Financial Aid for Sex Workers in the Time of COVID-19

Many sex workers are asking about emergency government and community funds during this difficult time. As precarious and criminalized workers, sex workers may not have access to other forms of work and government financial relief. Because of the criminalization of sex work and the emergency COVID19 measures, sex workers are particularly impacted financially during this time.

Below are some of the financial options we have compiled for sex workers – government and community sources. Because of the diversity of sex workers in our community, some of these resources will be helpful and others will be less so. If you want help filling out an application or discussing your financial options, our outreach teams are here for you:

- **Stella** (for sex workers who identify as women in the context of sex work): 514 285 8889 or liaison@chezstella.org
- **ASTTeQ** (for trans and non-binary people): (514) 847-0067 ex.207 – info@astteq.org
  Service counter hours at 1300 rue Sanguinet: Mondays and Fridays 11am-3pm

This document provides information on:

- Federal government aid
- Provincial government aid
- Things to think about before applying
- Other federal benefits
- Bills and bank support
- Child care
- Student Loans
- Rent and Régie du logement
- Precarious Immigration Status
- Community Aid

For all government aid, it is possible that there will be audits or other verifications after the crisis is over. This means that even though you might be able to get access to money now without showing much proof, you might have to pay it all back if the government later determines you provided false information and weren’t actually eligible.

This information is to date as of April 21, 2020. As more information becomes available about the federal government program, it will be on this website: https://www.canada.ca/en/department-finance/economic-response-plan.html
FEDERAL and PROVINCIAL government aid

The provincial government began providing financial aid earlier than the federal government. The goal of the provincial Temporary Aid for Workers Program (PATT) was to provide emergency financial aid for people in Quebec while they waited for the federal government to develop and distribute their financial aid program.

- The application for the FEDERAL financial aid (Canada Emergency Response Benefit (CERB)) became available on April 6, 2020.

- The PROVINCIAL financial aid program ENDED on April 10, 2020. Since then it is no longer possible to apply for the provincial program.

- If you want to apply for government aid, you can now only apply to the federal program (CERB). The federal amount will be retroactive to March 15. If you have received the provincial aid before then, you will not retroactively receive federal aid for that time period (it will be deducted). You cannot receive both for the same period of time.

- FYI: The federal govt is responsible for the current aid as they are regularly responsible for Employment Insurance – and this aid is specific to impacts to employment.

YOU ARE NOT ELIGIBLE if you RECEIVE WELFARE

IMPORTANT: If you receive welfare (Social Assistance and Social Solidarity government benefits) you are NOT eligible for either the federal or provincial aid.

- One of the criteria for being eligible for the federal aid is to admit that you made at least 5000$ over the last 12 months. This is more income than you are legally allowed to make when you are on welfare. So, if you admit to having made this much money, this may result having a debt with welfare and they may demand you repay them this amount.
FEDERAL FINANCIAL AID: The Canada Emergency Benefit (CERB)


HOW TO APPLY:

- The APPLICATION became available on April 6, 2020. On April 15 the government expanded the eligibility requirements, meaning they made the program a bit less restrictive and more people may now apply. These recent changes are included in this document.
- You can apply for the CERB through either Service Canada or the Canada Revenue Agency (CRA) – not both.
- The first cheque or direct deposit should arrive about 10 days after you submit your application, but most people have been receiving a direct deposit within 3 business days.
- The benefit provides $2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. You need to re-apply every 4 weeks.
- People can apply for CERB even if they haven’t filed their taxes and are several years late. If that is the case for you, it is possible that you will be asked to call a different phone number and wait to speak to someone so they can confirm your address before you can apply for CERB.
- It will be TAXABLE 2020 income: this means you will need to declare it on your 2020 income tax return and you will have to pay taxes on this amount. The government is depositing the full 2000$ even though it’s taxable, which means you will likely need to pay back a certain amount when you do your 2020 income taxes. We cannot tell you how much you will need to repay as it depends on several factors including the total amount of your 2020 income. You will have to declare it and pay taxes on both your federal and provincial tax returns for 2020.
- The forms are available on the government website through either the CRA or Service Canada portals: If you do not already have log in info (username and password or ability to log in through your online banking information) you can try to register online. It may or may not work depending on several factors. If the system does not allow you to register, you can apply by phone.
- To apply by phone, you simply need to call 1-800-959-2019 or 1-800-959-2041. The automated system will ask you to enter your social insurance number, then your year of birth. It will then ask you to confirm the 4-week period you are applying for and to confirm that you meet the eligibility criteria. If the system doesn’t have a valid address for
you on file or needs more information, you might be told to call 1-800-959-8281 to validate your information. You might have to wait on hold for a long time before speaking to someone. Once they have confirmed the missing information, you will then be able to apply for CERB through the automated phone service. Payments are for a 4-week period. You need to re-apply every 4-weeks and can receive a total of 16 weeks of benefits. Payments will stop by October 3, 2020 OR if you resume receiving an income from other sources.

