cineplex	11,000
• Transat	3,600
• Bombardier	12,400
• Leon's Furniture	3,900
• Indigo Books	5,200
• Air Canada	20,000

These do not capture job losses in the service and hospitality sectors. It is expected that Canada's unemployment rate will reach a 70 year high.

Certain of these jobs will not return – ever.

Our mental health: *We can now see the train that is coming down the track at us. We braced for the hit. In some ways, this is the most fraught time as we think it will be bad – but are unsure how bad. Developments arrive daily not one is reassuring. We're in for big trouble. How big? No source of information indicates that it will be anything other than very big and very bad. In some senses, this is the time of the greatest pressure on our mental health – the anxiety of not knowing what exactly we should prepare for.*

3. The pressures of lockdown

Stay home. The public health orders were clear and in many jurisdictions were accompanied by the threat of police citations if disobeyed.

A Nanos poll commission by the Canadian Centre on Substance Use and Addiction (CCSA) reports that:

- 94% of Canadians are complying – but we are struggling even if we have comfortable homes in which to “stay home.”

Others of us are in less desirable accommodation which adds to the burden. Not everyone has family dynamics that tolerate extended closeness well.²

While many of us are judged lucky to be still employed, working from home is not for everyone.

² There have been concerns – and rightfully so – for women living in abusive situations now closed in with frightening consequences. It is not at all clear if their situations are being responded to in ways that will keep them safe.

The National Post, quoting a recent poll, reported that:

- 23% of those working from home said that they would like to continue once the lockdown is over,
- 17% said, “There is no way they would continue.”

Many have found that their houses or apartments aren't set up for work: poor lighting, uncomfortable seating, inadequate Internet and no door to close. But what everyone reported missing were the interactions with colleagues and the daily change of scenery. Even a few (10%) missed the commute!

The shock of isolation

Zoom and Skype can only take human interaction so far. While welcome technologies, they don't substitute for meeting face-to-face with colleagues, friends and family. With our children home from school, they too are missing friends and playtime with even less understanding of why such rules are necessary.

Lockdown also means no trips to visit vulnerable relatives to check on their well-being or bring them homemade treats.

Uncertainty

Lockdown also elevated our sense of danger – is it even safe to go out for groceries? What guarantees our safety (or workers' safety) in stores which have been designated as essential? The answer is that nothing does. What if we are dedicated to maintaining social distancing³ but other shoppers are not? Should we wear a mask when the expert advice we hear can be contradictory? Masks help. Masks don't help. Current advice is to wear a mask if you can't socially distance. Some experts advise wearing a mask at all times when out in public. Canadian infectious disease expert, Allison McGeer said in a recent CBC interview: “We just don't know.”

The biggest question of all: When will this be over?

Boredom

In the thick of our working lives, we may have longed for just a few days at home to decompress. A few days, yes, but day after day after day? While many of us have used the time to rediscover our creative side, catch up on house project to-do lists, or take up a new hobby, there is still the tyranny of the clock slowly going round and round. Walks require vigilance to social distance, not to mention keeping a watch for those who aren't. Those of us working from home have things to occupy us but when we take a break (if we are disciplined enough to do so), there is nothing much to do.

Ill temper

Some of us are experiencing too much togetherness. We find that our patience is being stretched thin, sometimes to the breaking point. Bouts of ill-temper plague our interactions and leave us feeling

³ Many Canadians live in substandard housing, are homeless or are incarcerated where social distancing is impossible.

miserable. Families or roommates who are having trouble getting along are together 24/7 with no place to go to take a break.

Comfort

It's not all doom and gloom. Many of us are enjoying our family time and catching up with friends over the phone or the internet. Some of us are reconnecting with people we haven't heard from for years. Then there are the steaming services offering movies and programs we used to wish we had time to see. Well, we do now.

What's wrong with spending the days in sweats with our hair on end?

Many Canadians are increasing their alcohol and cannabis purchases to comfort themselves and soothe their anxiety - but we have to watch it.

- Quebec and Ontario report cannabis sales are up 80 – 100% (CTV News)

Alcohol intake has increased for the following age groups (Canadian Centre on Substance Use and Addiction)

- Ages 34 – 54 – up 25%
- Ages 18 – 34 – up 21%
- Ages 54 and over – up 10%

A recent Centre for Addiction and Mental Health reported that 23.7% of respondents engaged in binge drinking.

Loneliness

Some people are all alone. Their daily interactions were limited in the best of times but they are now cut off, except for a socially distanced visit from Meals on Wheels or a call from a caseworker. Family members, when there are some, are dealing with their problems and don't always take time to connect.

