

Income supports for workers during the Coronavirus pandemic

Updated August 25, 2020

What is your situation?

I am an employee with COVID-19 and/or in isolation:

- Your employer may have a short-term disability or sick leave program that you need to apply for before applying for other benefits. Check your collective agreement or contact your CUPE local.
- Until September 26, if you had at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefits in 2019 or the past 12 months, the federal government is providing the Canada Emergency Response Benefit (CERB).
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 of earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period, for up to 28 weeks.
 - You do not need a record of employment (ROE) from your employer or any other documentation to apply, CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - You can [apply now](#) through either Service Canada or through the Canada Revenue Agency.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If you had applied for EI sickness benefits before March 15, you were eligible to receive up to 15 weeks of EI sickness benefits. If you are still unable to work after having exhausted your EI sickness benefits, you can apply for the CERB until September 26. After that, you will need to accumulate 120 hours of insurable earnings in order to qualify for further EI sick leave.
- As of September 27, if you are either commencing sick leave or transitioning from the CERB, you will have access to EI sickness benefits or the new Canada Recovery Sickness Benefit (CRSB).
 - If you had at least 120 hours of insurable earnings in the past 52 weeks or since your last EI claim, you may qualify for up to 15 weeks of EI sickness benefits with a minimum benefit level of \$400 a week. For more information on EI sickness benefits, check out the section below.
 - If you do not qualify for EI sickness benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020, and you have missed at least 60% of your scheduled work week due to illness or self-isolation, you can apply for the CRSB.
 - The CRSB will provide a flat rate benefit of \$500 a week for two weeks.

- You cannot be receiving any other form of paid sick leave while receiving the CRSB.
 - The benefit must be applied for retroactively (after the time period has passed) through the CRA. Applications will open in October.
- Your job will be protected during this leave of absence by federal and provincial legislation.

I am an employee caring for a family member who is sick with COVID-19:

- You may have “ill dependent leave” or other provisions of your collective agreement which provide paid leave. Check your collective agreement or contact your CUPE local.
- Until September 26, if you have at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefits in 2019 or the past 12 months, the federal government is providing the Canada Emergency Response Benefit (CERB).
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period, for up to 28 weeks.
 - You can [apply through either Service Canada or the CRA](#).
 - You do not need a record of employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE’s CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- As of September 27, if you are either commencing caregiving leave or transitioning from the CERB, you will have access to EI caregiver benefits or the new Canada Recovery Caregiving Benefit (CRCB).
 - If you had at least 120 hours of insurable earnings in the past 52 weeks or since your last EI claim and your family member is critically ill, you may qualify for up to 15 weeks of EI caregiver benefits for a sick adult or 35 weeks for a sick child with a minimum benefit level of \$400 a week. For more information on EI caregiver benefits, check out the section below.
 - If you do not qualify for EI caregiver benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020, and you have missed at least 60% of your scheduled work week due to the need to provide care to a dependent, you can apply for the CRCB.
 - If a child’s school or daycare facility is open, a note from a medical practitioner certifying that the child cannot attend for medical reasons is required.
 - Eligibility for the benefit can be shared but only one member of the household may be receiving the benefit at a time.
 - The CRCB will provide a flat rate benefit of \$500 a week for up to 26 weeks.
 - The benefit must be applied for retroactively (after the time period has passed). Applications can be submitted through the CRA beginning in October.
- Your job will be protected during this leave of absence by federal and provincial legislation.

