

# The Intra-Urban Geography of COVID Funding Relief in Calgary: A First Look.



ESNA Conference, Edmonton, Dec 5, 2024



Alberta Centre for Labour Market Research

University of  
Lethbridge

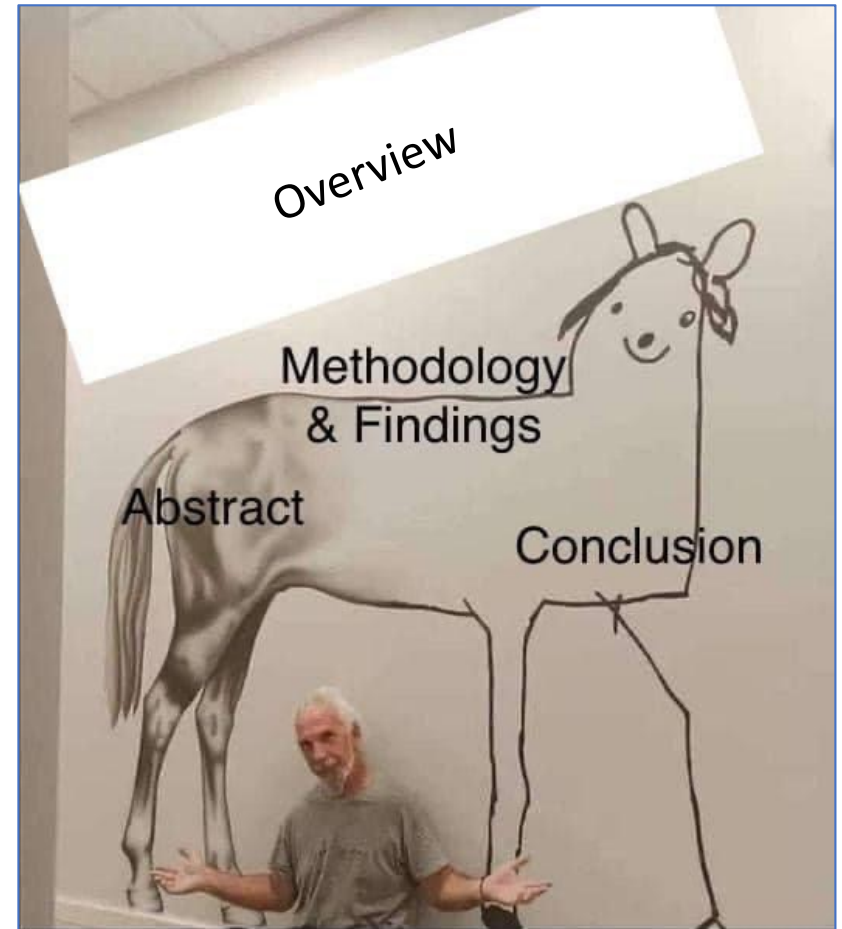


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Dept. of Geography and Environment

# Introduction

“Oh Yeah, we all took it!” (One of my students).

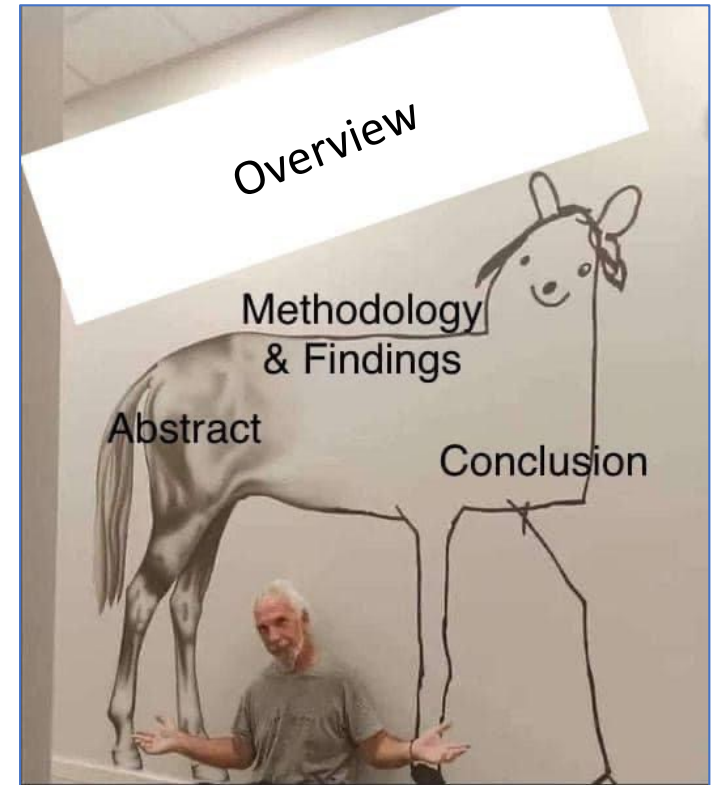
- Exploratory analysis:
  - COVID-19 Pandemic “Impact”
  - The “Where” of COVID Financial Support (Urban / Nhood Focus).
  - How is the *Urban Geography* of COVID \$ relief differentiated?
- Rising Inequalities in Cities (e.g. Three Cities model)
  - (Income inequality, polarization, etc.).
  - Well-known social indicators associated with marginalization, etc.



# Introduction

- Explore 3 main questions:

1. To what extent is there and unequal geography of COVID-19 financial relief in Calgary, Alberta?
2. What are the social/demographic traits of neighbourhoods that are associated with the observable patterns?
3. Spatial Drivers:
  - Key drivers / predictors:
    - similar to government docs?
    - Key traits (e.g. VISMIN)
  - COVID \$ relief as another manifestation of intersectional inequality, and marginalizing forces in the city?

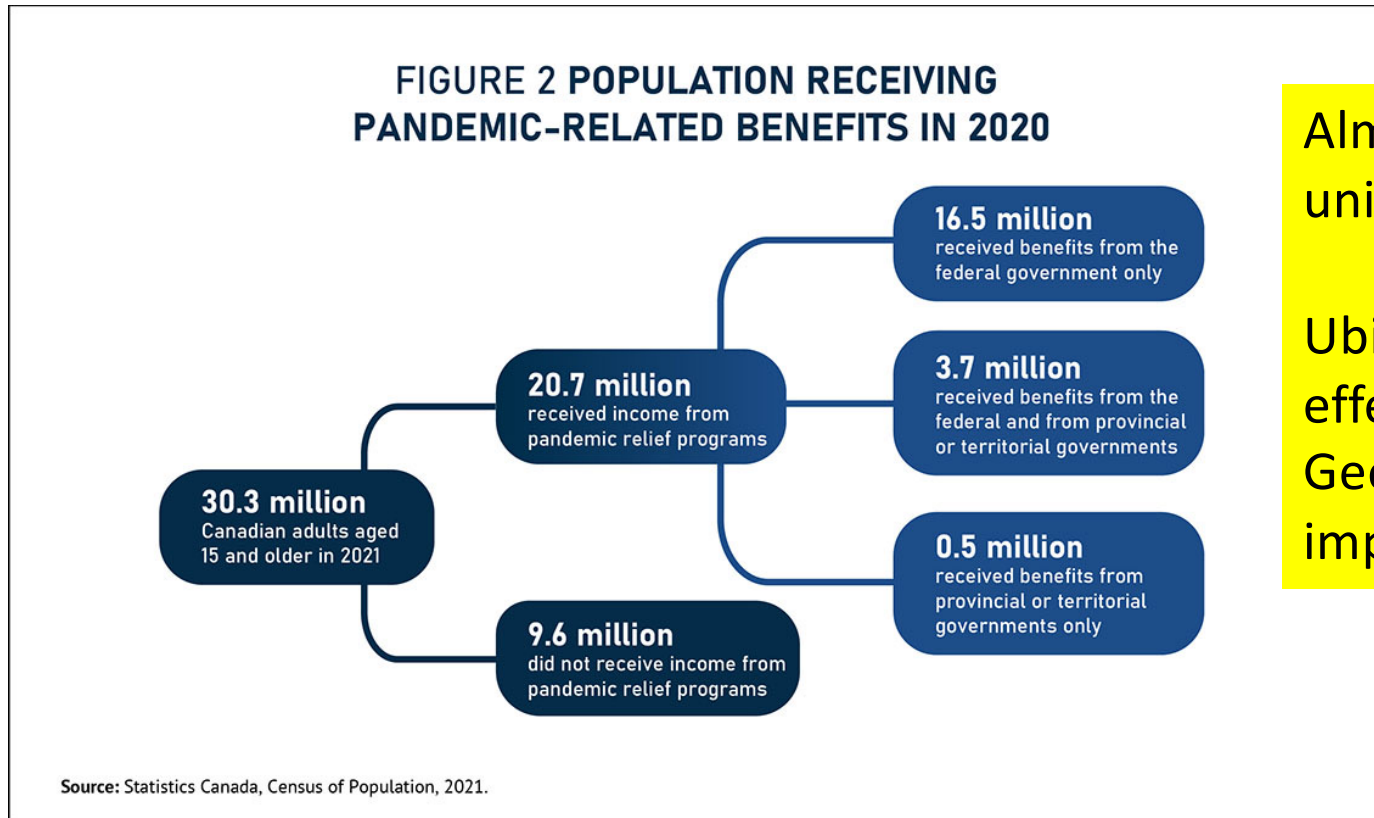


## COVID-19 Timeline....

- Jan 25, 2020: First case in Canada
- **March 5, 2020: Alberta's first COVID case.**
- March 11, 2020: WHO declares worldwide COVID-19 pandemic
- **March 12, 2020: Alberta ban on gatherings >250.**
- March 13, 2020: PM Trudeau announced Fed stimulus package to address those affected by the pandemic
- **March 16, 2020: Mayor N. Nenshi declares State of Emergency for Calgary**
- **March 17, 2020: Alberta declares public health State of Emergency**
- March 18, 2020: Canada-USA border closure.
- March 2020: COVID-19 Emergency Loan Program for Canadians outside Canada
- **March 24, 2020: \$82 B\$ spending legislation. COVID-19 Emergency Response Act.**
- **March 25, 2020: Alberta "policing" self-isolation and physical distancing rules**
- **April 6, 2020: Trudeau increased CERB funding (Canada Emergency Response Benefit).**
- **May 1, 2020: Bill C-15, Canada Emergency Student Benefit (CESB)**
- .....so much more

# Govt Funding Programs

- “More than **two-thirds** of Canadians benefited from at least one of the pandemic relief programs”.



Almost universal?

Ubiquity effect: Geographical implications?

## Govt Funding Programs, Eg.

- **Canada Emergency Response Benefit (CERB).**

- “Of all Canadian workers who earned at least \$5,000 in 2019, **35.2% received CERB** payments in 2020”.

- **8,373,550** (15+) people received CERB in 2020

- 27.6% of 15+ received CERB.

- Median CERB income = \$8,000.