***Our mental health:** We now know what we are up against. Our stress levels run the gamut daily – it's too much, no, we're going to be OK, when will this end, I can't take it anymore. We line up at the stores. We source masks. We socially distance. Rules, rules, rules – but we follow them.*

We're going to be OK – we assure ourselves.

4. The promise of returning to work or the threat of having no work to return to.

Lingering fear

As Andre Picard in the Globe and Mail put it: "It is easier to scare people than to un-scare them".

Canadians believed the experts and their fear is not going to go away soon.

Employers have to make modifications to their workplaces to ensure their employees and their customers' safety. They have to familiarize themselves with government rules and new health and safety regulations. These add new overhead costs at a time when they have been without revenue for many weeks and months.

A Conference Board of Canada survey (May 19th, 2020) reported the following:

- Only 8% of employers are fully prepared to reopen
- 48% are somewhat prepared
- 6% are somewhat unprepared.

Of those employers who have employees currently working from home:

- 30% will require employees to continue to work from home
- 50% will allow employees to continue working from home only if they are not comfortable returning to work.

For special category employees, employers said that:

- Employees who are high risk due to pre-existing conditions: 96% of employers said they could stay home
- Household members at high risk: 60% of employers said employees could stay home
- Employees with caregiving responsibilities: 86% of employers would allow them to stay home
- Employees who are just not comfortable with returning: 51% of employers said this category of worker would be allowed to stay home
- For employees who cannot maintain physical distancing on their commute: 50% of employers said they could stay home.

Employers intending to screen returning employees:

- 50% said they will administer a questionnaire. 25% will take employees' temperatures

Employers planning:

- a phased return to work: 16%
- considering a phased return: 27%

In the event of a second outbreak:

- Employers who had a plan in place: 28%
- Employers who were In the process of planning: 62%

Even with employers' best efforts, will their employees return? How nervous are their customers going to be? The daily political and public health briefings are still frightening everyone and now, we're being asked to set those fears aside.

More uncertainty and anxiety

Social distancing has been engrained in us but it will be next to impossible to stay two meters away from others during the commute or in elevators. Are we going to have to police our customers if they disregard social distancing? What sort of “customer service” dynamic is that going to set up?

How are we to make arrangements for a child or elder care?

Some employees will be entirely justified in their fears because their employers have not taken the steps they should keep everyone safe. Who do they call to report these violations and if they do report, will something be done or will they lose their job in retaliation?

Even in the best of circumstances, everyone will be afraid that they could take the virus home to their families.

Yet we need the money.

For those of us facing the challenge of going back to work, we are aware that there are many more Canadians caught in the limbo of layoffs. More have lost their jobs altogether.

5. Mental health issues in these difficult times

If readers have made it this far, they can't help but say to themselves: “This is truly terrible.”

Yes, it is.

Media reporting has been full of articles worrying about the effects these pressures will have on Canadians' mental health and, reporters, themselves, are revealing that they and their family members are struggling to maintain their emotional balance.

Mental Health Research Canada has investigated how the pandemic is affecting Canadians' mental health.

- Feelings of depression have more than doubled – from 7% in normal times to 16% today.
- Twenty-two percent of Canadians predict that there will be high levels of depression if the isolation of lockdown continues.

Their two greatest fears are:

- 1) that a family member will become infected and
- 2) that there will be ongoing economic anxiety and job loss.

From the perspective of MDSC, there are two sets of mental health concerns:

1. COVID – 19 has added pressure on top of pressure for people who are already experiencing mental health issues.

However, it is important to pause here to note that Canadian incidence levels of a diagnosable mental illness (as reported in MDSC's publication, Quick Facts) are:

- Depression 4.7% over lifetime
- Depression and anxiety 11.6% over a lifetime
- Anxiety alone 9% men and 16% women over lifetime
- Bipolar disorder 1% over lifetime

2. For people who've not had mental health issues before the pandemic but who also have not experienced such a prolonged assault on their emotional wellbeing, surveys reported in a Toronto Star editorial showed that:

- a) Nanos: 46% of Canadians reported feeling stress regularly or constantly – double the numbers reported pre-pandemic.
- b) Ipsos: 60 % of parents reported that their children are having drastic mood changes, emotional outbursts, sleep problems and persistent sadness.

A recent Centre for Addiction and Mental Health survey showed that younger adults are experiencing more anxiety than older adults. Also, women are struggling more than men for specific reasons:

Women

- Experience more anxiety than men in general
- Have been particularly hard hit by job loss
- Shoulder a larger percentage of elder and child care
- Live in homes that are not always safe.

