

Income Support Benefits for Migrant Workers during COVID-19

This fact sheet explains the law in general. It is not intended as legal advice for your particular problem. Because each person's situation is different, you may need to seek legal advice. The information in this fact sheet was reviewed by a lawyer, and was last updated on 1 December 2020.

If you were working in Canada but lost your job through no fault of your own, were temporarily laid off, or cannot work because of illness or self-isolation, you may be eligible for income support. This fact sheet explains the different income support benefit programs from the federal government and from the government of British Columbia that are currently in place for workers.

This fact sheet explains 6 income benefit programs, which are:

1. The Canada Emergency Response Benefit (CERB)
2. Employment Insurance (EI) Benefits
3. Canada Recovery Benefit (CRB)
4. Canada Recovery Sickness Benefit (CRSB)
5. Canada Recovery Caregiving Benefit (CRCB)
6. Canada Recovery Caregiving Benefit (CRCB)
7. British Columbia Emergency Benefit for Workers

Will any of these income benefits affect my immigration application?

No. While being on social assistance can have immigration consequences, collecting payments from EI or any of the federal or provincial emergency benefits listed above is **not** considered social assistance. Immigration, Refugees and Citizenship Canada (IRCC) does **not** consider you ineligible to submit an immigration application on the basis of collecting emergency benefits.

1. The Canada Emergency Response Benefit (CERB)

Is CERB still in place?

No. CERB has ended. CERB began on 15 March and ended on 26 September 2020.

Can I still apply for CERB?

Yes, but **only if** you have missed any previous applications while you were eligible. The Canada Revenue Agency (CRA) is continuing to accept and process applications for anyone who was eligible to receive CERB but did not apply while the program was open. Therefore, if you became eligible for CERB after 26 September 2020, you can't apply.

How do I apply?

CERB had 7 periods that began on 15 March and ended on 26 September 2020. Each period was 4 weeks long. You can submit an application if you were eligible for CERB for any of the 7 periods but did not apply back then. If you were eligible for more than one period, you need to apply separately for each of the periods that you were eligible. For each period that you were eligible, you can get \$2,000.

- To apply for periods 1 to 4, you need to call the CRA at 1-800-232-1966.
- To apply for periods 5 to 7, you can use your CRA My Account online or call 1-800-959-2019.

IMPORTANT: These applications will only be accepted until **2 December 2020**.

What if I still need income support after CERB?

You may want to check out other available programs and confirm if you would be eligible to receive benefits under any of them. These programs include the Employment Insurance (EI) Benefits, as well as other benefit programs provided by the federal and provincial governments. The programs are explained in details below.

2. Employment Insurance (EI) Benefits

What is EI?

If you are no longer employed through no fault of your own, EI may provide you with temporary financial support. If you worked in Canada, your employer was required to deduct EI premiums from each of your paycheques.

If you would like more information about EI or if you have questions about transitioning to EI from CERB, you can contact the EI call centre at 1-800-206-7218 or visit <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>.

Am I eligible?

Currently, the main eligibility requirements for EI include:

- You lost your job, but it was not your fault – this means you did not leave your job voluntarily and you were not terminated based on your conduct;
- For at least 7 consecutive days in the past year, you have not worked or earned income;

- You worked enough hours to qualify;
- You would be willing and able to work every day; and
- You are actively searching for work and keeping records of employers you contact.

The current eligibility requirements reflect the temporary changes that are effective between **27 September 2020 and 25 September 2021**. These changes have made it easier to access EI benefits, including reducing the required number of working hours to qualify for EI, guaranteeing a minimum amount that you will receive each week, and guaranteeing a minimum length of time that you can receive EI benefits.

How can I calculate if I had worked enough hours to qualify to apply for EI?

Your employer is required to give you a Record of Employment (ROE) when you stopped working for them. Line 15a of your ROE lists the total number of insurable hours you worked, and line 15b of your ROE lists the total amount of your insurable earnings from that job. These numbers will show you if you may be eligible for EI.