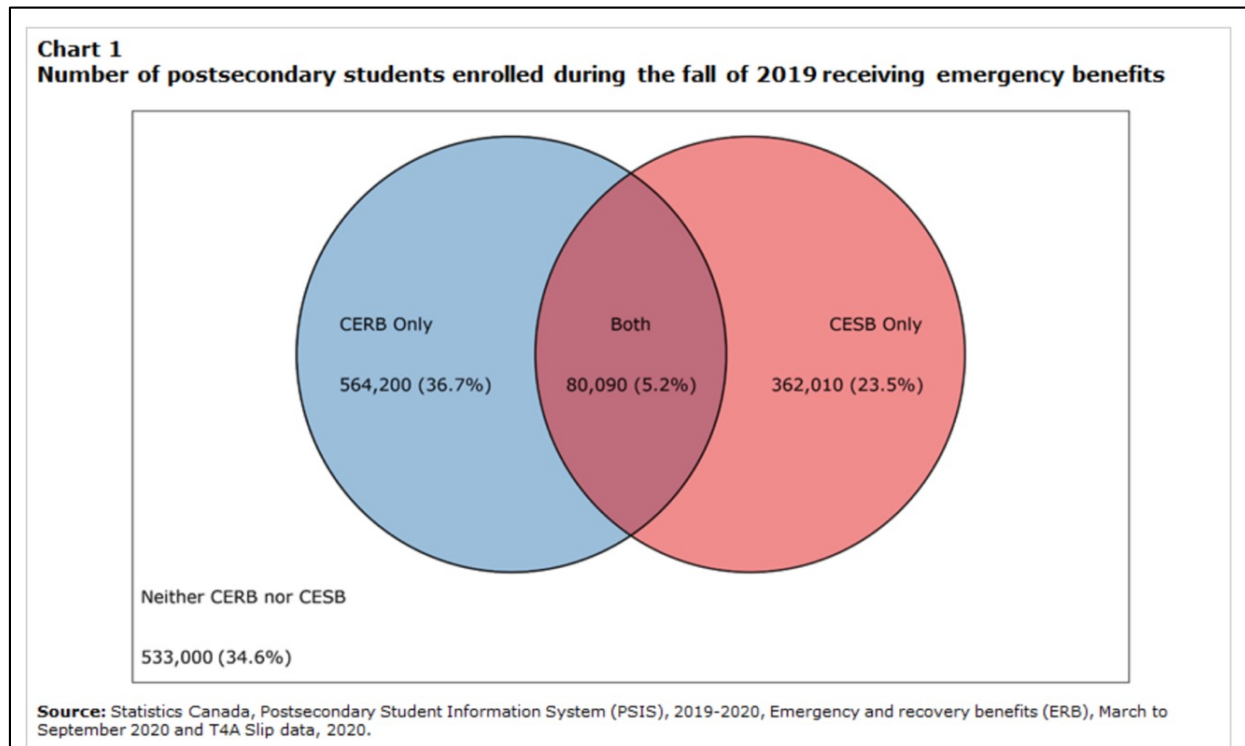
## Govt Funding Programs

- **Canada Emergency Wage Subsidy (CEWS)**
  - assist businesses and self employed
  - Subsidy of up to 75% wage remuneration, max \$847 / week.
  - As of Sept 2023:
    - 5,070,240 approved applications
    - **> \$100 Billion \$ in subsidies**
    - **14% of all CEWS benefits was paid to Alberta.**

<https://www.canada.ca/en/revenue-agency/services/wage-rent-subsidies/cews-statistics/cews-detailed-data.html>

## Govt Funding Programs

- Canada Emergency Student Benefit (CESB)
  - For students without CERB
  - \$1,250 for a 4-week period, max 16 weeks





# Govt Funding Programs

- Other Top-Up Programs:

**Table 2**  
**Median amount of pandemic-related benefits received, Canada, 2020**

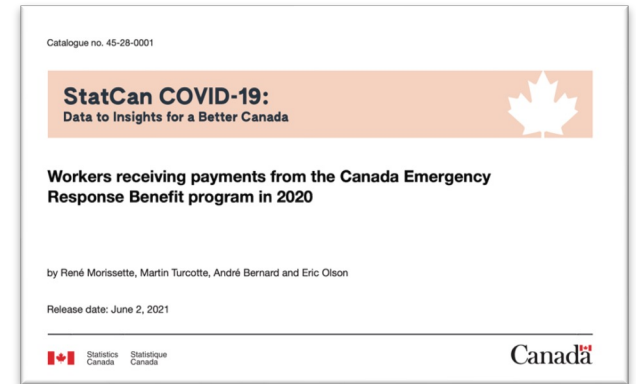
	Total Population		
	All recipients	Women+ recipients	Men+ recipients
2020 constant dollars			
<b>Emergency and recovery benefits</b>			
Canada Emergency Response Benefit	8,000	8,000	8,000
Canada Emergency Student Benefit	5,000	5,000	5,000
Canada Recovery Benefit	5,000	5,000	5,000
Canada Recovery Caregiving Benefit	3,000	3,480	2,500
Canada Recovery Sickness Benefit	1,000	1,000	1,000
<b>Top-ups to existing programs</b>			
Canada Child Benefit	600	600	302
Disability benefit	600	600	600
GST/HST credit	424	432	412
Old Age Security	300	300	300
Guaranteed Income Supplement	200	200	200
<b>Provincial or territorial relief programs (%)</b>	276	290	246

**Note:** 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 (and/or boys), as well as some non-binary persons. The category "Women+" includes women (and/or girls), as well as some non-binary persons.

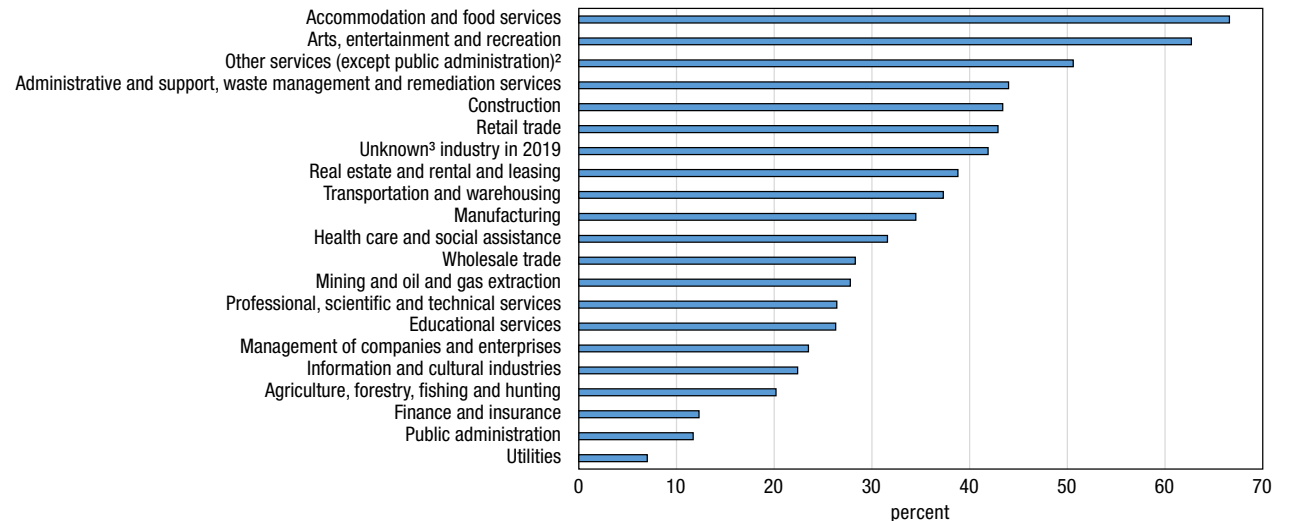
**Source:** Statistics Canada, Census of Population, 2021.

# Stats Canada: Key Characteristics of Individual CERB recipients

- Employment Sectors / Occupations
- >50%
  - Accom and Food Services
  - Arts, Ent, Recreation
  - Other Service Sectors



**Chart 1**  
Percentage of workers<sup>1</sup> who received Canada Emergency Response Benefit payments in 2020, by main industry of employment in 2019, Canada

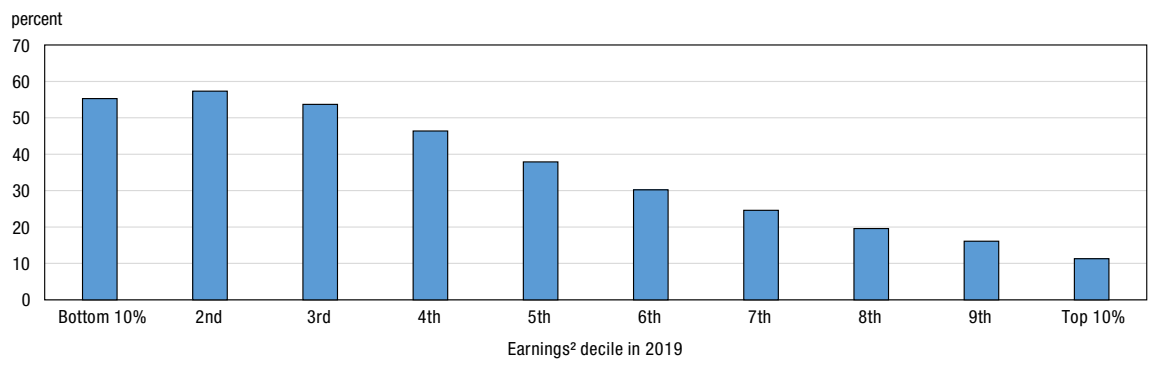


1. Among workers who earned \$5,000 or more in 2019.  
 2. These are services not covered in other sectors, for example, repairing and maintaining automobiles or machinery, funeral services, personal care services, laundry, organizing and promoting religious activities...  
 3. Some 14.6% of workers were not classified because industry was not available for their employer or business.  
**Source:** Statistics Canada, Emergency and recovery benefits, March 2020 to September 2020.

# Stats Canada: Key Characteristics of Individual CERB recipients

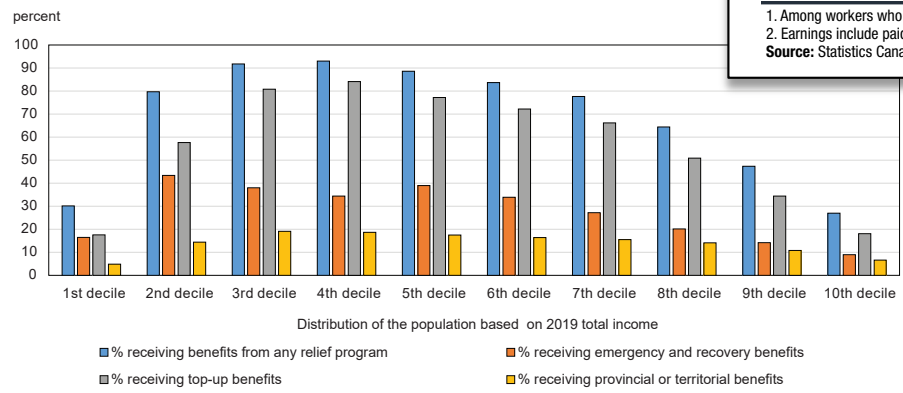
- All incomes took it, but > for lowest 3 deciles
- Middle income groups benefited

**Chart 2**  
Percentage of workers<sup>1</sup> who received Canada Emergency Response Benefit payments in 2020, by employment income decile in 2019, Canada



1. Among workers who earned \$5,000 or more in 2019.  
2. Earnings include paid employment from a T4 slip, net self-employment income and eligible dividends as reported on the T1 return.  
**Source:** Statistics Canada, Emergency and recovery benefits, March 2020 to September 2020.

