

FEDERAL FINANCIAL SUPPORT PROGRAMS FOR INDIVIDUALS FACING INCOME LOSS

These are temporary federal programs to support you or your employees, who are facing loss of personal (vs business) income during COVID-19 because of being unable to work for a COVID-related reason. From March 15th, 2020 to September 26th, 2020 the Canada Emergency Response Benefit (“CERB”) was in place to provide temporary emergency financial support. This program is now over and effective September 27th, 2020 a new set of temporary programs has been confirmed for the next one year period, including:

- Canada Emergency Wage Subsidy (CEWS)
- Employment Insurance (EI) Regular Benefits
- Canada Recovery Benefits (CRB)
- Canada Recovery Sickness Benefits (CRSB)
- Canada Recovery Caregiver Benefits (CRCB)

1) [Canada Emergency Wage Subsidy \(CEWS\)](#)

A wage subsidy program intended to prevent layoffs and encourage the re-hiring of laid off employees. The amount of the wage subsidy to the employer is provided on a sliding scale of up to 85% of the [eligible employee remuneration paid](#), for those facing the most financial hardship. This support is matched to the reduction of revenue the employer is experiencing. Employees whose employer is receiving the CEWS may be currently on furlough (temporary layoff) or currently working and receiving between 75-100% of their pre-pandemic wages. This program is currently available for March 15th, 2020 through November 21st, 2020 with a potential extension through December 2020.

On October 9th, 2020 Government announced its intention to extend CEWS through to June 2021 and to freeze the CEWS the current subsidy rate (up to a maximum of 65% of eligible wages paid) until December 19, 2020. These are currently proposed changes and require legislative support to move forward.

2) [Employment Insurance \(EI\) Regular Benefits](#)

Income support for those who have lost their job through no fault of their own (i.e. due to a shortage of work, seasonal or mass lay-offs.) From March 15th – September 26th, 2020 those who lost their jobs due to COVID-19 were temporarily placed into the CERB program, which was administered by the Canada Revenue Agency (CRA.) ***As of September 27th, 2020, EI-eligible workers are again being supported through the EI benefits program***, which is administered by Employment and Social Development Canada (ESDC.)

You may be eligible for EI if you:

- were employed for at least 120 EI-insurable hours in the past 52 weeks and have been without work and without pay for at least seven consecutive days in the past 52 weeks
 - o **DCC NOTE:** For those who do not qualify for EI, see *Canada Recovery Benefit (CRB)*
- stopped working through no fault of your own (i.e. have not quit your job voluntarily)
- are ready, willing and capable of working each day
- are actively looking for work (you must keep a written record of employers you contact with the details of when you contact them)
- **DCC NOTE:** Caregiving for a child under 12 years old or family member who is sick with COVID-19, has symptoms of COVID-19, or is self-isolating due to COVID-19 falls under the *Canada Recovery Caregiving Benefit*
- **DCC NOTE:** EI-eligible individuals who were on CERB will have the number of weeks for which they qualify for EI will be extended

3) Canada Recovery Benefit (CRB)

Income support for those who are employed or self-employed, and who are directly affected by COVID-19, **but who are not EI-eligible**. From March 15th – September 26th, 2020 many workers who were unable to work due to reasons related to COVID-19 and who are self-employed or not otherwise EI-eligible were temporarily covered by the CERB program. **The new CRB is effective September 27th, 2020** and is administered by the Canada Revenue Agency (CRA.)

If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes are withheld) for a 2-week period. If your situation continues past 2 weeks, you will need to apply again. You may apply up to a total of 13 eligibility periods (26 weeks) between September 27th, 2020 and September 25th, 2021.

You may be eligible for CRB if, during the 2-week period for which you're applying, you:

- were not working for reasons related to COVID-19, OR you had a 50% or more reduction in your average weekly income compared to the previous year due to COVID-19
- did not apply for or receive another benefit (i.e. short term disability benefits, EI benefits, Canada Recovery Sickness Benefits, Canada Recovery Caregiving Benefits, or worker's compensation benefits)
- were not eligible for EI benefits
- reside in and were present in Canada
- are at least 15 years old with a valid social insurance number (SIN)
- You earned at least \$5,000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity/parental benefits from EI
- have not quit your job or voluntarily reduced your hours on or after September 27th, 2020
- were seeking work during the period, either as an employee or in self-employment
- have not turned down reasonable work during the 2-week period for which you're applying

4) [Canada Recovery Sickness Benefit \(CRSB\)](#)

Income support for both employed and self-employed individuals who are unable to work because they're a) sick with or b) need to self-isolate due to COVID-19, or c) have an underlying health condition that puts them at greater risk of getting COVID-19. The CRSB is administered by the Canada Revenue Agency (CRA).

If eligible, you can receive \$500 (\$450 after taxes are withheld) for each 1-week period. If your situation continues past 1 week, you will need to apply again. You may apply up to a total of 2 weeks between September 27th, 2020 and September 25th, 2021.

You may be eligible for the CRSB if you:

- Are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons:
 - o You are sick with COVID-19 or may have COVID-19
 - **DCC NOTE:** i.e. have symptoms and/or are awaiting COVID-19 test results
 - o You are advised to self-isolate due to COVID-19
 - **DCC NOTE:** i.e. you have been exposed to someone who has a confirmed or potential case of COVID-19 and have therefore been advised to self-isolate
 - **NOTE:** People who can advise you to self-isolate include your employer, a medical practitioner, a nurse practitioner, a person in authority*, the government, or your public health authority
 - o You have an underlying health condition that puts you at greater risk of getting COVID-19
 - **NOTE:** People who can advise you to stay home due to your health condition include a medical practitioner, a nurse practitioner, a person in authority, the government, or your public health authority
- did not apply for or receive another benefit (i.e. short term disability benefits, EI benefits, Canada Recovery Benefits, Canada Recovery Caregiving Benefits, or worker's compensation benefits)
- reside in and were present in Canada
- are at least 15 years old with a valid social insurance number (SIN)
- earned at least \$5,000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity/parental benefits from EI
- are not receiving paid leave from your employer for the same period
- * **DCC Note:** Yes, the term "a person in authority" is vague, however the CRA website currently does not give any further directive about specifically whom a person in authority would be. It leaves this open for a situation-by-situation assessment. See "Verifying Eligibility" below.