I am an employee who needs to stay home from work in order to provide care for my children due to school or child care closures:

- Until September 26, if you have at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefits in 2019 or the past 12 months, the federal government is providing the Canada Emergency Response Benefit (CERB).
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period for up to 24 weeks.
 - You can [apply through either Service Canada or the CRA](#).
 - You do not need a record of employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- As of September 27, you will have access to the new Canada Recovery Caregiving Benefit (CRCB).
 - You must have had at least \$5,000 of employment or self-employment income in either 2019 or 2020 in order to be eligible and you must have missed at least 60% of your scheduled work week due to the need to provide care to a dependent.
 - If a child's school or daycare facility is open, a note from a medical practitioner certifying that the child cannot attend for medical reasons is required.
 - Eligibility for the benefit can be shared but only one member of the household may be receiving the benefit at a time.
 - The CRCB will provide a flat rate benefit of \$500 a week for up to 26 weeks.
 - The benefit must be applied for retroactively (after the time period has passed). Applications can be submitted through the CRA beginning in October.

I am an employee whose employer has closed and/or limited service or production (permanently or temporarily).

- Check your collective agreement to see how much notice or compensation your employer is required to give you. In large-scale layoffs, sometimes the notice provision is greater than for an individual employee. If you are unsure, check with your CUPE local.
- Until September 26, if you have at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefits in 2019 or the past 12 months, the federal government is providing the Canada Emergency Response Benefit (CERB).
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period for up to 28 weeks.

- You can [apply through either Service Canada or the CRA](#).
 - You do not need a record of employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If your employer does not lay you off but gives you fewer hours of work or an unpaid leave for at least 14 consecutive days during a four-week period, you may qualify for the CERB as long as your income is below \$1000 a month.
- If you opened an EI claim in the past 52 weeks and have not used all available weeks of benefits, and you have worked enough hours to be eligible for a new EI claim, you can choose to either reactivate your existing EI claim or apply for the CERB.
- As of September 27, if you are either laid off or transitioning from the CERB, you will have access to EI regular benefits or the new Canada Recovery Benefit (CRB).
 - If you have 120 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI regular benefits for between 26 and 45 weeks, with a guaranteed minimum benefit of \$400 a week. For more information on EI regular benefits, check out the section on EI below.
 - If you do not qualify for EI regular benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new CRB.
 - This benefit will provide a flat rate payment of \$400 a week for up to 26 weeks.
 - You must have stopped working or had your hours reduced due to the pandemic, but a Record of Employment from your employer is not required.
 - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50% on the dollar (so that the full benefit is repaid if you exceed \$46,000 in annual income).
 - You can apply for this benefit through the CRA beginning in October.

I am a permanent employee whose employer has reduced production/hours due to the economic situation or public health concerns.

- A reduction in hours is still considered a layoff so check your collective agreement to see how much notice or compensation your employer is required to give you. For assistance in interpreting your collective agreement, contact your CUPE local.
- If your employer believes the slowdown will continue for a period longer than six weeks, they can apply for a Work-Sharing arrangement (if they are an eligible employer). Once your employer has submitted the required paperwork and been approved, employees on Work-Sharing can work part-time while receiving EI benefits part-time.
- Your employer may qualify for a wage subsidy that will pay up to 75 per cent of your salary in order to keep employees on the payroll. Contact your CUPE local to find out if your employer might be eligible for the CEWS. More details are available from the [federal government](#).

- Until September 26, if your employer does not lay you off but gives you fewer hours of work or an unpaid leave for at least 14 consecutive days during a four-week period, you may qualify for the Canada Emergency Response Benefit (CERB).
 - You need to have had at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefits in 2019 or the past 12 months to qualify.
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period for up to 28 weeks.
 - You can [apply through either Service Canada or the CRA](#).
 - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE's CERB Q&A for more details cupe.ca/canada-emergency-response-benefit-qa.
- If you opened an EI claim in the past 52 weeks and have not used all available weeks of benefits, and you have worked enough hours to be eligible for a new EI claim, you can choose to either reactivate your existing EI claim or apply for the CERB.
- As of September 27, if you are either laid off or transitioning from the CERB, you will have access to EI regular benefits or the new Canada Recovery Benefit (CRB).
 - If you have 120 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI regular benefits for between 26 and 45 weeks, with a guaranteed minimum benefit of \$400 a week. For more information on EI regular benefits, check out the section on EI below.
 - If you do not qualify for EI regular benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new CRB.
 - This benefit will provide a flat rate payment of \$400 a week for up to 26 weeks.
 - You must have stopped working or had your hours reduced due to the pandemic, but a Record of Employment from your employer is not required.
 - If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50% on the dollar (so that the full benefit is repaid if you exceed \$46,000 in annual income).
 - You can apply for this benefit through the CRA beginning in October.