**Chart 2**  
Middle-income Canadians were more likely to receive pandemic-related benefits



**Source:** Statistics Canada, Census of Population, 2021.

# Stats Canada: Key Characteristics of Individual CERB recipients

- All age groups took CERB, but highest among Youth 15-24.

Infographic 3 – Canadians aged 20 to 24 were the most likely to receive Federal emergency and recovery benefits in 2020

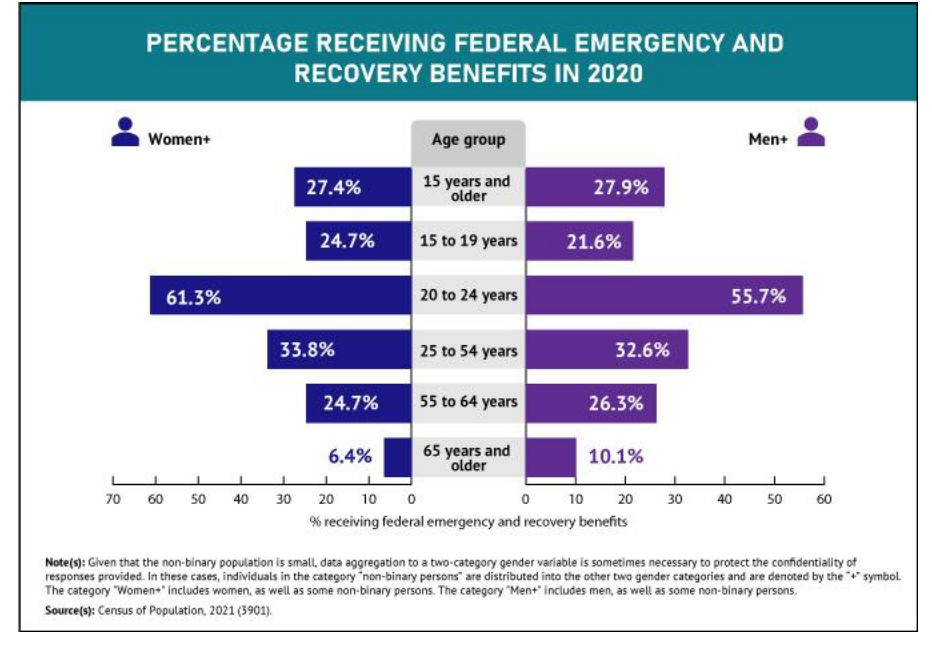
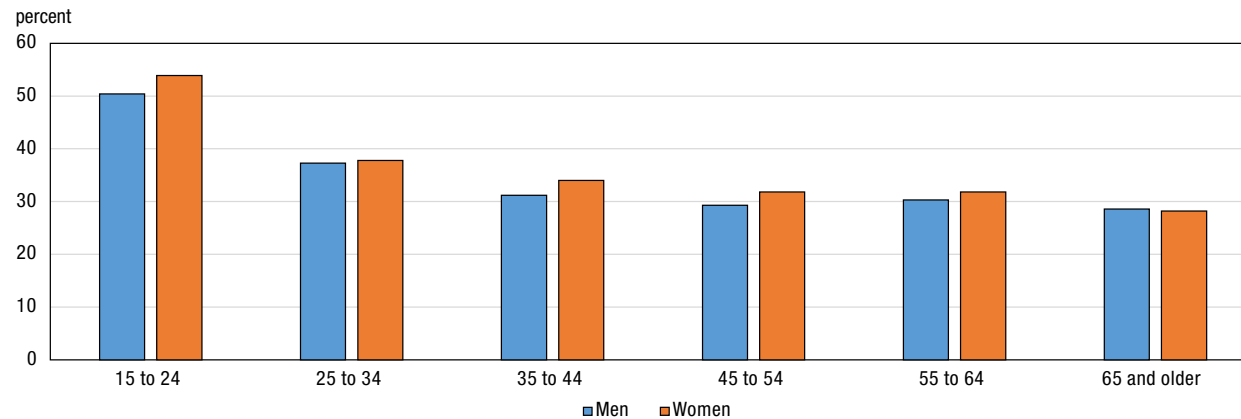


Chart 3  
Percentage of workers<sup>1</sup> who received Canada Emergency Response Benefit payments in 2020, by age group and sex, Canada



1. Among workers who earned \$5,000 or more in 2019.  
Source: Statistics Canada, Emergency and recovery benefits, March 2020 to September 2020.

Catalogue no. 45-28-0001

**StatCan COVID-19:**  
Data to Insights for a Better Canada

**Workers receiving payments from the Canada Emergency Response Benefit program in 2020**

by René Morissette, Martin Turcotte, André Bernard and Eric Olson

Release date: June 2, 2021

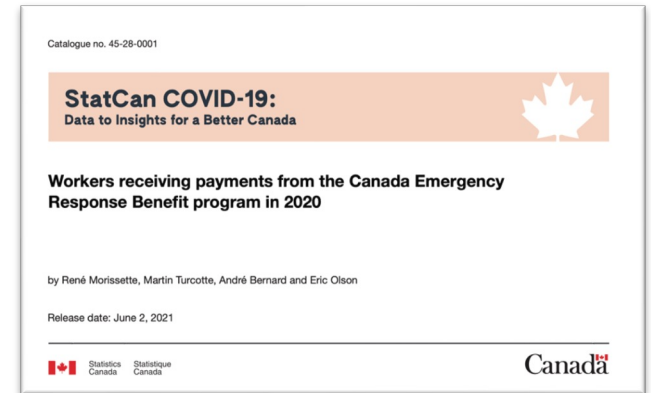
Statistics Canada / Statistique Canada

Canada

# Stats Canada: Key Characteristics of Individual CERB recipients

- **Other:**

- Vismin more likely to receive CERB
    - (high W. Asian, Low Japanese, etc.)
  - Women / Youth in Vismin higher rates
  - Refugees higher rates
  - Indigenous workers higher rates
  - **“Intersection”** of above traits.
- 
- Stas Canada noted:
    - provincial variations in indicators
    - Limited attention to **intra-urban** geographies of COVID relief





# The Alberta Response was immediate, and polarized!





# The Alberta Response....



The Right Honourable Justin Trudeau





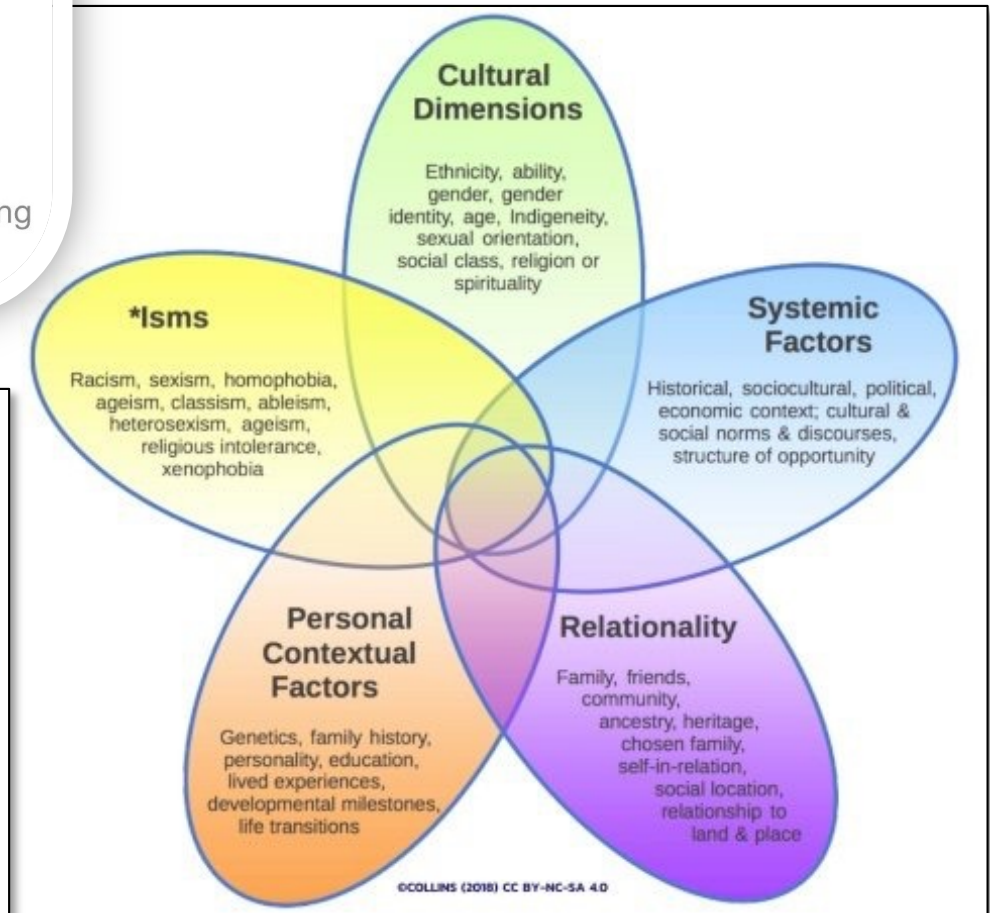
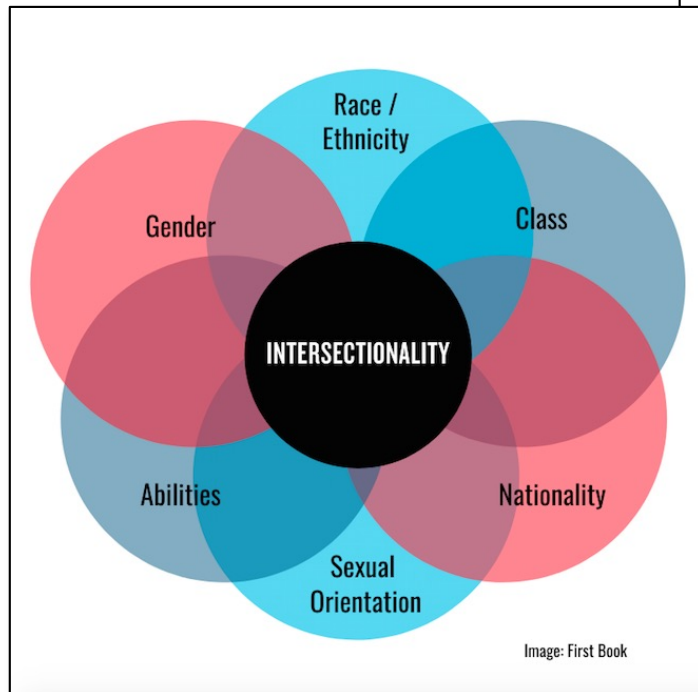
# in·ter·sec·tion·al·ity

/,ɪn(t)əˈsekʃənələˈdeɪ/

*noun*

the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.