- The dates of each 4-week period are set by the government, starting with March 15 to April 11. There are a total of 7 such periods between March and October, but you can only get the benefit for 4 of those.

- Payments can be retroactive – to cover the time period from March 15, 2020.

- If you received provincial benefits, that amount is deducted (you can’t receive both federal and provincial benefits for the same time period)

- The application is made per individual (no limit to the number of people who can apply per address). It is based on your individual financial situation (e.g. you may still live with a partner or parent who has not lost their income).

**WHO IS ELIGIBLE?**

To be **ELIGIBLE** for federal aid you need to state that **ALL of the following apply to you:**

1. You have involuntarily stopped working **because** of the covid-19 crisis.

   - This means you lost your income **because** of reasons related to the covid-19 crisis:
     - you have lost your job/clientele/source of income or been laid off/no longer being given hours; or
     - you are sick, quarantined or taking care of someone who is sick with covid-19; or
     - you must stay home without pay to care for children who are sick or at home because of school and daycare closures.

   - You are only eligible to apply if you have made **LESS than $1000** in income for a period of at least 14 consecutive days in the 4 weeks before you apply for the first time.
     - This means that if you are working reduced hours, have fewer contracts or clients, etc. but you still report more than $1000 over the 4-week period before your application you are NOT eligible.
     - For each future application (if you re-apply every 4 weeks), you must have made less than 1000$ or expect to make less than 1000$ during the 4-week period you are applying for. You are therefore allowed to make up to $1000 per month while receiving the CERB.
Pay close attention to the information you will receive during the application process and after.

- **This applies to ALL workers who are no longer receiving an income.**
  - This includes **contract workers, self-employed individuals, employees, seasonal workers.**
  - This includes workers who are eligible for EI but have exhausted their EI benefits.
  - If you are an employee you may have been laid off, or you may still be employed but are not receiving income because of disruptions to your work situation due to COVID-19.
  - It is likely that migrant workers who can legally work in Canada will be eligible, but we are still awaiting clear information about whether undocumented migrant workers and people who do not have a work permit will be eligible or able to apply safely.
  - Many students who receive student loans and bursaries and normally only work in the summer or who did not make $5000$ of employment income last summer are currently ineligible for CERB. The federal government has said it is looking into it so more details may come in the next few weeks.

2. You filed $5000 or more in your 2019 income taxes OR you made $5000 or more within the last 12 months.
   - This could mean that you made $5000$ since January 2020. So, if you already filled your 2019 taxes and did not report having made at least $5000$ in 2019, you are not necessarily ineligible.
   - If your income comes from sources you would not normally declare, but you would like to apply for this benefit, think about what you will declare for the first few months of 2020 and whether you need to do anything to document that income so you can be ready when it’s time to file your taxes in a year.

3. You are 15 years or older and you are living in Canada.
*THINGS TO THINK ABOUT BEFORE APPLYING*

- Everyone who cannot work right now has the right to apply.

- Consider the possible impacts of giving information to the government about your employment and financial situation, especially if your income comes from criminal activities such as sex work.

- Think about whether you want to use the term “sex worker” or if you can use a more neutral employment category, such as entertainment industry, esthetic service, or personal care, similarly to how sex workers may name their work on their income tax forms.

- Is it not clear how much evidence they are asking for now, but they could ask for more in the future (e.g. future audit which could possibly lead to the government reclaiming the money). Think about whether you want to risk it.

- Possible consequences to providing false information to government.

- Whether the time investment and info sharing with govt is worth it if chances of receiving the funds are low.

You may have concerns or difficulties accessing and navigating the online applications for government aid. Contact Stella or ASTTeQ if you want help with the application or to talk through whether you want to apply.
ADDITIONAL FEDERAL BENEFITS

- If you have children and receive the **Child Tax benefit** (this is the money that is deposited on the 20th of every month): you will receive an additional $300 per child, on top of what you receive already, with your regular payment in May 2020. This is a one-time additional amount. It will be paid automatically to everyone who is already receiving this benefit.

