

Frequently Asked Questions: the new Canada Emergency Response Benefit (CERB)

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Unifor has launched a hub for member information about the pandemic at unifor.org/COVID19 and encourages members to check the site regularly for updates.

The federal government has announced the Canada Emergency Response Benefit (CERB).

The CERB merges two previously announced federal income support programs, the Emergency Care Benefit and Emergency Support Benefit. This new, single, benefit provides financial relief to workers who have ceased work for reasons relating to COVID-19.

Federal authorities responsible for the CERB released certain program details to the public on April 1, available [here](#). This includes important details about how the program will operate, and how it will intersect with existing federal and provincial assistance programs (e.g. Employment Insurance). There are still many outstanding questions, and Unifor will provide additional details when they are available.

This short FAQ includes all information known about the program, its eligibility rules and anticipated payment schedules, as outlined in Bill C-13.

1. What is the Canada Emergency Response Benefit?

- The CERB is a temporary income support for workers who have ceased working due to COVID-19. It provides a flat benefit of \$2,000 (equivalent to \$500 per week) for workers who have been out of work for 14 consecutive days in any four-week period for reasons relating to COVID-19.
- The 16-week benefit is available between March 15, 2020 and October 3, 2020. Individuals can apply no later than December 2, 2020.

2. What situations does the Canada Emergency Response Benefit address?

- The CERB covers workers who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income. It is meant to address situations where workers, for reasons relating to COVID-19:

- Have been terminated or laid off;
 - Are sick, quarantined, in self-isolation or taking care of someone who is sick with COVID-19; or
 - Are working parents who must stay home without pay to care for children due to illness or school/daycare closures.
- The CERB applies to wage earners, including contract workers and self-employed individuals regardless of their eligibility for Employment Insurance (EI).

3. Am I eligible for CERB benefits?

- To qualify for CERB benefits, applicants must (a) be a resident of Canada, (b) be 15 years or older, and (c) have had a total income of **at least \$5,000** (combined) in 2019 or in the 12 months immediately preceding the application, from any of the following sources:
 - Employment income;
 - Self-employment income; and
 - Maternity or parental leave benefits.
- The income did not have to be earned in Canada, but applicants must reside in Canada currently to qualify.
- Additionally, to be eligible for the CERB benefit, a worker must **receive no income for 14 consecutive days** in a 4-week period for which they apply for benefits. To maintain eligibility, a worker must expect to be without employment income for subsequent benefit periods (and must not receive any additional income). This means no income from:
 - Employment or self-employment;
 - Employment Insurance;
 - Any allowances/money/benefits in respect of pregnancy or parental leave, including adoption; or
 - Any other income prescribed by regulation, no regulations have been passed to date.

4. How much will I get?

- The CERB will pay out \$2,000 per four week period, to a maximum of 16 weeks. The same \$2,000 amount will be paid to all recipients.

5. Is the CERB a taxable benefit?

- The CERB is a taxable benefit, but the Government has announced that tax recovery will be deferred. Further details are unavailable at this time. Recipients will be required to file the CERB payments as income on their 2020 tax return.

6. How will I be paid under the CERB?

- The CERB will be paid every four weeks, and be available from March 15, 2020 until October 3, 2020.

7. Where can I apply?

- The CERB application portal is now online (click [here](#)).

8. I have already applied for EI, what do I do?

- If you have already applied for EI, you do not need to apply for the CERB.

9. I have not yet applied for EI or the CERB, what should I do?

- It is important to note that Employment Insurance and the CERB are two distinct benefits. To help process an extraordinary number of EI claims, the federal government has established a new, interim Employment Insurance Emergency Response Benefit to mirror the benefits provided in the CERB. Over the coming months, EI benefit payments will be comparable (equivalent to \$500 per week), although payment schedules and other measures will remain distinct.
- Unifor believes it is most advantageous for EI eligible workers to apply directly to EI (the federal CERB website will redirect you automatically, if you are EI eligible). EI benefits paid to workers who apply on or after March 15 will mirror CERB payments for the first 16 weeks. Applying for EI will better assist workers, particularly those who expect to continue receiving EI benefits after the initial 16-week period has expired.
- For assistance in filling out the EI application form in order to receive the new emergency benefit, check out Unifor's step-by-step "How-To Guide" [here](#).
- If a worker is not eligible for EI, the only option available to them is to apply directly to the CERB.

10. Should I apply to both EI and the CERB?

- No. At this point, there is no clear advantage for a worker to apply to both programs.

11. How do I apply directly for CERB payments?

- The Canada Emergency Response Benefit application is available [here](#). Applicants will also be able to apply by calling **1-800-959-2019** or **1-800-959-2041**.
- The Government is currently recommending that individuals born in January, February or March should apply on April 6 (or on Mondays), those born in April, May, or June should apply on April 7 (or on Tuesdays), those born in July, August and September should apply April 8 (on Wednesdays), and those with October, November or December birthdays should apply on April 9 (on Thursdays). Individuals born in any month can apply on Friday, Saturday and Sunday.

12. When will I start receiving my CERB payments?

- The Government has said money will flow quickly and estimate that benefit claims will take 2 business days to process. Individuals who sign up for direct deposit can expect to wait an additional 3 days after the claim is processed to receive the payment, and 10 additional business days via cheque. Applications can be back-dated to March 15, 2020.

13. I started receiving Employment Insurance benefits prior to March 15. Do I qualify for the CERB payments?

- At this point, the answer is no. You will continue to receive your EI benefits. However, if your EI benefits end before October 3, 2020, and if you meet the CERB eligibility criteria, and if you are still unable to return to work for reasons relating to COVID-19, you can apply to receive CERB benefits.

14. What if I am still sick or unemployed after October 3, 2020?

- If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 16-week period covered by the CERB.

15. Does the CERB disentitle me to other provincial support payments?

- No. You may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.