I am a temporary employee whose employer has reduced production/hours due to the economic situation or public health concerns.

- You may have rights under your collective agreement. Contact your CUPE local.

- If you are a term or a contract employee who has maintained similar working hours to permanent part-time or full-time employees, you may be eligible for a Work-Sharing arrangement (if your employer is eligible). Once your employer has submitted the required paperwork and been approved, employees on Work-Sharing can work part-time while receiving EI benefits part-time. More information about changes to EI Work Sharing is available from the federal government: <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- If you are a seasonal employee or you are a temporary employee or student who does not work typical hours, you are not eligible for Work-Sharing.
- Your employer may qualify for a wage subsidy that will pay up to 75 per cent of your salary for three months in order to keep employees on the payroll. Contact your CUPE Local to find out if your employer might be eligible for the CEWS. More details are available from the [federal government](#).
- Until September 26, if your employer does not lay you off but gives you fewer hours of work or an unpaid leave for at least 14 consecutive days during a four-week period you may qualify for the Canada Emergency Response Benefit (CERB).
 - You need to have had at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefit in 2019 or the past 12 months to qualify.
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period for up to 28 weeks.
 - You can [apply through either Service Canada or the CRA](#).
 - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If you opened an EI claim in the past 52 weeks and have not used all available weeks of benefits, and you have worked enough hours to be eligible for a new EI claim, you can choose to either reactivate your existing EI claim or apply for the CERB.
- As of September 27, if you are either laid off or transitioning from the CERB, you will have access to EI regular benefits or the new Canada Recovery Benefit (CRB).
 - If you have 120 hours of insurable employment in the past 52 weeks or since your last EI claim, you may qualify for EI regular benefits for between 26 and 45 weeks, with a guaranteed minimum benefit of \$400 a week. For more information on EI regular benefits, check out the section on EI below.
 - If you do not qualify for EI regular benefits but you had at least \$5,000 of employment or self-employment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new CRB.
 - This benefit will provide a flat rate payment of \$400 a week for up to 26 weeks.

- o You must have stopped working or had your hours reduced due to the pandemic, but a Record of Employment from your employer is not required.
- o If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50% on the dollar (so that the full benefit is repaid if you exceed \$46,000 in annual income).
- o You can apply for this benefit through the CRA beginning in October.

I am a seasonal worker whose employer has indicated they will not be calling me back for work due to the economic situation or public health concerns.

- You may have rights under your collective agreement. Contact your CUPE local.
- Until September 26, if you received at least one week of EI benefits after December 29, 2019, and you have exhausted your EI benefits, you may qualify for the CERB.
 - o You need to have had at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefit in 2019 or the past 12 months to qualify.
 - o To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - o The CERB pays \$2,000 per four-week period for up to 28 weeks.
 - o You can [apply through either Service Canada or the CRA](#).
 - o You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - o Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If you opened an EI claim in the past 52 weeks and have not used all available weeks of benefits, and you have worked enough hours to be eligible for a new EI claim, you can choose to either reactivate your existing EI claim or apply for the CERB.
- As of September 27, you may have access to the new Canada Recovery Benefit (CRB).
 - o If you had at least \$5,000 of employment or self-employment income in either 2019 or 2020 and you are available and looking for work, you will be eligible to receive the new CRB.
 - o This benefit will provide a flat rate payment of \$400 a week for up to 26 weeks.
 - o You must have stopped working or had your hours reduced due to the pandemic, but a Record of Employment from your employer is not required.
 - o If your annual earnings in the calendar year exceed \$38,000, you will be expected to repay the benefit on your annual income tax return at a rate of 50% on the dollar (so that the full benefit is repaid if you exceed \$46,000 in annual income).
 - o You can apply for this benefit through the CRA beginning in October.