- **GST credit**: If you **FILED YOUR 2018 FEDERAL TAXES**, and you are low-income, you should already receive a GST credit every 3 months. An additional amount was paid automatically in early April - Single adults should have received about $400, and couples about $600. People who have children may have received a slightly higher amount.

- **Federal Student loan** payments: Payments are deferred for the next 6 months (no payments, no interest). This is automatic, you do not need to apply. The withdrawals from your account will just stop. If you want to continue to pay your student loans you have to contact your bank to arrange for this.

EXTENSION TO INCOME TAX REPORTING DEADLINE

** Note that the deadline to file your **2019 personal income taxes is now June 1, 2020** (rather than May 1) and, if you owe any taxes for 2019, payment must be made by September 1, 2020. This applies to both federal and provincial income tax reporting.

PROVINCIAL CHILD CARE/DAY CARE ACCESS AND COSTS

- All educational childcare centres (CPEs) as well as subsidized, non-subsidized and recognized family daycare centres that make up the childcare centre network are ONLY open to provide emergency services for children of parents who must offer essential services. The same applies to school-based daycares.

- During this period, parents do NOT have to continue to pay their childcare fees. The government will pay parents’ contribution as well as the daycare centres’ subsidies for this period.

- Parents whose children usually attend a non-subsidized daycare centre will not be charged for daycare services during this period.

- Parents who are considered essential workers and have access to daycares during this period will not have to pay for those services either.

- For more: [https://www.mfa.gouv.qc.ca/en/services-de-gardecoronafermeture-sdg/Pages/index.aspx](https://www.mfa.gouv.qc.ca/en/services-de-gardecoronafermeture-sdg/Pages/index.aspx)

PROVINCIAL STUDENT LOAN PAYMENTS

Payments are deferred for the next 6 months (no payments, no interest) as of April 1st 2020. This is automatic, you do not need to apply. The withdrawals from your account will just stop. If you want to continue to pay your student loans you have to contact your bank to arrange for this. This also applies to student loans that are in collections and repaid directly to the government.
OTHER CONSIDERATIONS

Losing your income can be quite overwhelming. It is important to look at how you can access money, but also how you can reduce your bills. You may want to make a full list of all your expenses and go through each one to see what can be postponed, eliminated or reduced temporarily.

BANK “SUPPORT” – You may want to contact your bank about the following:

• **Mortgage Payment Deferral:** Most lenders are offering ways to postpone mortgage payments for people who are experiencing financial difficulties because of Covid-19. These measures may help you keep your home if you cannot afford your mortgage. However, while payments may be suspended, this will not stop interest from accumulating so it will cost you more later. Options that may be offered include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.
  

• **Other banking issues:** Banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. Each bank is putting in place their own programs so start by consulting your bank’s website to see what’s available. There may be a way to apply for these programs online or you may have to contact them to make an arrangement. It might be possible to postpone credit card or loan payments, to obtain more credit, or to remove certain fees, for example.

• **Bills paid automatically through your bank account:** If you have certain bills that are taken automatically from your account, such as electricity or cell phone bills, and you want to suspend those payments, you can look into whether it is possible to do it through your bank or if you need to cancel automatic payments with each company. Don’t forget about your subscription services that may come out of your account automatically, such as Netflix, Dropbox, Amazon Prime, etc.

HYDRO QUÉBEC

• Hydro will not cut off power to anyone for non-payment for the duration of this crisis.
• As of Monday, March 23, Hydro will stop applying administration charges for unpaid bills until further notice.
• This does not mean that you no longer have to pay your bill. If you do that, you will owe a lot of money once these measures end and your service may be cut off then.
If you cannot pay your bill and do not foresee catching up before the end of the Covid-19 crisis, you must contact Hydro-Quebec to arrange to defer your payments and spread them out over a longer period.

**PHONE, INTERNET and TELEVISION COMPANIES**

- Each company has different measures in place so check their website to see what your companies are offering.
- Most home internet companies have removed limits on the amount of internet data you can use.
- Most TV providers have unblocked some channels, especially for children’s content.
- So far, most companies have no announced measures to suspend bill payments, to stop disconnections based on unpaid bills or to stop interests. Unless you receive information directly from them informing you of new measures, you MUST contact your service provider to negotiate an arrangement if you cannot pay your bill.
- For prepaid cell phones, we are not aware of any measures that could maintain service if you cannot afford to add more money in your account, but you can try calling to see if they can help.