"through an awareness of intersectionality, we can better acknowledge and ground the differences among us"





## Operationalize 2 Dependent Variables for this study:

- 1) “Uptake”.
  - % of CT Pop aged 15+ who received CERB payment in 2020.
  
- 2). “Aggregate Dependence”
  - % of ALL 2020 Neighbourhood (CT) Income derived from COVID relief payments (not just CERB).

## Some differences in indicators across Alberta CMA Level

2021 Census, CMA Level <sup>a</sup>							
	CMA						
	Medicine Hat	Lethbridge	Calgary	Red Deer	Edmonton	Grande Prairie	Wood Buffalo
% Receive COVID CERB 15+ <sup>1</sup>	25.54	24.98	30.53	31.26	29.89	33.30	30.09
MED COVID benefit 15+ <sup>2</sup>	8000.00	8000.00	8500.00	8000.00	8000.00	8000.00	8000.00
AVG COVID benefit 15+ <sup>3</sup>	9150.00	8420.00	9310.00	9050.00	9160.00	9070.00	8850.00
% on E. I. in 2020 15+ <sup>4</sup>	10.60	9.03	10.90	12.49	11.92	13.97	13.61
% on E. I. in 2019 15+ <sup>5</sup>	7.47	6.45	6.75	7.65	7.78	8.54	10.81
% of 2020 CT Income Gov Xfer <sup>6</sup>	19.30	17.70	13.30	18.20	15.70	14.80	7.00
% of 2020 CT Income COVID 19 support <sup>7</sup>	5.20	4.80	5.00	5.90	5.40	5.80	3.10
% of 2019 CT Income Gov Xfer <sup>8</sup>	13.50	12.60	7.80	11.40	9.80	8.10	3.70
Change in % CT Income Gov Xfer 2020-2019 <sup>9</sup>	5.80	5.10	5.50	6.80	5.90	6.70	3.30
Change in % CT Income E. I. 2020-2019 <sup>10</sup>	3.13	2.58	4.15	4.84	4.14	5.42	2.80
Prevalence LIM-AT in hhlds <sup>11</sup>	10.50	9.60	8.60	9.80	8.80	7.50	4.40
Prevalence LICO in hhlds <sup>12</sup>	3.50	3.70	5.40	3.60	5.10	3.10	2.00
HH Income Gini (Tot Income) <sup>13</sup>	.30	.30	.40	.30	.30	.30	.30
HH Income Gini (Markert Income) <sup>14</sup>	.40	.40	.50	.40	.40	.40	.40
HH Income Gini (AT Income) <sup>15</sup>	.30	.30	.30	.30	.30	.30	.30
HH Income P90P10 ratio (AT Income) <sup>16</sup>	3.60	3.40	4.00	3.60	3.70	3.30	3.90

a. Limited to first 100 cases.

- Some consistency across CMAs
- Some CMAs not as impacted by COVID indicators / unemployment indicators / poverty indicators, etc.

### Calgary:

- highest average benefit
- highest LICO
- Highest \$ Inequality
- Highest \$ Polarization

Some differences in indicators across **ALL Alberta Neighbourhoods** (CTs)

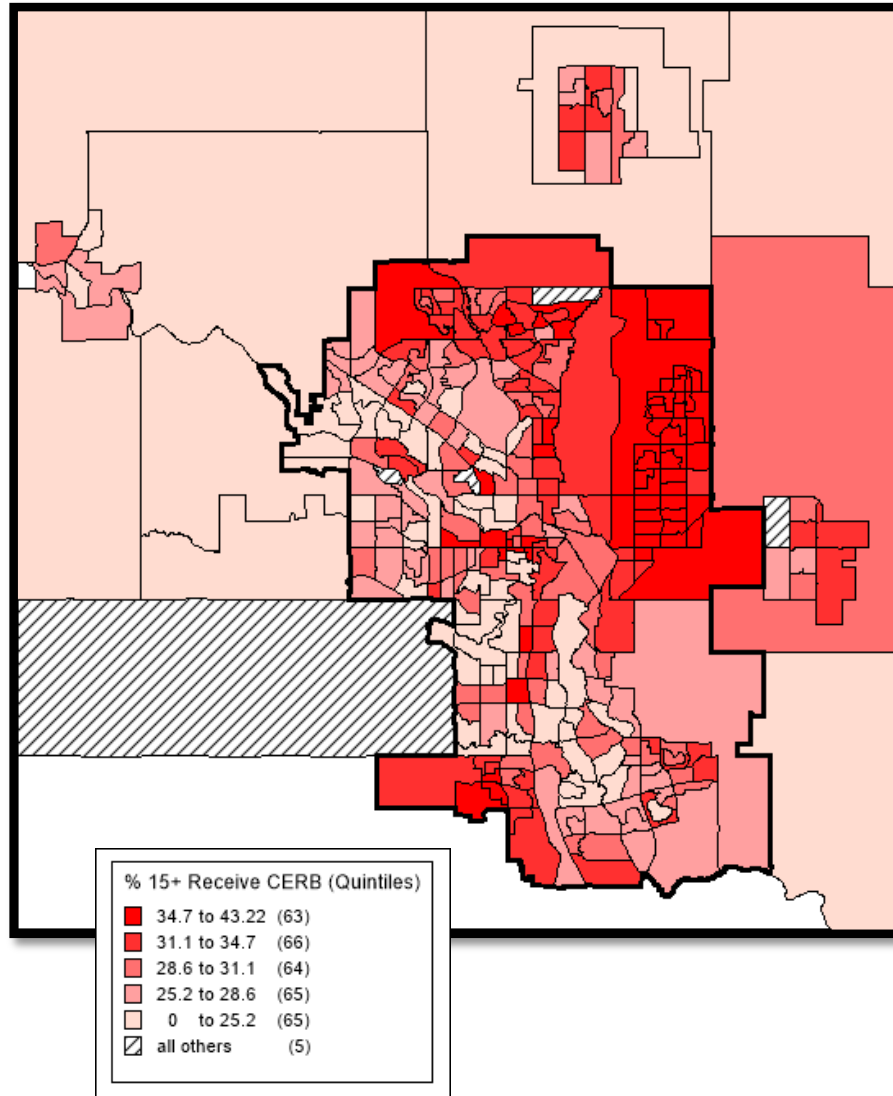
- Nhood uptake between **13% and 73%**
- Between **1% and 33%** of ALL 2020 nhood income based on COVID \$ support
- Increases in Gov Xfer from 2019-2020 (**up to 13% increase**).
- Levels of **Impoverishment and Low Income HHLDS** varies widely at Nhood scale ( **can > 25% )**
- Income **Inequality and Polarization WITHIN Nhoods varies widely.**
  - Gini (Indiv, HH, AT): 0.2 to 0.7
  - P90/10: 2.5 to 14.9

## The Urban Ecology of COVID \$ Relief: A First Look at CT in Calgary CMA

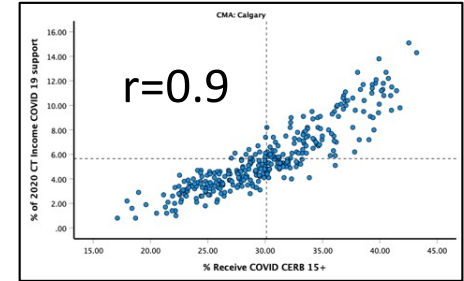
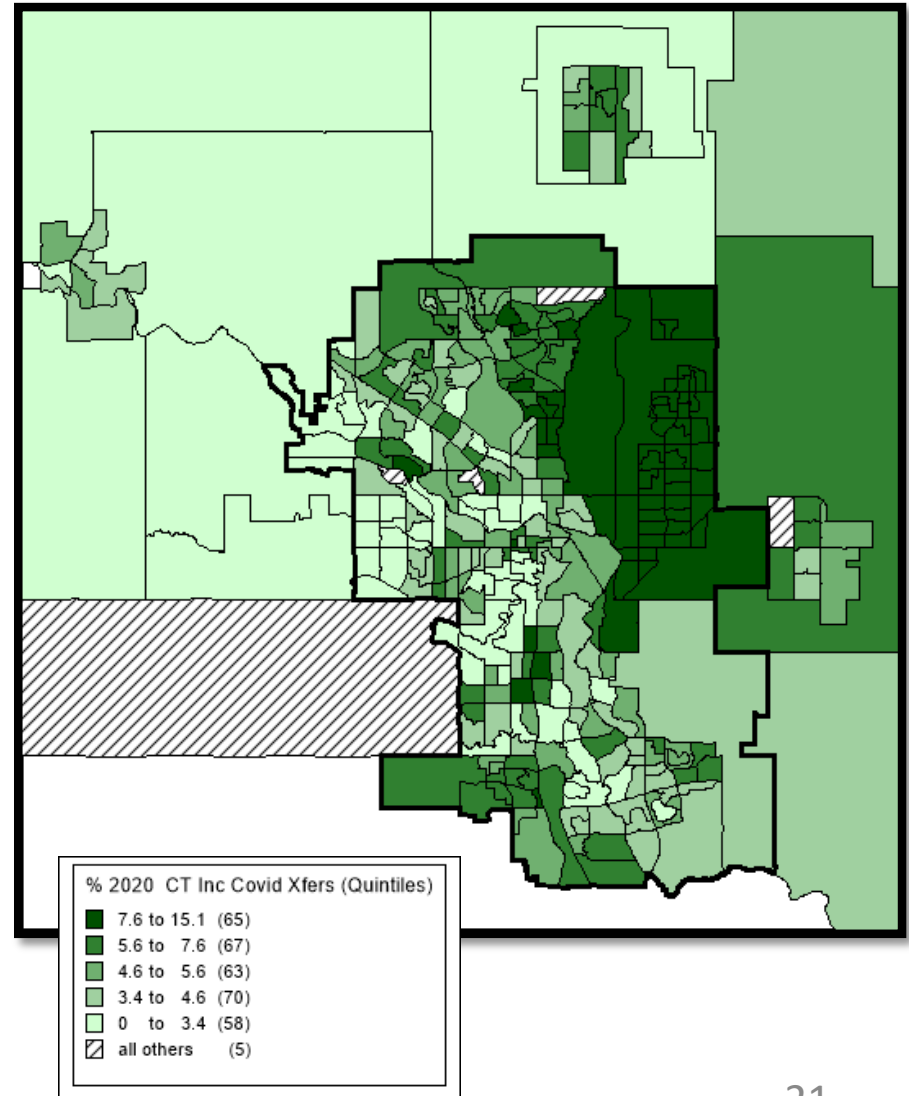
- Within CALGARY CMA high level of variation among Nhoods (CTs) in terms of :
  - COVID Indiv \$ Uptake (17.1% o 43.2%)
  - COVID \$ Aggregate Dependency (0.8% to 15.1%)
  - Gov Xfers \$:
    - 2019: 1.0 to 25.6%
    - 2020: 0.8 to 15.1%
  - Poverty, LICO: 0.8 to 19.5%
  - \$ Inequality
    - Gini:
      - HH tot: 0.2 to 0.6
      - HH AT: 0.2 to 0.6
      - HH Market: 0.3 to 0.7
  - \$ Polarization:
    - P90/10: 2.6 to 13.7

# Patterns of Variation in Calgary.

**% Pop Aged 15+ Received CERB Payments in 2020 ("Uptake")**



**% of Total 2020 CT Income from COVID\$ Support ("Aggregate Dependence")**



# How Does the Geography of COVID **Uptake** and **Aggregate Dependence** relate to other key characteristics of urban social differentiation?

