

CERB & SOCIAL SUPPORTS NAVIGATOR BRIEFING

BRIEFING OBJECTIVES

- UNDERSTAND THE NEW PROGRAM TO PREPARE COMMUNITY MEMBERS ONCE ONLINE PORTAL OPENS ON APRIL 6
 - TRAIN NAVIGATORS – THROUGH SITUATIONAL ANALYSIS
 - STRATEGIZE HOW TO REACH OUT TO PROSPECTIVE BENEFICIARIES
- ID GAPS IN THE SYSTEM USING RACE & POVERTY LENS (WHO ARE THOSE WHO FALL THOROUGH THE CRACKS?)

BIG PICTURE



= RECESSION

FEDERAL GOV'T ECONOMIC RESPONSE

MARCH 25, 2020 ANNOUNCEMENT:

PROPOSED LEGISLATION: CERB – EMERGENCY RESPONSE BENEFIT ACT

POLICY GOALS:

- 1. TO SUPPORT WORKERS AND HELP BUSINESSES KEEP THEIR EMPLOYEES**
- 2. PUT MONEY IN THE POCKETS OF CANADIANS AS FAST AS POSSIBLE (TIMELY ACCESS TO INCOME SUPPORT)**
- 3. AUGMENT THE CAPACITY OF THE EI SYSTEM TO PROCESS THE HIGH VOLUME OF APPLICATIONS RECEIVED IN THE PAST WEEK**

REFERENCE: CANADA.CA & CRA

LINKS:

- **CERB:** [HTTPS://WWW.CANADA.CA/EN/DEPARTMENT-FINANCE/ECONOMIC-RESPONSE-PLAN.HTML](https://www.canada.ca/en/department-finance/economic-response-plan.html)
- **CRA COVID-19: CHANGES TO CANADIAN TAXES AND BENEFITS :**
[HTTPS://WWW.CANADA.CA/EN/REVENUE-AGENCY/CAMPAIGNS/COVID-19-UPDATE.HTML](https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html)

CANADA REVENUE AGENCY

APRIL 3, 2020

- THE AGENCY HAS UPDATED INFORMATION ON THE [CANADA EMERGENCY RESPONSE BENEFIT](#), AND THE [GOODS AND SERVICES TAX/HARMONIZED SALES TAX \(GST/HST\) CREDIT PAYMENT AMOUNTS](#).
- YOU CAN NOW SIGN UP FOR [DIRECT DEPOSIT](#) OR CHANGE YOUR ACCOUNT INFORMATION THROUGH MANY FINANCIAL INSTITUTIONS.

MARCH 31, 2020

- THE AGENCY HAS PUBLISHED INFORMATION ON THE [DEFERRAL OF GST/HST REMITTANCES](#).

MARCH 30, 2020

- THE AGENCY HAS UPDATED INFORMATION ON [INCOME TAX FILING AND PAYMENT DATES](#).

CANADA REVENUE AGENCY

Benefits, credits and support payments: CRA and COVID-19

i April 9 - GST/HST credit payment: The one-time supplementary [GST/HST credit](#) payment will be issued starting on April 9, 2020. This payment is part of the Government of Canada's response to the COVID-19 pandemic. You will get the payment automatically if you normally receive the GST/HST credit. It will be mailed to you or deposited into your bank account if you're enrolled for direct deposit.

On this page

- [File early if possible](#)
- [New benefits or support](#)
- [Changes to existing benefits, credits or support](#)
- [What to do if the Canada Revenue Agency reviews your benefits](#)

File early if possible

File your income tax and benefit return electronically before June 1, 2020 to make sure your