Mental health advocates, mental health professionals and those with direct experience of mental health issues have lobbied various levels of governments for decades for increased funding for services but progress has been slow.

While these times have brought an inordinate assault on Canadians' mental health and governments have acknowledged these pressures, significantly needed funding investments for services has yet to arrive with some exceptions such as a \$7.5 million awarded to the Kids Help Line which is, itself, experiencing an overwhelming increase in calls for help. Recently the launch of a Wellness Together Canada portal offering mental health and substance use support both on chat lines and in person. The website is staffed by peer support workers and social workers. Nowhere near the level of investment that the country needs to adequately address this crisis in every community.

The April 1st edition of the Hill Times (Canada's parliamentary newspaper) reported that the phone lines at the Canadian Mental Health Association branches across the nation were experiencing a 50% increase in calls both from people with an already diagnosed mental illness and the general public. MDSC, itself, has experienced an overwhelming number of calls and emails asking for information and help. Anecdotally, other mental health services report the same experience. Food banks are struggling to keep up with demand.

When the emotional burdens become too much: Experiencing depression

The signs of depression are as follows:

Many of the symptoms of depression are a case of too much – or too little.

- Sleeping little or sleeping too much.
- Gaining or losing a significant amount of weight.
- Experiencing high anxiety and agitation or becoming sluggish and inert.
- Feeling extremely sad or very bad-tempered - or both.

You may also feel...

- Unable to concentrate and make decisions
- Negative, anxious, trapped, unable to act.
- Despairing, guilty and unworthy.
- Fatigue and an overall loss of energy.
- Suicidal – expressing thoughts and sometimes, making plans.
- Numb – an awful feeling of emptiness.
- Unexplained and ongoing aches and pains.

Formally, a diagnosis of depression is warranted if you have been experiencing at least five of these symptoms for two weeks or more but it is not uncommon for people to wait longer, sometimes much longer before they seek help.

Please see the MDSC's homepage for a link to its publication "What is Depression" for a full discussion.

6. The good news: Conversations about mental health have become mainstream

Experience over many decades tells us that a certain fairly predictable percentage of the population develops a mental illness, but there is nothing in our history like we are experiencing today where high proportions of the overall population are under severe stress. Mental health professionals ask themselves, "What's coming?" While they are right to speculate that there could be a spike in people needing professional psychiatric help, there are also many bright spots that show that Canadians are resilient.

1. There have never been so many open, thoughtful and widely shared **conversations on mental illness and mental health** including – what defines mental health, what tactics to take to ease our stress, how to comfort ourselves and our loved ones or, as the saying goes, how to make lemonade out of lemons.
2. Canadians are meeting their neighbours from their balconies and front porches. They are banging pots at a certain hour in the evening to honour health care workers. Those with the talent put on porch concerts. **Some are bored but many see boredom as a signal to take action** – play board games with the family, have meals together again, read all those books that have been waiting for attention, or start conversations with strangers who are social distancing in

lines at the grocery or wine stores. Baking bread has taken on a new purpose – it's not only food, but it's also comfort.

3. ***The media has daily reports on Canadians' mental health*** including sources of pressure, personal reflections, reports of uplifting events and stories of Canadians taking their extra time to contribute to whatever causes strike them personally. Restaurant owners are feeding their laid-off employees and taking meals to hospitals for health care workers. People are making masks and, although not entirely altruistic, manufacturers are retooling to make personal protective equipment.
4. ***"We're all in this together"*** is a comforting, uniting mantra repeated across the nation.⁴ The sentiment embodied by this phrase is familiar to people who already have mental health issues. They comfort themselves and their peers by saying, "You are not alone."

Canadians have recognized that COVID-19 is not only a threat to their physical health but also their mental health.

7. Financial health is an important component of mental health

While Canadians who have been working from home have adjusted, more or less, to their new reality, the one thing they know for sure is that they are fortunate – they have a job and their salary has continued. Many others are not so fortunate. Since the beginning of the pandemic, 3 million jobs have been lost in Canada and an additional 2.5 million Canadians are working less than half their regular hours. The Globe and Mail report that the gross domestic product fell 7.2% in March, constituting the biggest monthly decline on record. Statistics Canada predicts that even worse numbers are about to arrive with an anticipated 11% drop for April.

Financial stability is a primary determinant of health. Public health officials know that one of the greatest predictors of ill health among Canadians is poverty.