Some Potential Domains (Known domains of difference from PCA analysis and Factorial Ecology methods)

- Davies and Herbert, Davies and Townshend 1999, Townshend 1996, 2002, etc.:

1. Areal Content / Housing
2. Income / Housing / Tenure
3. Education
4. Housing Affordability / Suitability
5. Income Inequality and Diversity
6. Government Transfers
7. Age and Life Course
8. Marital / Family Status
9. Household Characteristics
10. Mobility and Migration status
11. Employment and Occupation
12. Visible Minority / Immigrant / Newcomer status

Some indicator variables and their relationship to  
COVID Uptake and Dependence



Operationalize a set of indicator  
variables to index each domain



**Eg. Income / Housing / Tenure**

- Avg Value Dwelling
- % Renters
- Avg Indiv Income
- Avg HH Income
- % with income LT 20K
- % with Income GE 100K
- CT to CMA Indiv Income Ratio
- % Change in CT Indiv Income Ratio  
2019-2020



**Eg. Age / Life Course**

- % Children aged 0-14
- % Aged 15-24
- % Young Adults Aged 20-24
- % Seniors 65+
- Median age in CT

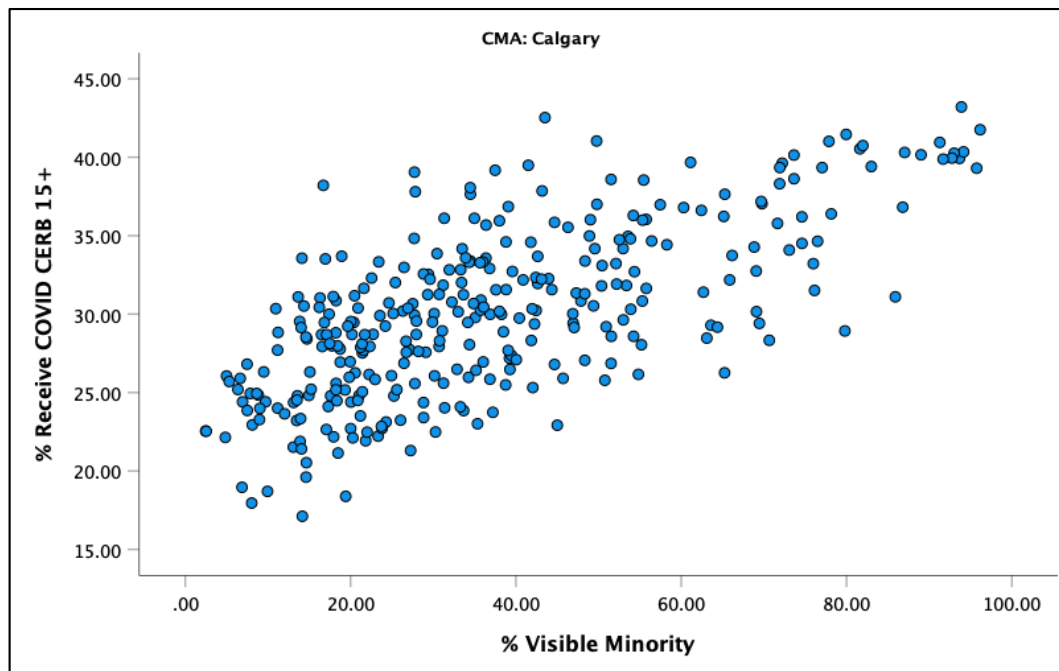
# How Does the Geography of COVID Uptake and Aggregate Dependence relate to other key characteristics of urban social differentiation?

## Types of Social Indicators (spatial) with Sig Correlation with Dep Vars (some indicators from every domain):

- Dense nhoods
- Small homes
- Multifamily hsg
- Substandard hsg
- Low \$ housing
- Low HH Income
- Low Educ level
- Housing Unsuitability
- Housing Need
- Low Income HHLDS
- HH Income "Equality" in Nhod
- Prior Gov Xfers
- Young adult pop
- Few seniors
- Singles NM
- FLPFam
- Non-Couples
- MultiGen HHLDS
- Multiple Family HHLDS
- Movers
- Unemployed
- Blue Collar
- Limited Occup diversity
- Sales and Service
- Retail
- Accom Food Svcs
- Non-Professional
- Non-Managerial
- Non-Self-employed
- Vismin
- Non-Canadian Ethnic
- Immigrants
- First Gen
- Refugees



## Numerous spatial / ecological associations, Eg.:



### Domains

- ✓ Areal Content / Housing
- ✓ Income / Housing / Tenure
- ✓ Education
- ✓ Housing Affordability / Suitability
- ✓ Income Inequality and Diversity
- ✓ Government Transfers
- ✓ Age and Life Course
- ✓ Marital / Family Status
- ✓ Household Characteristics
- ✓ Mobility and Migration status
- ✓ Employment and Occupation
- ✓ Visible Minority / Immigrant / Newcomer status

**What are some of the KEY Aggregate Nhood social indicators (or combinations) that are associated with / Explain the Geography of “Uptake” and “Dependency” COVID \$ relief?**

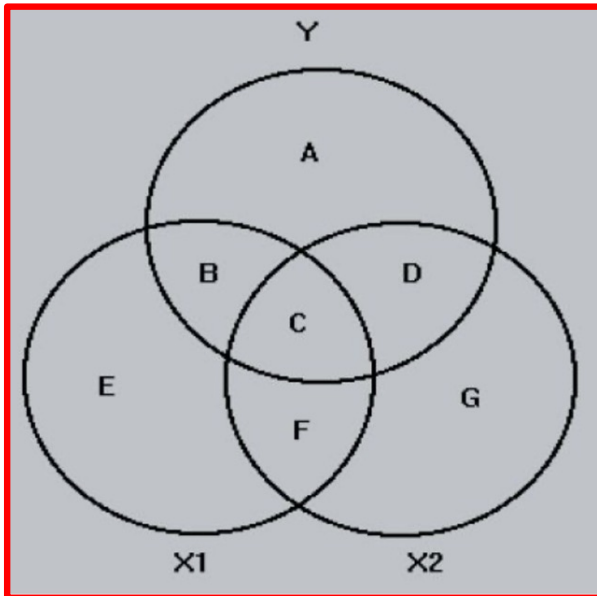
- **Approx 50 vars** Pearson GE |0.3|
- Obvious Co-Linearity
- IVs for Multiple Regression
- No theoretical basis for “Block” models (Domain entry)
- Stepwise: Tease out Sig Vars
- Stepwise M Regr. Problem of **Data Dredging (Frost, Smith, etc.)**
  - Statistical “Model” (Over-modeling) vs
  - Substantive Modeling (meaningful)

Approach for **Substantive Model**:

- 1) Only choose Input Vars with Pearson Corr GE |0.3|
- 2) Examine Adjusted R2 sequence for stabilization
- 3) Stop including new Vars (model complexity) if  $>R2$  LT 1%.

What are some of the KEY Aggregate Nhood social indicators (or combinations) that are associated with / Explain the Geography of “Uptake” and “Dependency” COVID \$ relief?

$$\hat{y} = a + bx + cy + dz...etc$$



Approach for Substantive Model:

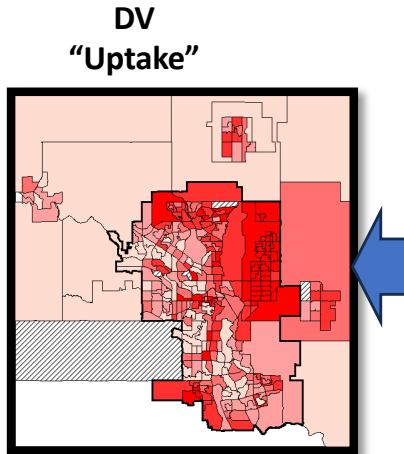
- 1) Only choose Input Vars with Pearson Corr GE |0.3|
- 2) Examine Adjusted R2 sequence for stabilization
- 3) Stop including new Vars (model complexity) if >R2 LT 1%.

Then, Decompose R2 into Unique and Joint Contributions

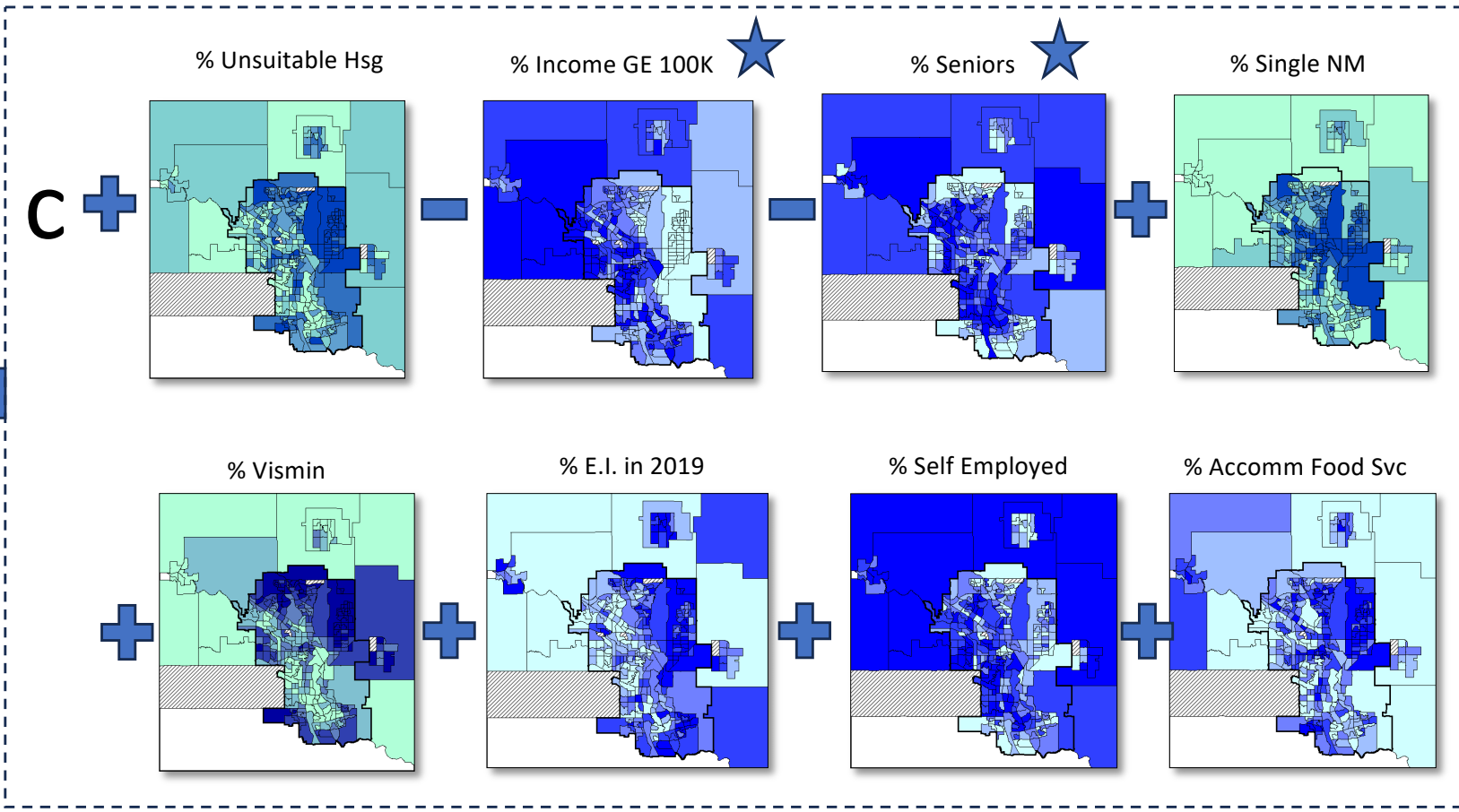
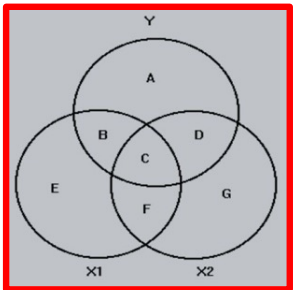
- Unique: B, D.
- Shared / Joint: C
- Total R2 = B,C,D.