To know the number of the required hours for you to be eligible to apply for EI, the calculation differs depending on whether you have received EI or CERB before:

- If this is your first EI claim and you did **not** receive CERB, you need to have worked at least 120 hours in the year before your EI application.
- If this is your first EI claim and you received CERB, the timeframe to calculate the hours you worked will be extended by including the period that you were receiving CERB:
 - For example, if you received CERB for 28 weeks, instead of looking at the last 52 weeks (1 year) to calculate the number of hours you worked, you can look at the last 80 weeks from 27 September 2020.
- If you have previously applied for EI, you worked at least 120 hours since you began your last EI claim.

When should I apply?

You should apply as soon as you stop working, even if you haven't gotten your ROE yet. If you wait more than 4 weeks to apply, you may no longer be eligible. If you aren't sure whether you are eligible, you should apply anyway and an agent will determine your eligibility.

How do I apply?

You can apply online using your My Service Canada Account. If you previously made a GCKey account for an online immigration application, that is one option to register or sign in to your My Service Canada Account. Because so many people are applying, the online system may not be working well. If you have trouble, try again later. It takes about an hour to complete an online application. The website will give you detailed instructions and take you step-by-step through the application process.

In order to apply, you will need the following documents:

- Your Social Insurance Number (SIN);
- Proof of your immigration status and a copy of your work permit;
- Your address;
- Your bank information to set up direct deposits;
- Your ROE for any jobs you had in the last year – if you are missing any ROEs, your claim may have processing delays; and
- The dates, Sunday to Saturday, and wages you earned for each of your highest-paid weeks of work in the qualifying period.

What happens after I apply?

If you are eligible for EI, you should receive your first payment within 28 days of submitting a complete application. You can receive EI benefits for at least 26 weeks and you will receive at least \$500 per week (before taxes). During the period that you are receiving the EI benefits, you will be required to complete a report every two weeks through your online account to prove that you continue to be eligible.

If you are not eligible to get EI benefits, you will receive a letter or a phone call about the decision. If you disagree with that decision, you can request a reconsideration.

3. Canada Recovery Benefit (CRB)

What is the CRB?

The CRB is a benefit program for people who have worked in Canada, lost work due to COVID-19, and **do not qualify for EI**. For example, if you have not worked enough hours to qualify for EI, or if you are still working but your employer asked you to work reduced hours, you may be able to apply for the CRB. The CRB looks at your employment situation for a two-week period and can provide \$1,000 (before tax) for that period.

If you have questions about the CRB, you can call the CRA at 1-833-966-2099 or visit <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html>.

Am I eligible?

To be eligible for CRB, you need to meet **all** the following criteria:

- During the two-week period, you were either:
 - Not working due to COVID-19; **or**
 - Your average weekly income was reduced by 50% compared to the previous year due to COVID-19.

- You did not apply for or get EI benefits, workers' compensation benefits, short-term disability benefits, the Canada Recovery Sickness Benefit (CRSB), or the Canada Recovery Caregiving Benefit (CRCB).
- You were not eligible for EI benefits.
- You live in Canada and were in Canada for the period you are applying for.
- You have a valid SIN.
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply:
 - This includes employment income but does not include any amounts you received from other COVID-19 benefits like CERB.
- You did not voluntarily quit your job or reduce your working hours on or after 27 September 2020.
- You were looking for work during the period you are applying for and you have not declined reasonable work.

NOTE: Any CRB payments must be reported as income when you file your taxes. You can earn other income while you receive the CRB, but if you earn more than \$38,000 during the year (starting on January 1), not including the CRB payments, you will have pay back some of your CRB income.

When should I apply?

If you are eligible for a period, you can apply on the first Monday after the two-week period has ended. The CRB does not renew automatically, so if you continue to be eligible, you need to apply again for another two-week period. You can apply for a maximum of 13 two-week periods between 27 September 2020 and 25 September 2021, and the periods do not have to be consecutive. You can apply for benefits for any period within 60 days after the period has ended.

How do I apply?

You can apply through your CRA account online or over the phone by calling either 1-800-959-2019 or 1-800-959-2041.

4. Canada Recovery Sickness Benefit (CRSB)

What is the CRSB?

The CRSB is for workers who are unable to work because of sickness or self-isolation due to COVID-19, or who have an underlying health condition that increases their risk of getting COVID-19. The CRSB provides \$500 (before tax) for a one-week period.

For more information, visit <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html>.

Am I eligible?