5) [Canada Recovery Caregiving Benefit \(CRCB\)](#)

Income support for both employed and self-employed individuals who are unable to work because they must care for a family member (child under 12, youth, or adult) who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they're sick, self-isolating, or at risk of serious health complications due to COVID-19. The CRCB is administered by the Canada Revenue Agency (CRA.)

If eligible, your household can receive \$500 (\$450 after taxes are withheld) for each 1-week period. If your situation continues past 1 week, you will need to apply again. You may apply up to a total of 26 weeks between September 27th, 2020 and September 25th, 2021.

You may be eligible for the CRCB if you:

- are unable to work at least 50% of your scheduled work week because you are caring for a family member
 - o **DCC NOTE:** “family member” is defined here by the government as “anyone whom the person considers to be like a close relative or who considers the person to be like a close relative.” Basically if you consider them to be a close relative or if they consider you to be a close relative then they are, for this purpose.
- are caring for your child (under 12) or (youth or adult) family member who needs “supervised care” because they are at home for one of the following reasons:
 - o their school, daycare, day program, or care facility is closed or unavailable due to COVID-19
 - **DCC NOTE:** Day programs could include those for children, youth, or adults (including seniors) with disabilities, medical needs, etc. who cannot be left unsupervised, which is why they require supervised care when their day program is closed
 - o their regular care services are unavailable due to COVID-19
 - **DCC NOTE:** Some individuals have care providers who come into their home environment to provide care on a daily/regular basis to provided necessary supervised care
 - o the person under your care is:
 - sick with COVID-19 or has symptoms of COVID-19
 - **DCC Note:** link to BC CDC list of [symptoms of COVID-19](#)
 - at risk of serious health complications if they get COVID-19, as advised by a medical professional
 - self-isolating due to COVID-19
 - **DCC NOTE:** A person must require “supervised care” for coverage under the CRCB. For example, not all youth or adults who are required to self-isolate would require supervised care while at home and therefore necessitate the worker missing 50% or more of their work week. Others, however, will require supervised care due to their unique needs or onset/progression of their symptoms and overall health.

- **NOTE:** People who can advise a person under your care to self-isolate include a medical practitioner, a nurse practitioner, a person in authority, the government, or your public health authority
- did not apply for or receive another benefit (i.e. short term disability benefits, EI benefits, Canada Recovery Benefits, Canada Recovery Sickness Benefits, or worker’s compensation benefits)
- reside in and were present in Canada
- are at least 15 years old with a valid social insurance number (SIN)
- earned at least \$5,000 (before deductions) in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: employment income, self-employment income, maternity/parental benefits from EI
- you are the only person in your household applying for the benefit for the week
 - **NOTE:** a group of people who live together as a family unit at the same address is considered a “household” for the purpose of this benefit
- are not receiving paid leave from your employer for the same period
- **DCC Note:** the CRA websites specifically differentiate children “under 12 years old” separately from other family members. At this time there are no observable differences in the benefits provided or conditions for eligibility for the care of children who are under 12 and those who are 12 and older. The one clarifying note we have is from the BC CDC and BC Healthlink’s information about fevers, which separates fevers in those who are age “11 and younger” and those who are age “12 and older.” Aside from these notes, the benefits programs provide eligibility for those who are caring for a child, a youth or an adult family member who requires “supervised care” due to one of the reasons noted versus due to their age.

VERIFYING ELIGIBILITY

The CRA website explains the following regarding applications for the CRB, CRSB & CRCB: “We may validate your application before issuing your payment. The CRA is validating applications to ensure that payments are available for people who need them most.” It further explains that “if your application needs validation we may ask you for additional information. Only some people will need to do this, but you may want to prepare before you first apply.”

If you are or were an **employee**, you may need to validate eligibility using one of the following:

- Documents showing the person under your care is eligible for the benefit*
- Recent pay slips
- Employment verification letter, including salary, if accessible online
- Record of Employment
- Bank statements showing name, address, and payroll deposit
- * **DCC Note:** The CRA website does not currently specify how someone would show that the person under their care is eligible for the benefit, but rather leaves that open for situation-by-situation assessment.

If you are or were **self-employed**, you may need to validate eligibility using one of the following:

- Documents showing the person under your care is eligible for the benefit
- Invoice for services rendered that includes:
 - o the service date
 - o who the service was for, and
 - o the name of the individual or company
- Receipt of payment for services provided (a statement of account or bill of sale showing a payment and the remaining balance owed)
- Documents showing income earned from a "trade or business" as a sole proprietor, independent contractor, or a partnership
- Any other document that will confirm you earned \$5,000 in employment or self-employment income

If you receive provincial or federal benefits related to **maternity or parental leave**, you may need to validate eligibility using one of the following:

- Documents showing the person under your care is eligible for the benefit
- Statement of benefits
- Bank statements showing, name, address, and benefit deposit
- **DCC Note:** this category of eligibility verification could apply to those who are currently on - or have recently been on - maternity or parental leave at the time when they are applying for one of the CRA program benefits. They will be using the benefit amounts received to calculate towards the total amount earned during (towards the \$5,000 of income)

As of October 9th, 2020