# What are some of the KEY Aggregate Nhood social indicators (or combinations) that are associated with / Explain the Geography of “Uptake” and “Dependency” COVID \$ relief?

$$\hat{y} = a + bx + cy + dz...etc$$



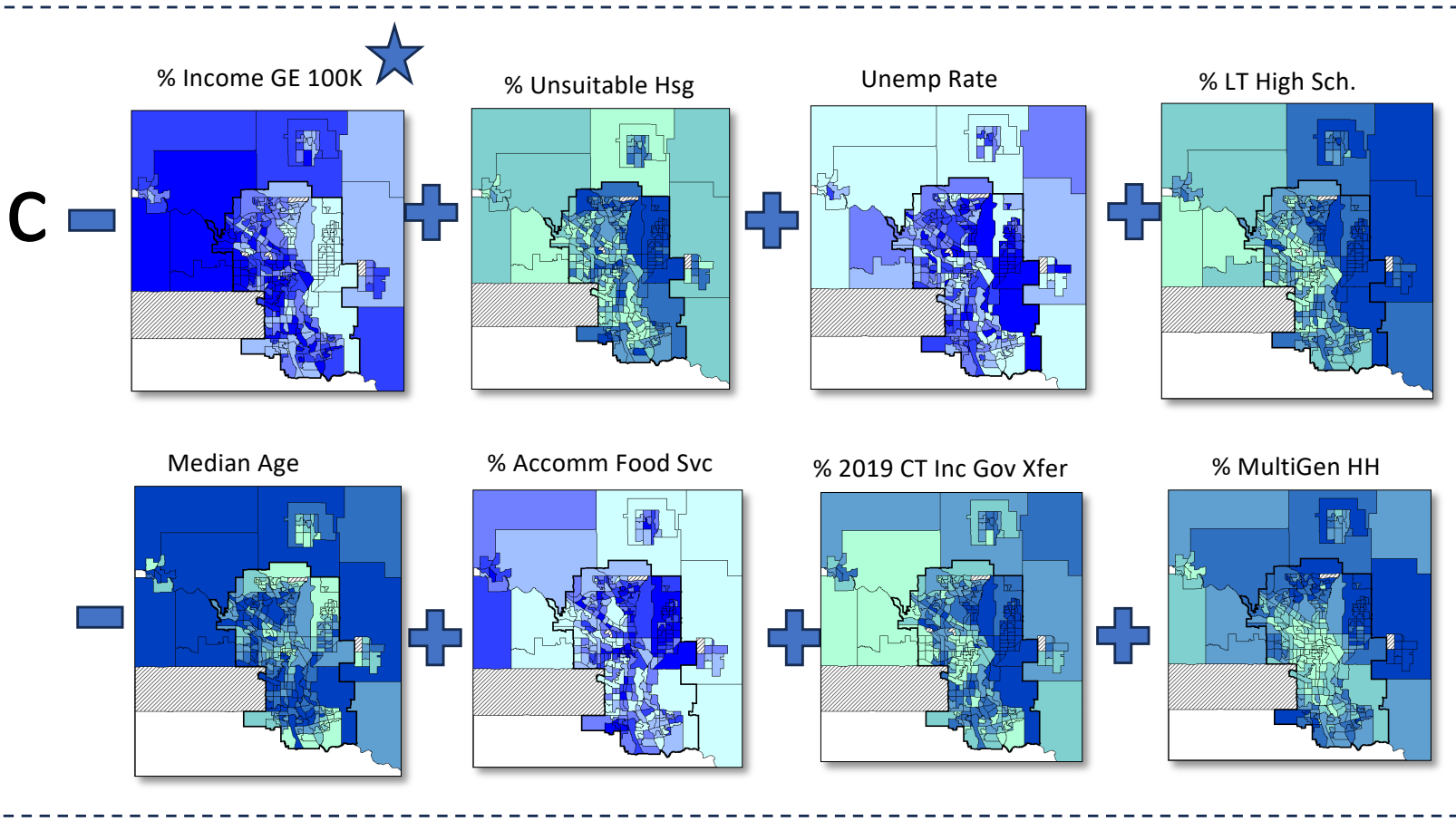
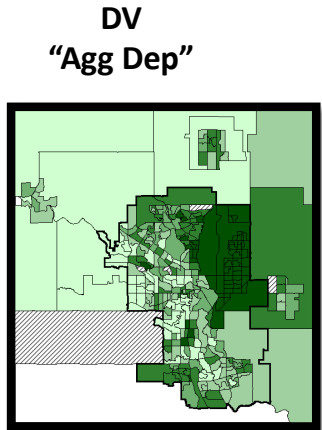
- R2 = 0.930
- 12.4% “Unique” (B+D)
- 80.6% “Joint” ( C )



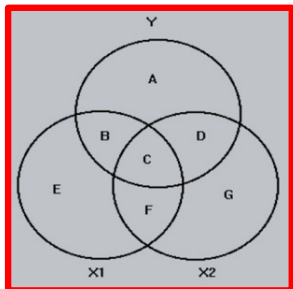
- Substantive Model
- 8 sig predictors
- R2 = 0.930
- Includes Indicators from 7 of the 12 different domains

# What are some of the KEY Aggregate Nhood social indicators (or combinations) that are associated with / Explain the Geography of “Uptake” and “Dependency” COVID \$ relief?

$$\hat{y} = a + bx + cy + dz...etc$$



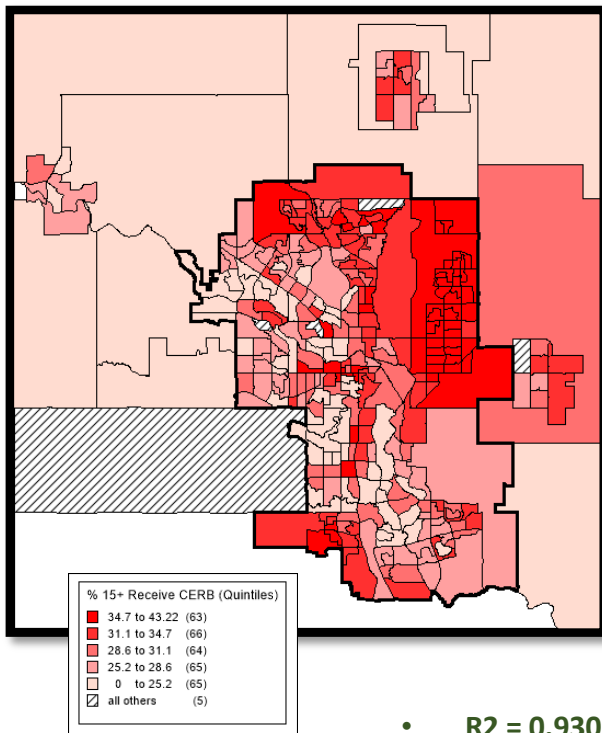
- R2 = 0.951
- 6.9% “Unique” (B + D)
- 88.2% “Joint” ( C )



- Substantive Model
- 8 sig predictors
- R2 = 0.951
- Includes Indicators from 7 of the 12 different domains

# Some Similarities and Differences in the Models.

**% Pop Aged 15+ Received CERB Payments in 2020  
("Uptake")**



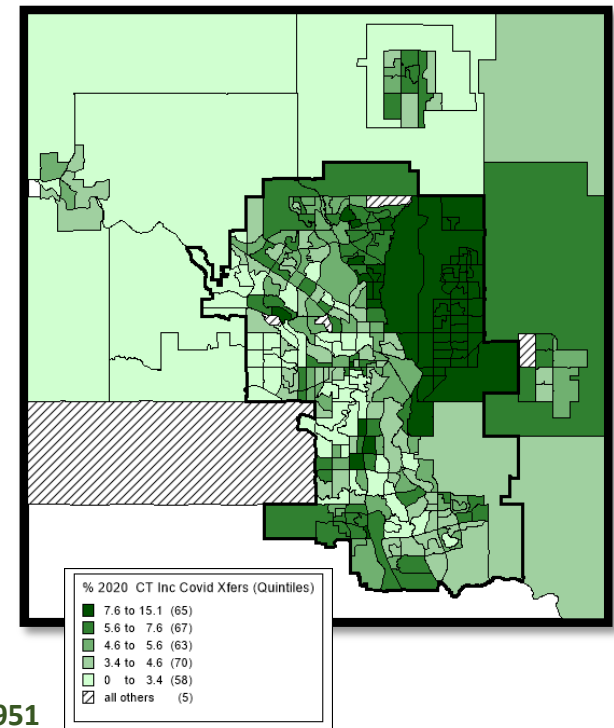
- **R2 = 0.930**
- **12.4% "Unique" (B+D)**
- **80.6% "Joint" (C)**

3 common IV  
5 unique IV

Areal Content / Housing		
	<b>Income / Housing / Tenure</b>	
2	% with income GT \$100,000	1
	<b>Education</b>	
	% LT High School 15+	4
	<b>Housing Affordability / Suitability</b>	
1	% HH in unsuitable hsg	2
	<b>Income Inequality and Diversity</b>	
	<b>Government Transfers</b>	
6	% on E. I. in 2019 15+	
	% of 2019 CT Income Gov Xfer	7
	<b>Age and Life Course</b>	
3	% Seniors 65+	
	Median Age	5
	<b>Marital / Family Status</b>	
4	% Single Nev Married	
	<b>Household Characteristics</b>	
	% Multigen HH	8
	<b>Mobility and Migration status</b>	
	<b>Employment and Occupation</b>	
	Unemployment Rate	3
7	% LF Self Employed	
8	% Accomm Food Svcs	6
	<b>Visible Minority / Immigrant / Newcomer</b>	
5	% Vismin	
	<b>R2 = .930</b>	<b>R2 = 0.951</b>
	<b>AdjR2 = .928</b>	<b>AdjR2 = .950</b>

3 common IV  
5 unique IV

**% of Total 2020 CT Income from COVID\$ Support  
("Aggregate Dependence")**



- **R2 = 0.951**
- **6.9% "Unique" (B + D)**
- **88.2% "Joint" (C)**

- 8 domains each
- Some Different domains
- Some common drivers
- Some different drivers

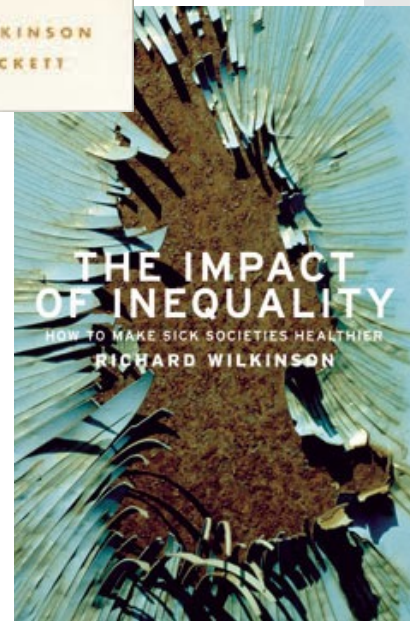


# Is COVID \$ part of a broader manifestation of rising inequalities and spatial transformation in patterns of inequality?

