

Income Support Benefits for Migrant Workers

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 6 October 2023.

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 Employment Insurance benefits that are currently in place for workers. It also briefly reviews seven income benefit programs which were put into place during the COVID-19 pandemic but have since ended.

Will 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 is **not** considered social assistance.

1. 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, 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 were employed in insurable employment
- 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 improper 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.

How can I calculate if I have 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 before.

Note that if you applied **before 24 September 2022**, you only need to have worked 420 insurable hours in the year before your EI application or since you began your last claim if you have previously applied.

If you apply **after 24 September 2022**:

- If this is your first EI claim, you need to have worked **between 420 and 700 hours based on the employment rate in your area** in the year before your EI application.
- If you have previously applied for EI, you need to have worked **between 420 and 700 hours based on the employment rate in your area** since you began your last EI claim or in the last year, whichever is shorter.

Look up EI Economic Region by Postal Code to find out the unemployment rate in your region and the number of hours you need to qualify using the following link:
https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

For example, per the table below, in Vancouver, the number of insured hours required to qualify for regular benefits is 700. The minimum number of weeks payable is 14 to a maximum of 36 weeks.

EI Program Characteristics for the period of July 9, 2023 to August 5, 2023

Province / Territory	Economic Region Code	Economic Region Name ¹	Unemployment Rate ^{2 3 4}	Number of Insured Hours Required to Qualify for Regular Benefits	Minimum Number of Weeks Payable for Regular Benefits	Maximum Number of Weeks Payable for Regular Benefits	Number of Best Weeks Required for Benefit Calculation
British Columbia	52	<u>Vancouver</u>	5.4	700	14	36	22

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;
- The last name at birth of one of your parents;
- 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 from 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time you file your claim and the number of hours that you worked. You can [look up EI Economic Region by Postal Code](#) for the unemployment rate and [see the number of weeks of EI regular benefits payable](#). Note that this number will be different if you applied before 24 September 2022.

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 within 30 days.