**INSURANCE**

- You might have different types of insurance (car, home, life) that have different levels of priority for you and that may or may not be mandatory.
- If you cannot pay your bill, consult your company’s website and contact them to look into options to maintain your coverage as, in some cases, unpaid bills can lead to you no longer being covered.

**RENT + RÉGIE DE LOGEMENT**

**RENT:** People are still required to pay their rent.

- **If you cannot pay your rent you may try negotiating a delay with your landlord.**
- **If your landlord refuses to give you an extension, they cannot simply evict you.** They can file a request to evict you with the Régie du logement, but this will take some time to process as most eviction hearings are suspended for the time being. However, once hearings resume, you will likely only have a very short time to get up to date on your rent before being evicted.
- Some groups are working hard to convince the government to take measures to remove rent payments, but so far no measures have been announced. Do not count on these measures happening.
- If you choose to go on a rent strike, think carefully about what you want to communicate to your landlord.

**EVICTION and Régie de logement DECISIONS:** Any eviction already ordered by the Régie is suspended for now, UNLESS a new tenant already had a lease before March 17, 2020 and the suspension would prevent the new tenant from moving in.
**Régie du logement HEARINGS:** ONLY hearings on matters that pose a risk to a person's health or safety and those involving the issuance of an access order to the dwelling are maintained. Otherwise, unless the Régie exceptionally orders a hearing, all other hearings are suspended as long as the state of health emergency is declared.

**ACCESSING WELFARE CHEQUES**

- People who do not get direct deposits may be having difficulty with the steps required to get the welfare cheque due to closures and difficult access to various community and government resources. Please contact us if you need help with this process.
- It is possible for anyone who is not eligible for CERB, EI or any other benefit, has not been able to find a job despite looking for one (or who can document being unable to work) and who has used up all their other financial resources to apply for welfare. Sex workers are often refused if the agent thinks they may still be working in the sex industry or for other discriminatory reasons. **You can contact us if you want help with a welfare application.** Be aware that welfare recipients may be asked to show bank statements and other evidence. If you have a partner that lives with you, you are going to be ineligible for welfare if they have any income.

**PRECARIOUS IMMIGRATION STATUS**


**No matter what your immigration status, you should be able to get a diagnosis for COVID-19 at no cost.** Also, technically, being positive for COVID-19:

- does NOT constitute a motive to remove your status
- does NOT constitute a motive for refusal of a permanent residency application
- does NOT constitute a motive of removal from the country. If you have respected the conditions of your residence permit, there is no reason for the border services agency to proceed to an expulsion from Canada and the information should NOT be transmitted to them by health authorities.
- has NO impact on your chances of being recognized as a refugee in Canada. This information should not be shared with the Immigration and Refugee Board of Canada (IRB) and you will NOT be required to mention it either.
- HOWEVER, continue to think about what you need to do to protect yourself from future issues with immigration authorities.

- **Re removal orders:** As of March 17th, 2020, deportations have been temporarily suspended in most cases. As well, Canada has closed its borders to new refugee claimants and is deporting people back to their point of entry. However, immigration measures can change quickly as the situation in Canada and elsewhere evolves.
- **Re immigration hearings:** As of March 17, 2020, all in-person hearings and mediations, other than detention reviews, will be postponed until further notice.

COMMUNITY AID

MONTREAL COMMUNITY FUNDRAISERS FOR SEX WORKERS

These fundraisers are not organized by Stella, but may be useful for some members of our community. Each fund allocates funds according to their own procedures and Stella cannot do anything to have your request prioritized.

**ASTTeQ : Action Santé Travesti(e)s et Transsexuel(le)s du Québec (ASTT(e)Q)**

Weekly ASTTeQ service counters at 1300 Rue Sanguinet:
- Every MONDAY from 11am – 3pm
- Every FRIDAY from 11am – 3pm
During our service counters we will be offering an emergency fund for trans sex workers, a food bank, pharmacy gift cards, and harm reduction materials.
All changes will be posted to: [https://www.facebook.com/actionsantettrans/](https://www.facebook.com/actionsantettrans/)

**Taking What we Need**

Fund for low-income trans women
Application form: [https://goo.gl/forms/Enk0y3rzcP](https://goo.gl/forms/Enk0y3rzcP)
More info: [https://www.facebook.com/takingwhatweneed/](https://www.facebook.com/takingwhatweneed/)
Email: takingwhatweneed@gmail.com

**Le PIAMP:**

Fund for youth under 25 who sell or trade sexual services
PIAMP is offering financial help to people who are under 25 and who sell or trade sexual services. If you are under 25 years old; exchange of sexual services for any form of remuneration and current health crisis in a financial situation scrolling? To make a request, write an email to piamp@piamp.net indicating your name (a first name may suffice) and a telephone number on which you can be reached. Our staff will get back to you as soon as possible to assess your needs and options with you.

