

Income supports for workers during the Coronavirus pandemic

Updated May 6, 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 EI sickness benefits or the Canada Emergency Response Benefit (CERB). Check your collective agreement or contact your CUPE local.
- 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 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 16 weeks.
 - The benefit period will be backdated to March 15. The benefit is available March 15 to October 3, 2020.
 - 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.
 - If you are still sick after receiving the CERB for 16 weeks, you may be eligible to receive EI sickness benefits. For more information on EI sickness benefits, check out the section on EI below.
 - Visit CUPE's CERB Q&A for more details: cupe.ca/canada-emergency-response-benefit-qa.
- If you applied for EI sickness benefits before March 15, you will receive the usual EI sickness benefits immediately. If necessary, you can apply for the CERB after you have exhausted your EI sick leave. For more information on EI sickness benefits, check out the section on EI below.
- If you started your sick leave after March 15 and have already applied for EI sickness benefits, your claim will be automatically adjusted to ensure you get the new CERB benefit first. You will still be eligible for EI sickness benefits if your sick leave continues beyond 16 weeks.
- 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.
- 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 16 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 exhaust CERB benefits and still need to care for a critically ill loved one, you may qualify for EI Caregiver Benefits. For more information on EI Caregiver Benefits, check out the section on EI below.
- 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 closures:

- 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 16 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.

- The federal government will also be increasing the Canada Child Benefit with a top-up of up to \$300 per child in the scheduled May payment.

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.
- 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 16 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 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 new CERB.
- If you exhaust CERB benefits and you are still unemployed, you may qualify for EI regular benefits. You need a record of employment (ROE) for EI regular benefits. For more information on EI Regular Benefits, check out the section on EI below.

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.

- If your employer is a small business (including not-for-profits and charities), they 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](#).
- 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 16 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 exhaust CERB benefits and you are still unemployed, you may qualify for EI regular benefits. You need a record of employment (ROE) for EI regular benefits. For more information on EI regular benefits, check out the section on EI below.

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.

- If your employer is a small business (including not-for-profits and charities), they 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](#).
- 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 16 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, 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 exhaust CERB benefits and you are still unemployed, you may qualify for EI regular benefits. You need a record of employment (ROE) for EI regular benefits. For more information on EI regular benefits, check out the section on EI below.

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.
- 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.
 - 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 16 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-ga.

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

- 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 16 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-ga.
- 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 will be delivered by the Canada Revenue Agency. The government has not announced when applications for the CESB will be accepted.
- The government has also announced that non-repayable Canada Student Grants will be doubled for the 2020-21 academic year.

I have already applied for Employment Insurance sick leave or regular benefits:

- If your layoff or leave started before March 15, and your claim has already been processed, you will receive Employment Insurance benefits. If your EI claim is exhausted before October 3, 2020, and you still need income support, you can apply for the Canada Emergency Response Benefit (CERB).

- If your claim has not been processed yet and your layoff or leave commenced March 15 or later, you will be automatically assessed for the CERB, which is a new 16-week benefit. If necessary, you can apply for EI regular or sickness benefits once you've exhausted the CERB.

Other income supports available to all Canadians:

- You may be eligible for increases to the Canada Child Benefit and to the GST/HST credit. The increase to the GST/HST credit will be to a maximum of \$300 per adult and \$150 per child per month, and the top-up to the Child Benefit will be to a maximum of \$300 per child per month. More information is available from the federal government: <https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>
- The federal government is providing a six-month, interest-free moratorium on all Canada Student Loan repayments.
- 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:

EI sickness benefits

- If you cannot work because of a medical condition or because you are in quarantine, and you have worked at least 600 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.)
- If your sick leave or quarantine started on March 15 or later, you will receive a temporary Canada Emergency Response Benefit (CERB) of \$500 per week for 16 weeks before being eligible for EI sickness benefits.
- EI sickness benefits cover 55 per cent of your earnings to a maximum of \$573 a week. 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>

EI 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 600 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. 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

- If you are laid off on or after March 15, you will first receive a temporary Canada Emergency Response Benefit (CERB) of \$500 per week for 16 weeks before being eligible for EI regular benefits. You need a record of employment (ROE) for 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.aspx.
- 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 |

- These benefits cover up to 55 per cent of your earnings to a maximum of \$573 a week.
- The number of weeks of benefits you will receive depends on both your local rate of unemployment and the number of hours that you worked in the preceding year or since your last EI claim.
- 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.

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