

## Covid-19 Frequently Asked Questions - Individuals

(\*Information as of April 5, 2020, subject to change)

### I've lost my job because of Covid-19. What Government supports are available to me?

#### 1. Canadian Emergency Response Benefit (CERB)

##### Eligibility

- Residing in Canada, at least 15 yrs. old
- Lost your job because of Covid-19, did not voluntarily quit working (note: do not have to be formally laid off)
- Earned employment, or self-employment income (including non-eligible dividends) of at least \$5,000 in 2019, or in the 12 months prior to the date of application
- Expected to be without employment or self-employment for at least 14 consecutive days in the initial four-week period of application, and for each subsequent period thereafter

##### How it works

- A \$2,000 taxable monthly payment, for up to four months (\$8,000 total, taxable)
- Paid \$500/week
- Available starting March 15, 2020 (retroactive payments) to October 3, 2020
- Must apply before December 2, 2020
- Payments will be made via direct deposit or by cheque within 10 days within submitting your application

##### When and how to apply?

- Applications start Monday April 6, 2020. Application day is based on your birth month (see chart below)
- Applications can be done online (<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>)
- You will need to provide your personal contact information, SIN, and confirm you are eligible. You may be asked to provide additional documentation at a later date.

Month you were born	Apply for CERB on	Starting
January, February, March	Mondays	Monday April 6
April, May, June	Tuesdays	Tuesday April 7
July, August, September	Wednesdays	Wednesday April 8
October, November, December	Thursdays	Thursday April 9
Additional options	Friday, Saturday, Sunday	

#### 2. Employment Insurance (EI) Benefits

##### Eligibility

- Were employed in insurable employment
- Lost your job through no fault of your own
- Have been without work and pay for at least 7 consecutive days in the last 52 weeks
- Have worked the required number of hours

##### How it works

- For most people, the basic EI rate is 55% of your average insurable weekly earnings, up to a maximum amount of \$54,200, or \$573/week, taxable
- You can receive EI for a period of 14 weeks to a maximum of 45 weeks

#### When and how to apply

- Immediately after employment is lost, visit CRA “My Service Canada”
- <https://www.canada.ca/en/employment-social-development/services/my-account.html>

### **Can I apply for both CERB AND EI?**

No.

If you were eligible for EI benefits *before* March 15, 2020, you will continue to receive these benefits until the end of your benefit period. If your benefit period ends before October 3, 2020, you can apply for CERB.

If you became eligible for EI *on or after* March 15, 2020, your application will automatically be processed through CERB. After the CERB payments end, you retain your eligibility to receive regular EI payments.

### **What if I have more than one job?**

In order to qualify for CERB or EI, you must be without work for at least 14 days of the first pay period, and can prove no income earned in subsequent pay periods. If you are able to earn income outside of the job you lost due to Covid-19, you are not eligible for these supports.

### **Do I have to be formally laid off to apply for CERB?**

No. According to the CRA website, workers who remain attached to their company can receive the benefit, provided they have stopped working as a result of Covid-19, and expect to be without employment income for at least 14 consecutive days within the initial four-week period. You must also meet the other eligibility requirements.

### **I am a shareholder of a corporation which has lost substantial revenues due to Covid-19. Can I collect CERB?**

If you are an owner-manager no longer collecting a wage because of Covid-19, you are eligible for CERB. That being said, if you received a regular wage from your corporation pre-crisis, and your business has experienced a loss in revenue of at least 30% because of the pandemic, it may be more beneficial to pay yourself a wage and receive the Canada Emergency Wage Subsidy (which covers up to 75% of a wage) instead of applying for CERB.

Check out **RBW’s FAQs for Businesses** for more information.

### **I was unemployed before this pandemic. Am I eligible to receive any of these supports?**

You are not eligible for CERB. If you qualify for EI, you can still apply for it.

### **I am currently on maternity/parental leave. Am I eligible to receive CERB?**

The Government is hopeful that when your leave is over, Covid-19 will be behind us. If work is still not available due to Covid-19, you may be eligible to apply.

## **I am still working full-time and being paid accordingly. Am I eligible for any of these supports?**

No. Since you are still fully employed, you are not eligible for EI or CERB. However, the Government has done their best to relieve some of the financial pressures you may face with the following actions:

- Increasing the Canada Child Benefit by an extra \$300/child, approximately \$550 more for the average family. This will be reflected in the payment scheduled for May 2020.
- Increasing the GST payment by a one-time special payment by approximately \$400 for single individuals and \$600 for couples starting April 9, 2020 (for low- and modest-income families).
- Reducing the required minimum withdrawals from RRIFs by 25% for 2020.
- Implementing a six-month pause on the repayment of Canada Student Loans effective March 30, 2020. No payment will be required, and interest will not accrue during this time. No application is required.
- Extending tax filing deadlines until June 1, 2020 and tax payment deadlines until August 31, 2020.
- Ontario provincial benefits pending, more details yet to be announced.