**Stella, l'amie de Maimie**

Fund for sex workers who identify as women in the context of sex work - Stella has received a small amount of money to help sex workers in the context of COVID – primarily to be able to buy groceries and other basic necessities in order to support our lives, and to help survive the different poverties we are experiencing. We are making this available to sex workers who have lost their income as a result of COVID measures, and who do not currently have access
to another stable and consistent form of revenue. These are limited one-time funds and will be the same amount for each person. This is not something that we expect to be able to do again, but we will continue to look for more funds. There is no guarantee that there will be funds left when you contact us. Please get in touch at: liaison@chezstella.org or 514 285 8889 Monday, Wednesday, Thursday, or Friday to speak with one of our outreach workers.

The Indigenous Sex Work & Art Collective
Emergency Fund for Indigenous Sex Trade Workers
Indigenous sex workers are organizing in this time of crisis. The fund is for supporting folks where they are at the moment. For more info and to donate: indigsexworkartcollective@gmail.com

October Fund:
https://www.facebook.com/theoctoberfund/?__xts__[0]=68.AREDECIHacmk5JvyG9c8Y4ohR6Y_jJA3w45_OWyWvm0QSwA0hoCHMti0JAoFjBngylupwqqsbRa-v6LNaKILkuOVV1tZ4NQhSDi_5s6zXQIYnMeYLyWjsFB1EVbhXynuneTCNK3q8y8BJFY2QT1xuyuALJe
y-N-pWyQWeLL1ZbeO3fnwphtWCefRK-22JucuLpkdL02LP8iRA1yalToeRbLcKP]84s0ctr0mz8R76CaLSCGCnKxq0HQB
eW6T8dHL8wih3eiUhUk_603ujW5W1ZhTGiQyYe-vR4d3StDqR-Whd_RROiB15k5FXLi5AiUvMJrid3V2n6NMtaTHicLb0X64Q&__tn__=HH-R

International list of sex worker funds: https://www.redumbrellafund.org/solidarity-message-form-red-umbrella-fund-secretariat/

OTHER COMMUNITY FUNDRAISERS

Community Fundraisers for Undocumented Community Members (Solidarité sans frontiers)

https://www.gofundme.com/f/levee-de-fonds-pour-nos-voisins-sans-statut?fbclid=IwAR0370ghXhUvg48HxNDy_f5JkpoRRnAdWXMzt1kddnj6Hy122cdIRl5uoU

To get the money: you can email solidaritesansfrontieres@gmail.com, send message to https://www.facebook.com/CiteSansFrontieres, or leave voice message at 514 809 0773. Simply ask for financial support. In English, French or Spanish.

Someone will get back to them within 2-3 days and we can usually get the money approved and delivered within 2 days after that.
Fonds de survie d’urgence pour les artistes, interprètes et travailleur-s-es LGBTQ2S + / Emergency Survival Fund for LGBTQ2S + artists, performers & tip-based workers

https://docs.google.com/forms/d/e/1FAIpQLSc5X3d2JWZu4aeTu_Tc6A_FFdJ2PoxvcKv8l pKrxUEQEzjQ/viewform

Ressources pour les artistes / Resources for artists

https://covid19freelanceartistresource.wordpress.com/?fbclid=IwAR2NxMuL6BaC-Qv1p_RjRJEzwwQ4RjzosYJec-6j2qd4N1G2tKH78LtpyWk

OTHER SUPPORTS AND COMMUNITY INITIATIVES

Montreal COVID 19 Mutual AID Resource List:
https://docs.google.com/document/d/1PgbUR1gT1PKIDPJFuWXhqiFLY7TAxI4r_9dsAB05 w/edit?fbclid=IwAR0-qtlAerl9o16PEpmoi1Kw-K_ygb125uJrs5JxS7hzDWkxzdd1T3LvCWU