While mental health professionals worry that the emotional stresses Canadians are experiencing due to the COVID-19 pandemic will precipitate a serious uptake in the incidence levels of diagnosable mental illness, governments see the job loss figures as devastating to the Canadian economy. We all worry that financial recovery will be a long time coming and that many Canadians who, before the pandemic was at least marginally employed, will become permanently unemployed as many jobs may never return.

Some frame these realities as a choice between protecting people's health **or** opening up the economy as swiftly as possible. Governments are doing their best to protect people's health **and** open up the economy.

Across the country, plans are presently underway for staged openings but governments are holding their collective breaths in fear of a resurgence of COVID – 19 cases.

⁴ The reality that we are actually *not* all in this together because many Canadians live in poverty, experience substandard housing and food insecurity. Many of us are doing what we can to help.

In the meantime, the Canadian federal government has deployed dozens of financial aid programs contributing billions of dollars to help Canadians weather the financial storm.⁵ Most are time-limited and there are concerns about decisions regarding who is and who is not eligible. Understandable conversations to have regarding such a massive aid effort but it is clear that Canadians would rather have these programs than not – grumblings aside.

See Appendix 2 for a listing of federal aid programs.

8. And still, there is no end

We are still scared and there are reasons. Our public health experts are warning that even opening up cautiously could trigger a renewed rise in COVID-19 cases and deaths. Then, it is presumed, the economy would have to close again. Clearly, there are cautiously optimistic crossed fingers among experts that this won't happen, but there are no guarantees.

The Centre for Disease Control in the United States has predicted that there will be a second wave of COVID-19 in the fall of 2020 and it will be even more dangerous because it will come in concert with the tradition flu season. It ominously references the 1918 flu pandemic which became its most deadly in its second wave, killing 50 million people.

British Columbia's Provincial Health Officer concurs, stating that a second wave is only a matter of time.

A vaccine is many, many months off.

So we are left with questions:

1. Will back to work – work?
2. What if we have to shut down again – will people go back under a lockdown or will we rebel?
3. What if there is a second wave – can we take it?

We have a long way to go.

⁵ Government investment in formal mental health services has been limited but investment in Canadians' financial health has been generous. This indirectly supports our mental health.

Appendix 1

A selection of online resources to help

1. Wellness together Canada: Mental health and substance use support. Offers a self-assessment tool, self-guided courses, group coaching and counselling by text or phone.
2. MDSC has a COVID-19 resources section and links to research and external resources for COVID-19.
3. The Conference Board of Canada has COVID-19 updates, data, forecasts, research on the growing spread of coronavirus, and tools to navigate these challenging times.
4. The Mental Health Commission of Canada has a COVID-19 Resource Hub offering resources in response to COVID-19 and links to further external resources.
5. The Canadian Mental Health Association offers an online list of relevant resources that you can call for information. There are also tips to support your mental health and ease your anxiety.
6. The Canadian Psychological Association has developed a series of new fact sheets in response to COVID – 19.
7. Kids Help Phone 1 800 668 6868. Text: TALK to 686868.

Due to the unprecedented time, the Kids Help Line found that adults in need were calling too. It called for volunteers to offer support and got 8000 replies. Adults: Text Wellness to 741741.

8. Stella's Place for people 16 – 29. Call 416 461 2345 x 0 to book a virtual appointment.
9. For Indigenous people, the Hope for Wellness line (1 855 242 3310) is available 24/7 and offers mental health counselling and crisis intervention.

For specialty groups

1. The Centre for Addiction and Mental Health offers support tools for health care providers and educators.
2. The University of Toronto offers a free Massive Open Online Course (MOOC) on managing your mental health during COVID – 19 for U of T alumni.
3. If you check with your employee assistance program, your provider will likely be offering tips and supports.

Appendix 2

Federal financial resources

1. Government of Canada website: Canada's COVID – 19 Economic Response Plan for individuals, businesses and specific sectors. Dozens of groups, individuals and organizations have specific federal funding programs attached to them.
2. The Emergency Community Support Fund (\$350 million), in collaboration with the Canadian Red Cross and the United Way will award donations to qualified community organizations that serve the most vulnerable populations.
3. The Canadian Association of Retired Persons (CARP's) website has a list of provincial COVID-related financial assistance programs for seniors.
4. Check your provincial and territorial websites for financial relief programs enacted in the wake of the pandemic.
5. The Canada Revenue Agency (CRA) has extended income tax filing dates for individuals, corporations and trusts.
6. The National Research Council has instituted the Industrial Research program to support innovative solutions through the Canada COVID – 19 Challenge program.