

Canada Emergency Response Benefit: Q&A

Updated May 28, 2020

The federal government has introduced a benefit to help workers impacted by COVID-19, the [Canada Emergency Response Benefit \(CERB\)](#). The CERB has been integrated with Employment Insurance to allow workers to apply for benefits through a single window.

Who is covered by the Canada Emergency Response Benefit?

The CERB will cover people who have lost their job or have less than \$1,000 of income in a four-week period, workers who have exhausted EI benefits, people who are sick or quarantined, and parents who must stay home without pay to care for children because of COVID-19. It will cover employees, contract workers, and self-employed workers. To qualify, applicants must have had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day they make the application.

Who is not covered by the Canada Emergency Response Benefit?

Job loss or reduction of work hours must be related to COVID-19 and must have happened on or after March 15. Coverage also extends to workers who have received at least one week of EI benefits after December 29, 2019. This means students who are unable to find a summer job, seasonal workers who have not received EI benefits after December 29, 2019, and workers who were already unemployed and without EI benefits are not eligible for the CERB. Applicants can only receive \$1,000 of income from employment during a four-week period while receiving the CERB. If you do earn more than \$1,000 during a four-week period, you will not be eligible to apply for the next.

How much will I get?

The CERB will pay out \$2,000 per four-week period for up to 16 weeks, backdated to March 15. The benefit is available March 15 to October 3, 2020. The benefit will not be taxed at source but will have to be reported on your 2020 taxes. Any income from employment will not be clawed back, but if you earn more than \$1,000 per four-week period while receiving CERB benefits, you will not be eligible to apply for the next four-week block of benefits.

What are the eligibility periods?

Each eligibility period is four weeks, and there are seven in total:

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

Do I need my ROE?

You do not need your record of employment (ROE) from your employer in order to apply for the CERB. You should still ask for it, because you will need it later if you need to apply for EI regular or sickness benefits after the CERB ends.

Where can I apply for the CERB?

There is a [single window to apply for the CERB online](#). This site will help you decide if you should apply through the CRA or Service Canada. If you have already applied for EI, you don't need to also apply for the CERB, your claim will automatically be assessed for the 16-week benefit. If you receive the CERB, you can use your hours to apply for EI benefits after you have exhausted CERB benefits. You can apply in one of three ways:

- through your CRA MyAccount secure portal;
- through your secure My Service Canada Account; or
- by calling a toll-free number equipped with an automated application process.

At this point, CUPE is advising our members to apply through Service Canada to ensure an easier transition if you need to apply for EI regular or sickness benefits later.

What if I've already been laid off and applied for EI?

If you submit an application for EI now or have already applied since March 15, you do not need to reapply for the CERB. If you qualify, your claim will be automatically moved over to the CERB, and benefits will be paid from this program first. If needed, you can use your hours to apply for EI benefits after you have exhausted CERB benefits.

What if I already have an open EI claim?

There are several possibilities, depending on your situation.

1. If you lost your job before March 15, are already receiving EI benefits, and have not returned to work, you will stay on EI until you have exhausted your benefits. Once you have received all EI benefits, you may be eligible for the CERB.
2. If you lost your job after March 15 and you haven't applied for EI yet, you can either reactivate your existing EI claim or close your claim and file for the CERB if:

- you opened an EI claim in the last 52 weeks, and
- you returned to work before exhausting your benefits, and
- you have worked enough hours since returning to work to qualify for a new EI claim (hours required to qualify vary by region – see chart below).

Once you have closed your EI claim, it cannot be reactivated again, but you will be eligible for a new claim for regular EI benefits when you have exhausted CERB benefits.

3. If you lost your job after March 15 and have already reactivated an open EI claim, you can still choose to close your EI claim and apply for the CERB if:
 - you opened an EI claim in the last 52 weeks, and
 - you returned to work before exhausting your benefits, and
 - you have worked enough hours since returning to work to qualify for a new EI claim (hours required to qualify vary by region).
4. If you opened an EI claim in the last 52 weeks, went back to work before exhausting your benefits and were laid off again without working enough qualifying hours, you can't apply for the CERB. You must reactivate your existing claim and receive EI benefits. You may be eligible for the CERB once you have received all available weeks of benefits.

What if I don't qualify for EI?

Even if you don't qualify for EI, you can qualify for the CERB if you had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day you make the application and if your job loss, income loss, sick leave or caregiving leave is because of COVID-19.

When will I get benefits?

Benefits should be delivered within three days for direct deposit, and cheques should arrive within 10 days after you submit your application. There is no waiting period for the CERB.

What do I do if I received a double payment?

Some people received two identical payments of \$2,000 in the initial CERB period. The federal government is tracking double payments and will contact individuals who have been overpaid. Recipients may be asked to repay the amount later.

What if I'm already receiving EI benefits?

If you started getting EI before March 15 you will continue to receive your EI benefits. If you remain unemployed or on sick leave once you exhaust EI benefits, you may apply for the CERB.

What if I continue to be sick or unemployed after my CERB runs out?

If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 16-week period covered by the CERB. Your eligibility and benefit level will be based on the hours you worked and your salary before you started getting the CERB. You will need to have a ROE from your employer to access normal EI benefits.

What if my province offers emergency income support? Am I still eligible for the CERB?

You will not be disqualified for the CERB simply for having non-employment income. You can receive income from non-employment sources while on the CERB, including temporary provincial income support, social assistance, workers' compensation, or pension income. However, you can only receive \$1,000 of income from employment or self-employment in each four-week period.

EI regular benefits

- The number of hours you need to have worked in the past year or since your last EI claim in order to be eligible for regular benefits varies according to the local rate of unemployment in your region.
- To find your economic region, search by postal code at this link: https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.asp [X](#).
- Once you have identified your economic region and its rate of unemployment, you can determine the number of hours required using the chart below:

Regional rate of unemployment	Hours required
6% and under	700
6.1% to 7%	665
7.1% to 8%	630
8.1% to 9%	595
9.1% to 10%	560
10.1% to 11%	525
11.1% to 12%	490
12.1% to 13%	455
More than 13%	420