I am a student who has been laid off/cannot find work because of the economic situation/public health concerns.

- Until September 26, if you were working and were laid off after March 15 due to COVID-19, you may qualify for the Canada Emergency Response Benefit (CERB).
 - You need to have had at least \$5,000 in earnings from self-employment, employment, or EI/QPIP maternity, parental or adoption benefit in 2019 or the past 12 months to qualify.
 - To qualify for the benefit, you must have 14 consecutive days with no more than \$1,000 in earnings for the first month, and no more than \$1,000 of earnings for each additional month you collect the CERB.
 - The CERB pays \$2,000 per four-week period for up to 24 weeks.
 - The benefit period will be backdated to March 15. The benefit is available March 15 to October 3, 2020.
 - You can [apply through either Service Canada or the CRA](#).
 - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA and Service Canada will do confirmation checks after the pandemic has passed.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If you had not yet started working or you can't find a job, you may qualify for the Canada Emergency Student Benefit (CESB).
 - To qualify, you need to be currently registered as a post-secondary student, have recently graduated from a post-secondary program (no earlier than December 2019) or be a high school student who will be attending a post-secondary program in the fall.
 - To be eligible, you must attest that you are looking for work.
 - Eligible students will receive \$1,250 per month for the months of May through August. Students with disabilities and students with dependents will receive \$2,000 per month.
 - The CESB is delivered by the Canada Revenue Agency. You can [apply through the CRA](#) before September 30.
- The government has also announced that non-repayable Canada Student Grants will be doubled for the 2020-21 academic year.

Other income supports available to all Canadians:

- The federal government is providing a six-month, interest-free moratorium on all Canada Student Loan repayments.
- The federal government is providing a one-time payment of up to \$600 for individuals who have been approved for the Disability Tax Credit or who are receiving Canada Pension Plan/Quebec Pension Plan Disability pensions or a Veterans Affairs Canada disability support. The payment will be made sometime this fall.
- Mortgage loan holders have been given permission to offer deferrals on mortgage payments.
- At this point no federal announcement has been made for any relief to people who rent their accommodation. Some provinces have made announcements.

Employment Insurance benefits:

El sickness benefits

- Beginning September 27, if you cannot work because of a medical condition or because you are in quarantine, and you have worked at least 120 hours in the last year or since your last EI claim, you are eligible for up to 15 weeks of EI sickness benefits. (Note that employer-provided sick leave should be used first.)
- Before September 27, you must apply for the Canada Emergency Response Benefit if you need sick leave. If you apply through Service Canada, your application will be automatically transferred to EI when the CERB ends and you will not need to reapply. If your application was processed through the Canada Revenue Agency, you will need to reapply through Service Canada.
- EI sickness benefits cover 55 per cent of your earnings to a maximum of \$573 a week. The federal government has also set a minimum benefit rate of \$400 for the next year. Your collective agreement may also stipulate that your employer provides a top-up for some or all your period of sick leave.
- Normally, EI benefits have a one week waiting period between the time you stop working and when you can access benefits. For Canadians who are in quarantine, the one week waiting period has been waived, so you can access benefits immediately.
- The federal government has also established a new, dedicated toll-free number for questions about the EI sickness benefits waiting period:
 - Telephone: 1-833-381-2725 (toll-free, English and French)
 - Teletypewriter (TTY): 1-800-529-3742
- Applications from Canadians under quarantine will receive priority processing.
- As well, medical certificates are normally required from a qualified medical professional in order to apply for EI sickness benefits. However, in cases where patients are required to go into quarantine by law, by a public health official, or by their employer if instructed by public health officials, the requirement to have a medical certificate is being waived. For patients put into quarantine as a precaution who test positive at a later time, a signed medical certificate will be required beyond the initial period of quarantine.
- People who cannot apply for benefits immediately because of their period of quarantine will be able to apply later and have their claim backdated to the start of their quarantine period.
- To apply, visit: <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