To be eligible for the CRSB, you need to meet **all** of the following criteria:

- You are unable to work at least half of your scheduled work week because you're self-isolating or at risk of getting COVID-19 due to a health condition.
 - The self-isolation or risk must be on the advice of your employer, a healthcare professional, or public health authority.
- You did not apply for or receive the CRB, the Canada Recovery Caregiving Benefit (CRCB), short-term disability benefits, workers' compensation benefits, or EI for the same period.
- You live in and were present in Canada for the period.
- You have a valid SIN.
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply:
 - this includes employment income but does not include any amounts you received from other COVID-19 benefits like CERB.
- You are not receiving paid leave from your employer for the same period.

NOTE: You do not need to have a medical certificate to qualify.

When should I apply?

Each one-week period starts on a Sunday and ends on the following Saturday. You may apply on the first Monday after the one-week period has ended. You must apply within 60 days after the end of the period. The CRSB does not automatically renew. If your situation continues past one week, you can apply again. You can apply for up to a total of 2 weeks between 27 September 2020 and 25 September 2021. The 2 weeks do not have to be consecutive.

How do I apply?

You can apply through your CRA account online or over the phone by calling either 1-800-959-2019 or 1-800-959-2041.

5. Canada Recovery Caregiving Benefit (CRCB)

What is the CRCB?

The CRCB gives income support to workers who cannot work because they must care for a family member who is impacted by COVID-19. The CRCB can provide your household with \$500 (before taxes) for a one-week period. Any CRCB payments you receive must be listed as income when you file your taxes.

For more information, visit <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html>.

Am I eligible?

To be eligible for CRCB, you need to meet **all** of the following criteria:

- You are unable to work at least half of your scheduled work week because you are caring for:
 - your child under the age of 12, who is at home because their school, daycare, day program, care facility, or regular care service is closed or unavailable due to COVID-19; or
 - another family member that needs supervised care, who is at home because they are sick with or have symptoms of COVID-19, are at risk of serious health complications if they get COVID-19 according to a medical professional, or are self-isolating due to COVID-19.
- You did not apply for or receive the CRB, the CRSB, short-term disability benefits, workers' compensation benefits, or EI benefits for the same period.
- You live in and were present in Canada for the period.
- You have a valid SIN.
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply:
 - this includes employment income but does not include any amounts you received from other COVID-19 benefits like CERB.
- You are the only person in your household applying for the benefit for the week; and
- You are not receiving paid leave from your employer for the same period.

When should I apply?

Each one-week period starts on a Sunday and ends on the following Saturday. You may apply on the first Monday after the one-week period has ended. You must apply within 60 days after the end of the period. The CRCB does not automatically renew. If your situation continues, your household can apply again for up to 26 weeks between 27 September 2020 and 25 September 2021. The weeks do not need to be consecutive.

How do I apply?

You can apply through your CRA account or over the phone by calling either 1-800-959-2019 or 1-800-959-2041.

6. British Columbia Emergency Benefit for Workers

What is the BC Emergency Benefit for Workers?

The BC Emergency Benefit for Workers is a **one-time**, tax-free payment of \$1,000. It is available to BC residents whose ability to work has been affected due to COVID-19. You can only receive this benefit once.

Am I eligible?

You must meet all of the eligibility requirements:

- You were a resident of BC on 15 March 2020.
- You have filed or will file a 2019 BC income tax return before 1 January 2021.
- You have not received provincial Income Assistance or provincial Disability Assistance.
- You have a valid SIN.
- You did not quit your job voluntarily.
- You either:
 - Lost your employment income on or after 15 March 2020 and have been eligible for the CERB for any payment period between 15 March 2020 and 26 September 2020; **or**
 - Lost your employment income for at least 14 consecutive days that began between 1 March 2020 and 14 March 2020, during those 14 days you did not earn more than \$1,000, and you earned at least \$5,000 in 2019 or in the 12 months before 15 March 2020.

When should I apply?

The deadline to apply is **2 December 2020**.

How can I apply?

You can apply online at <https://www.etax.gov.bc.ca/BTP/EBW/>. You will not be asked for supporting documents when you apply, but you will be asked for them later.

You can also apply over the phone, and translation services are available. If you are inside BC, you can call 1-855-955-3545. If you are outside of BC, you can call 1-778-309-4630.