

## Income supports for workers during the Coronavirus pandemic

Updated March 27, 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. 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 a Canada Emergency Response Benefit (CERB).
  - You must have 14 consecutive days of no income each month to qualify for the new benefit, which pays \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.
  - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, CRA will do confirmation checks after the pandemic has passed.
  - Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more [details](#).
- If you have already applied for EI Sickness Benefits and your claim has already been processed, you will receive EI Benefits. 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 have already applied for EI Sickness Benefits and your claim has not been processed, you will automatically be assessed for the CERB.
- 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 a Canada Emergency Response Benefit (CERB).
  - You must have 14 consecutive days of no income each month to qualify for the new benefit, which pays \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.

- You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA will do confirmation checks after the pandemic has passed.
- Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more details.
- 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 a Canada Emergency Response Benefit (CERB).
  - You must have 14 consecutive days of no income each month to qualify for the new benefit, which pays \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.
  - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA will do confirmation checks after the pandemic has passed.
  - Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more details.
- The federal government will also be increasing the Canada Child Benefit in the next few months with a top-up of up to \$300 per child. More details will be forthcoming from the federal government.

*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 a Canada Emergency Response Benefit (CERB).
  - You must have 14 consecutive days of no income each month to qualify for the new benefit, which pays \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.
  - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA will do confirmation checks after the pandemic has

passed. Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more details.

- If your employer does not lay you off, but gives you zero 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. 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 exceeding six weeks, your employer 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), your employer can qualify for a wage subsidy of up to 10 per cent of payroll for a period of three months in order to keep employees on the payroll. More details will be forthcoming from the federal government.
- If your employer does not lay you off, but gives you zero hours of work or an unpaid leave for at least 14 consecutive days during a four-week period, you may qualify for the new 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 for the CERB.
  - You must have 14 consecutive days of no income each month to qualify for the new benefit, which pays \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.
  - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, the CRA will do confirmation checks after the pandemic has passed.
  - Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more details.
- If you exhaust CERB benefits and you are still unemployed, you may qualify 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. If you are a seasonal employee or you are a temporary employee or student who does not work typical hours, you are not eligible.

- If your employer is a small business (including not-for-profits and charities), your employer can qualify for a wage subsidy of up to 10 per cent of payroll for a period of three months in order to keep employees on the payroll. More details will be forthcoming from the federal government.
- If your employer does not lay you off, but gives you zero hours of work or an unpaid leave for at least 14 consecutive days during a four-week period, you may qualify for the new 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.
  - The new benefit will pay \$2,000 per month for the next four months.
  - The benefit period will be backdated to March 15, and the application form will be available by April 6.
  - You do not need a Record of Employment (ROE) from your employer or any other documentation to apply, CRA will do confirmation checks after the pandemic has passed.
  - Visit CUPE's CERB Q&A at [cupe.ca/canada-emergency-response-benefit-qa](https://cupe.ca/canada-emergency-response-benefit-qa) for more details.
- If you exhaust CERB benefits and you are still unemployed, you may qualify for EI Regular Benefits. For more information on EI Regular Benefits, check out the section on EI below.

*I have already applied for Employment Insurance Sick Leave or Regular Benefits:*

- If 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, you will be automatically assessed for the CERB. If necessary, you can apply for EI again 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. More details will be forthcoming on both, however we do know that 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.
- 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:**

### *El 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.)
- These 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, allowing you to access benefits immediately.
- The federal government has also established a new, dedicated toll-free number for enquiries regarding 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 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.
- Employment Insurance 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>.

### *El 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 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](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% 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.
- In order 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% 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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