

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 19 February 2021.

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 7 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. British Columbia Emergency Benefit for Workers
7. British Columbia Recovery Benefit

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?

No. CERB applications were only 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. BC Emergency Benefit for Workers

What is the BC Emergency Benefit for Workers?

The BC Emergency Benefit for Workers is **no longer in place**. It was a one-time, tax-free payment of \$1,000. It was available to BC residents whose ability to work had been affected due to COVID-19. The deadline to apply was 2 December 2020 and it has now passed.

7. BC Recovery Benefit

What is the BC Recovery Benefit?

The BC Recovery Benefit is a one-time, tax free payment of up to \$1,000. It is available to eligible BC residents. The benefit is available in three types: family benefit, single parent benefit and individual benefit. You may choose to apply to one of the benefit types based on your circumstances.

In determining what type of benefit that you will apply for, all persons that you want to include in the application must be residents of BC on 18 December 2020. In other words, if you have a spouse, common law partner, or a child who was not a resident of BC on 18 December 2020, you cannot include them in your application. In that case, you can still apply for the individual benefit, if you are the only eligible person in your household.

Once you make an application for the proper type of benefit, the amount that you are eligible for is automatically calculated based on your income when you apply. Generally speaking, the benefit rates are as follows:

- \$1,000 for eligible families and single parents with a net income of up to \$125,000
- Reduced amount for eligible families and single parents with a net income of up to \$175,000
- \$500 for eligible individuals with a net income of up to \$62,500
- Reduced benefit amount for eligible individuals with a net income of up to \$87,500

For more information, visit: <https://www2.gov.bc.ca/gov/content/economic-recovery/recovery-benefit#under-19>

Am I eligible?

Eligibility for the benefit is based on net income from your 2019 tax return. To be eligible for the benefit, you must:

- Be a resident of BC on 18 December 2020;
- Be at least 19 years old on 18 December 2020;
 - If you are under 19 and have a spouse or common law partner, you may be eligible for the family benefit
 - If you are under 19 and are the principal caregiver to at least one child, you may be eligible for the single parent benefit
- Have filed a 2019 personal income tax return in Canada, and
- Have a valid social insurance number, individual tax number or temporary tax number

When should I apply?

The deadline to apply is **30 June 2021**.

How can I apply?

There are multiple ways to apply, including online, by phone and in person:

- To apply online, visit: <https://www.etax.gov.bc.ca/btp/BCRBP/>
- To apply by phone, call 1-833-882-0020
- To apply in person, visit a service BC location nearby. You can look up service BC locations at <https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/citizens-services/servicebc>

You will need the following documents to apply:

- Net income from your 2019 tax return;
 - Your net income can be found on Line 23600 of your most recent 2019 income tax return
- Your social insurance number;
- Your BC driver's license number, if you have one;
- Your mailing address, and
- Your direct deposit information