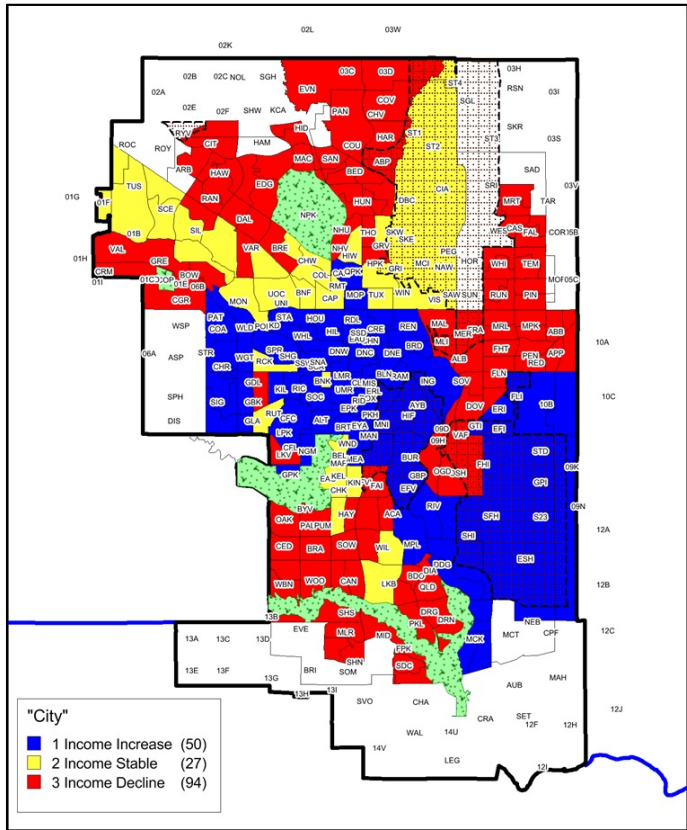
- A new socio-spatial order
- stronger divisions
- greater inequality
- Increasing polarization between affluent and vulnerable
- Linked to post-industrial / neoliberal governance

(Marcuse 1993; van Kempen, Owens 2012, Wilkinson 2005 etc.).

Marcuse:  
“invidious  
differentiation”



# Is COVID \$ part of a broader manifestation of rising inequalities and spatial transformation in patterns of inequality?

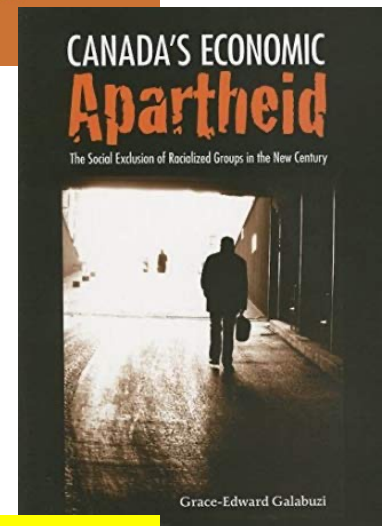
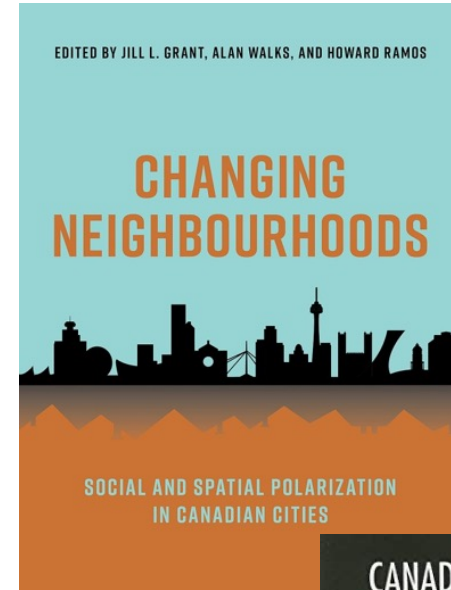


The **Three Cities Model** in Calgary (10% Change 1981-2006).

Significant Differences in Nhood Social Attributes between Gain (City 1) and Decline (City 3):



- **VISMIN**
- Immigrants
- Labour Market Sectors
- Education
- Occupations
- Age and Family Structure
- Housing Affordability
- Mobility, etc.

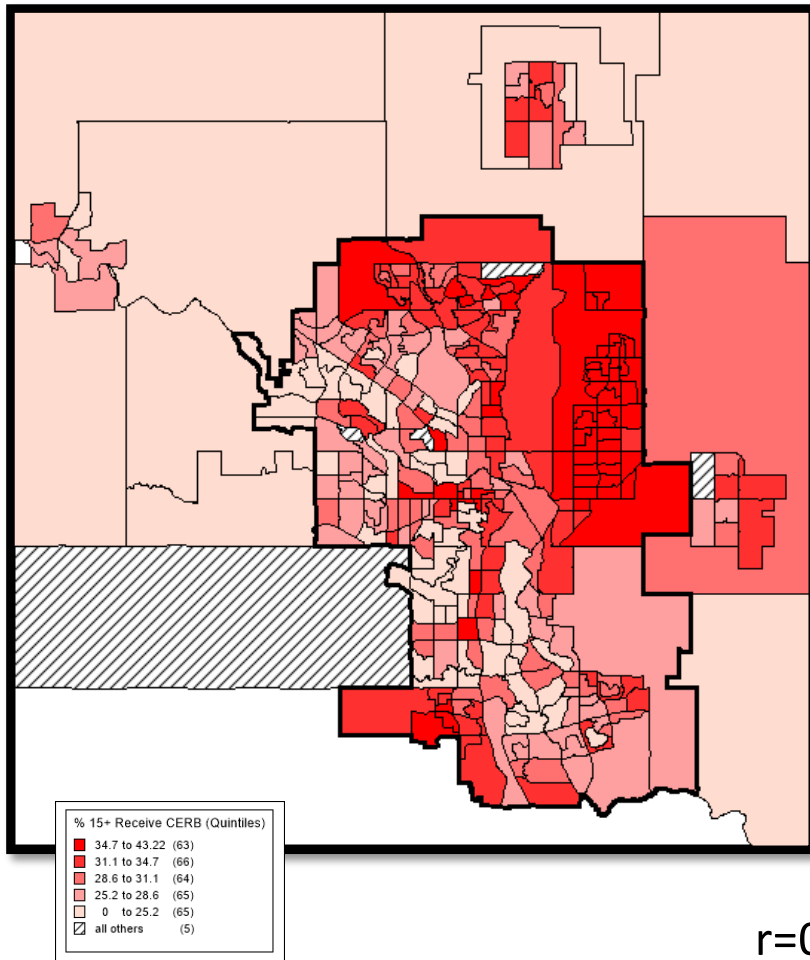


- Galabuzi: Canada's emerging "Apartheid"?

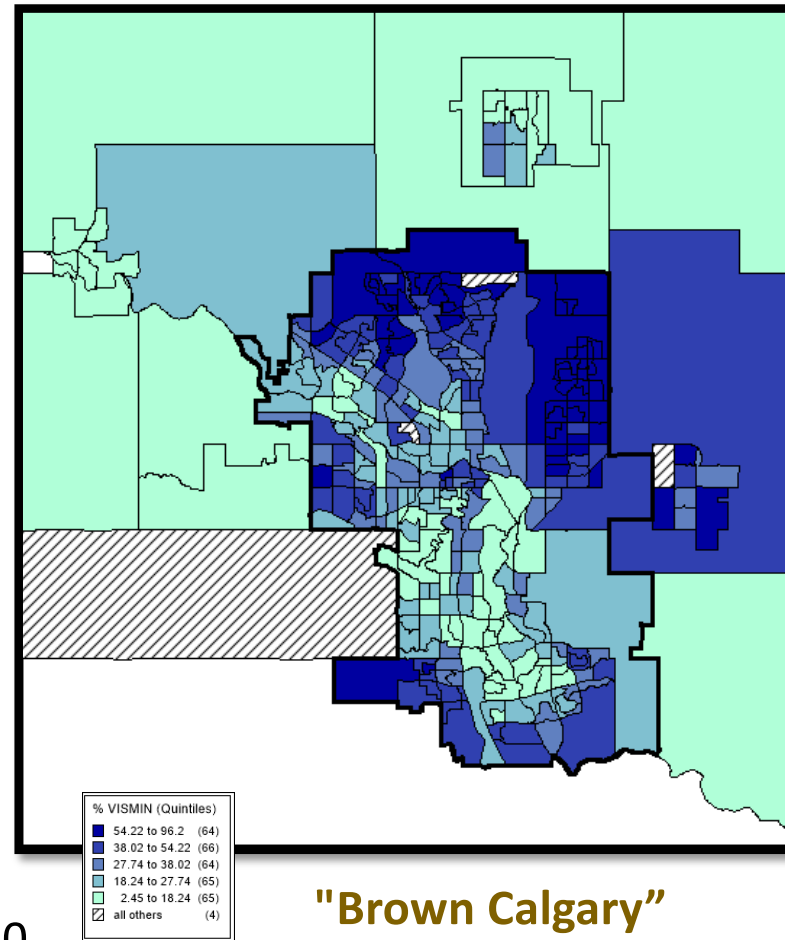


# Is COVID \$ part of a broader manifestation of rising inequalities and spatial transformation in patterns of inequality?