El caregiver and compassionate care benefits

- If you cannot work because you are providing care for a critically ill family member and you have worked at least 120 hours in the last year or since your last EI claim, you are eligible for EI caregiver benefits for up to 15 weeks for a sick adult or 35 weeks for a sick child.
- EI will pay compassionate care benefits for up to 26 weeks to a person who is providing care or support to family members who needs end-of-life care (meaning they are at significant risk of death within six months).

- These benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. The federal government has set a minimum benefit rate of \$400 a week for the next year. Your collective agreement may also stipulate that your employer provides a top-up for some or all of your period of caregiving leave.
- A medical certificate is required from a qualified medical professional.
- To apply, visit: <https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html>.

EI regular benefits

- Until September 27, if you are laid off or placed on unpaid leave, you will receive a temporary Canada Emergency Response Benefit (CERB) of \$500 per week. Beginning September 27, your claim will automatically be transferred to Employment Insurance if you applied for the CERB through Service Canada. If you applied through the Canada Revenue Agency, you may need to reapply for EI through Service Canada.
- You will need a record of employment (ROE) to apply for EI regular benefits. Your ROE must certify that you are not voluntarily quitting your position in order to be eligible. If you and your employer dispute the cause of your departure, please contact your CUPE local for assistance.
- For the next year, the government has changed the threshold to qualify for EI regular benefits to 120 hours, regardless of where you live in the country.
- Your EI regular benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week. For the next year, the federal government has set a minimum benefit level of \$400 a week.
- Everyone is eligible to receive a minimum of 26 weeks of benefits, but you may be eligible for more depending on your regional rate of unemployment and the number of insurable hours you have accumulated since your last EI claim. The maximum number of weeks of benefits available is 45.
- To find your economic region, search by postal code at this link: https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx. Once you have identified your economic region and its rate of unemployment, you can determine the number of weeks of benefits you can collect by consulting the chart at the following link: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/benefit-amount.html>.
- To apply, visit: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

EI Work-Sharing

- In cases where an employer has lowered the level of service or production and is willing to spread the available work among employees in order to avoid layoffs, the federal government offers work-sharing arrangements. Contact your CUPE local to find out if your employer has applied for a Work-Sharing arrangement. More information about changes to EI Work Sharing is available from the federal government: <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>
- To be eligible, employers must have been in business in Canada year-round for at least two years and be a private business, a publicly held company, or a not-for-profit organization.

- In order to qualify for Work-Sharing, an employer must be facing a reduction of at least 10 per cent in normal business activity (not just revenue); the reduction must be due to circumstances beyond the employer's control; and the employer must be committed to returning to normal levels of business. Employees must be permanent employees or temporary employees working the same hours as permanent employees, must be eligible for EI, and must agree to work reduced hours in order to equally share work among all employees.
- Your union will be the dedicated voice for workers in your unit throughout the duration of Work-Sharing.
- Over the course of the agreement, the reduction in work must be on average between 10 per cent and 60 per cent. Actual hours can vary per week if the average is maintained over the course of the agreement.
- Work-sharing agreements have a minimum duration of six weeks. Due to the situation with COVID-19, the federal government has extended the maximum duration to 76 weeks.
- While normally, there must be a waiting period in between Work-Sharing Agreements, the federal government has temporarily waived this requirement.
- During the period of work sharing, the employer must maintain all benefits. However, benefits may be reduced if they are normally calculated on an hourly basis.
- Once this paperwork has been approved, each worker will need to apply for EI benefits individually. Individual eligibility requirements (regarding work hours) still apply.
- There is no waiting period for work-sharing benefits.

:cc/cope491