% CT Pop 15+ Received CERB (2020)



% VISMIN of CT Population (2021)



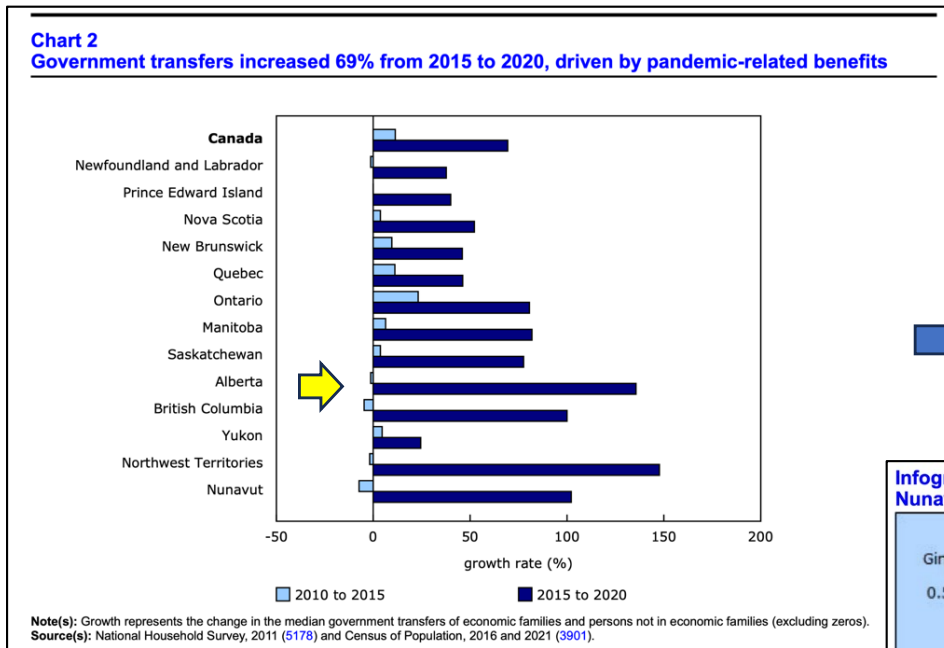
$r=0.70$

**"Brown Calgary"**

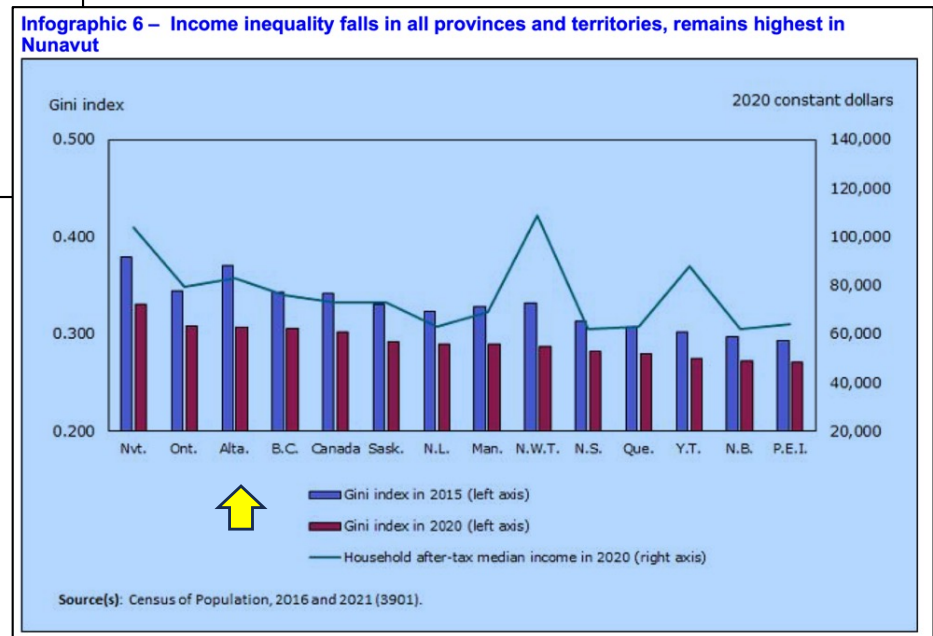
# Is COVID \$ part of a broader manifestation of rising inequalities and spatial transformation in patterns of inequality?

COVID relief as Temporary reduction in Inequality?

“The reductions in income inequality across provinces and territories were largely driven by increases in government transfers”



<https://www150.statcan.gc.ca/n1/en/daily-quotidien/220713/dq220713d-eng.pdf?st=mQ06omu8>



<https://www150.statcan.gc.ca/n1/en/daily-quotidien/220713/dq220713d-eng.pdf?st=mQ06omu8>

## Conclusion: COVID relief and Intersectionality?



in·ter·sec·tion·al·ity

/,ɪn(t)əˈsekʃənələdē/

*noun*

the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.

"through an awareness of intersectionality, we can better acknowledge and ground the differences among us"

**“Intersectionality is an approach to research that focuses upon mutually constitutive forms of social oppression rather than on single axes of difference. Intersectionality is not only about multiple identities but is about relationality, social context, power relations, complexity, social justice and inequalities”.**

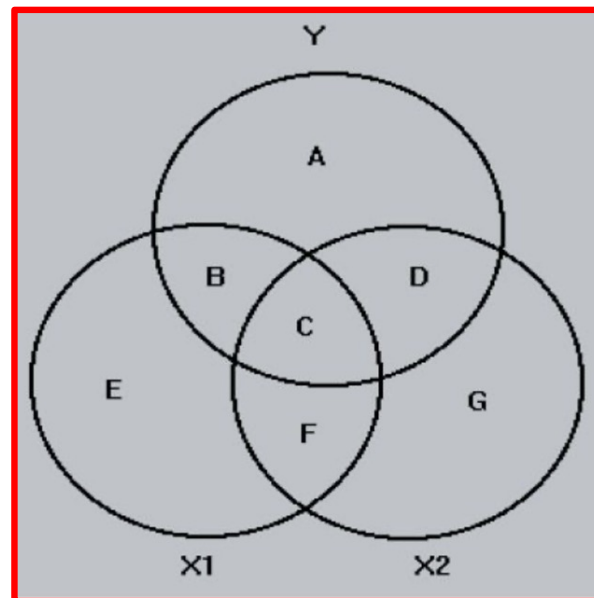
Hopkins, P. (2019). Social geography I: Intersectionality. *Progress in Human Geography*, 43(5), 937-947. <https://doi.org/10.1177/0309132517743677>

## Conclusion: COVID relief and Intersectionality?

“Researchers using intersectionality are urged **not to adopt** an additive approach and instead to look at how specific forms of inequality are **mutually constitutive...**”

Hopkins, P. (2019). Social geography I: Intersectionality. *Progress in Human Geography*, 43(5), 937-947

$$\hat{y} = a + bx + cy + dz...etc$$



### in·ter·sec·tion·al·ity

/ˌɪn(t)ɜːsekʃəˈneɪlədē/

noun

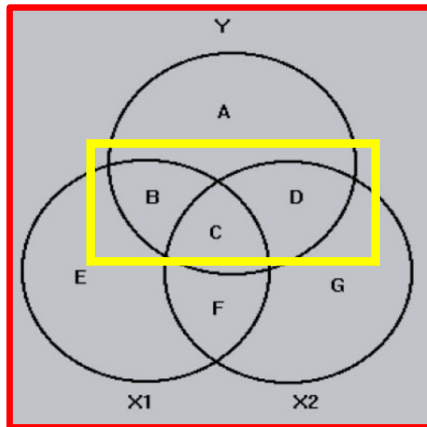
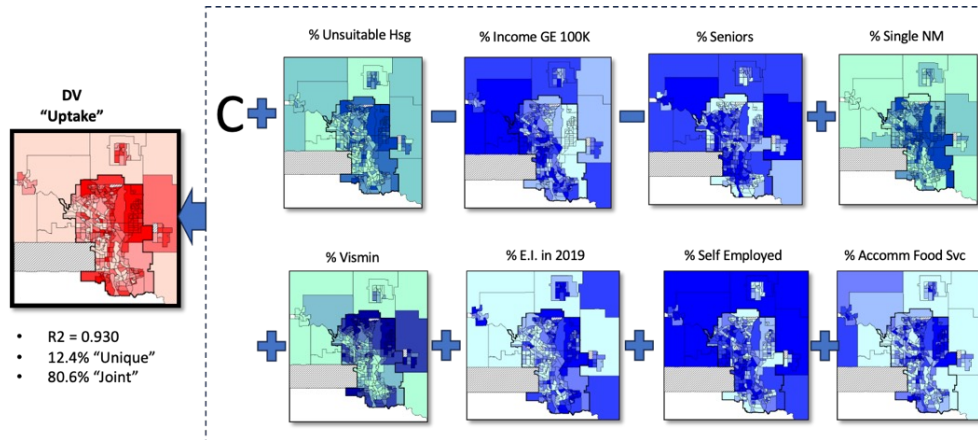
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# Conclusion: COVID relief and Intersectionality?

**in-ter-sec-tion-al-ity**  
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 "through an awareness of intersectionality, we can better acknowledge and ground the differences among us"

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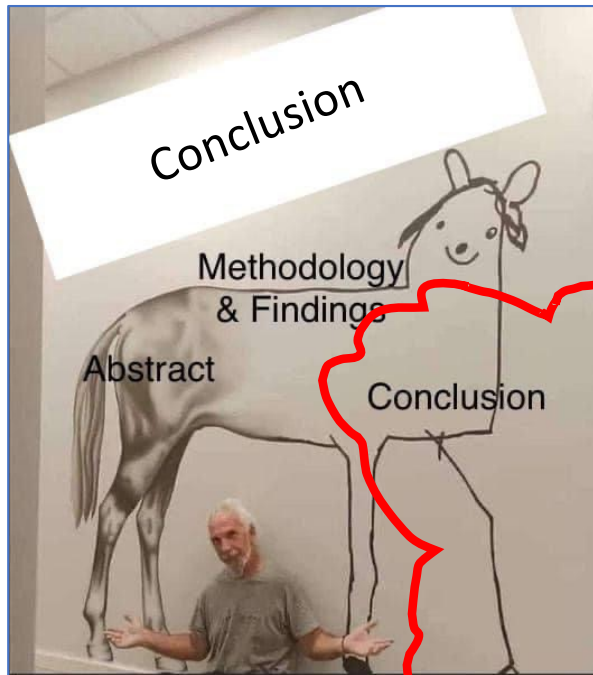
Unique + Shared  
 Additive + Mutually Constitutive

**>80% Shared in both Studies!**

"Intersectionality is an approach to research that focuses upon mutually constitutive forms of social oppression rather than on single axes of difference. Intersectionality is not only about multiple identities but is about relationality, social context, power relations, complexity, social justice and inequalities".

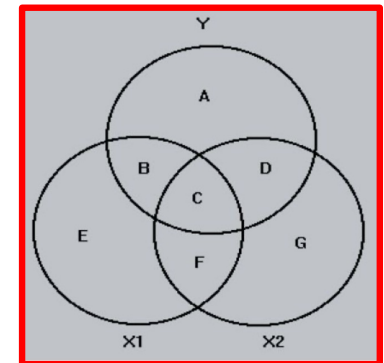
"Researchers using intersectionality are urged not to adopt an additive approach and instead to look at how specific forms of inequality are mutually constitutive..."

# Relevance



## Structural:

- Aggregate (Spatial) Unique geographies /ecologies matter (somewhat)
- Aggregate (Spatial) Joint/ Intersectional geographies / ecologies matter (more)
  - i.e. multivariate geographies)



## Individual / Human Agency:

- The lived experience of COVID relief and intersectional outcomes of marginalization matter

Thank you for your attention!