Chat with Charlie 

CANADA REVENUE AGENCY: ONLINE REGISTRATION

- STEP 1: STEP 2 : GO TO CRA WEBSITE

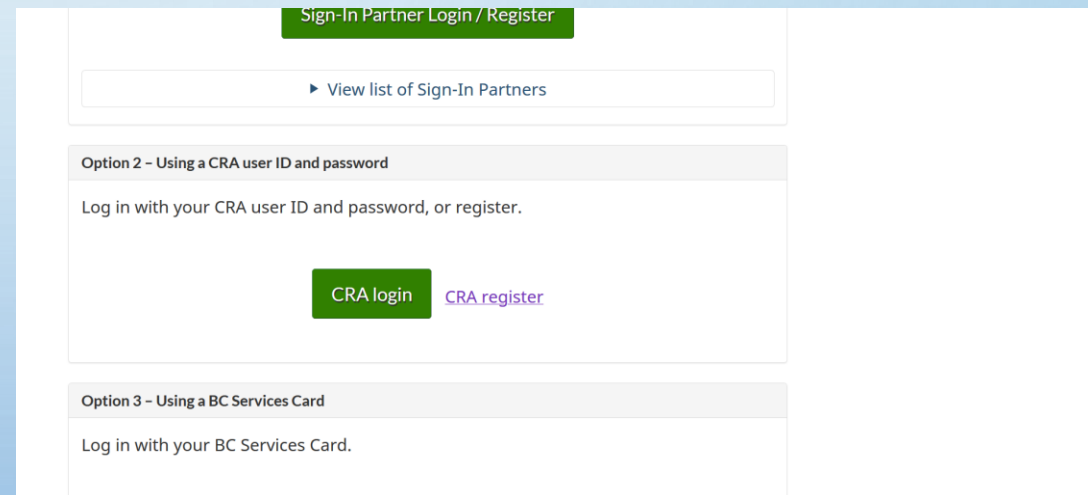
CANADA REVENUE AGENCY: ONLINE REGISTRATION

STEP 1

PREPARE YOUR DOCUMENTS

- SOCIAL INSURANCE NUMBER
- 2018 TAX RETURN, LINE 10100

STEP 2: CLICK CRA REGISTER



The screenshot shows the CRA online registration interface. At the top, there is a green button labeled "Sign-In Partner Login / Register". Below this is a search bar with a dropdown arrow and the text "View list of Sign-In Partners". The main content area is divided into three sections:

- Option 2 - Using a CRA user ID and password**: This section contains the text "Log in with your CRA user ID and password, or register." and two buttons: a green "CRA login" button and a purple "CRA register" link.
- Option 3 - Using a BC Services Card**: This section contains the text "Log in with your BC Services Card."



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MENU ▾

[Home](#) > [Health](#) > [Diseases and conditions](#) > [Coronavirus disease \(COVID-19\)](#) > [Canada's response](#)

Canada's COVID-19 Economic Response Plan

The Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak.

On this page

- [Support for individuals](#)
- [Support for businesses](#)

COVID-19 Virtual
Assistant



Support for individuals

Support for individuals and families

- ▶ Increasing the Canada Child Benefit
- ▶ Special Goods and Services Tax credit payment
- ▶ Extra time to file income tax returns
- ▶ Mortgage support

Support for people facing unemployment

- ▶ The new Canada Emergency Response Benefit (CERB)
- ▶ Apply for Employment Insurance

Support for people who are sick, quarantined, or in directed self-isolation

- ▶ The new Canada Emergency Response Benefit (CERB)
- ▶ Improved access to Employment Insurance sickness benefits

Support for people who are unable to work

- ▶ The new Canada Emergency Response Benefit (CERB)

Support for people who need it most

- ▶ A new Indigenous Community Support Fund
- ▶ Enhancing the Reaching Home initiative
- ▶ Support for women's shelters and sexual assault centres

Support for seniors

- ▶ Reduced minimum withdrawals for Registered Retirement Income Funds
- ▶ Practical services: delivery of items and personal outreach

Support for students and recent graduates

- ▶ A moratorium on the repayment of Canada Student Loans

Support for youth

- ▶ Mental health support

Support for businesses

INCREASING CHILD BENEFIT

- WE ARE PROVIDING AN **EXTRA \$300 PER CHILD** THROUGH THE CANADA CHILD BENEFIT (CCB) FOR 2019-20. THIS WILL MEAN **APPROXIMATELY \$550 MORE FOR THE AVERAGE FAMILY.**
- THIS BENEFIT WILL BE DELIVERED AS PART OF THE SCHEDULED CCB PAYMENT IN MAY.

THOSE WHO ALREADY RECEIVE THE CANADA CHILD BENEFIT DO NOT NEED TO RE-APPLY.

Individuals and

- ▶ Increasing the Canada Child Benefit
- ▶ Special Goods and Services Tax credit payment
- ▶ Extra time to file income tax returns
- ▼ Mortgage support

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardship caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This flexibility allows flexibility to be available – when needed – to those who need it the most.



Support for people facing unemployment

- ▶ The new Canada Emergency Response Benefit (CERB)
- ▶ Apply for Employment Insurance

Support for people who are sick, quarantined, or in directed self-isolation

- ▶ The new Canada Emergency Response Benefit (CERB)
- ▶ Improved access to Employment Insurance sickness benefits

Support for people who are unable to work

- ▶ The new Canada Emergency Response Benefit (CERB)

Support for people who need it most

- ▶ A new Indigenous Community Support Fund
- ▶ Enhancing the Reaching Home initiative
- ▶ Support for women's shelters and sexual assault centres



CANADA EMERGENCY RESPONSE BENEFIT

CERB

MAIN FEATURES

POLICY TARGET: ALL WORKERS AND EMPLOYERS

- **SIMPLER AND MORE ACCESSIBLE (EMERGENCY CARE BENEFIT & EMERGENCY SUPPORT BENEFIT)**
- CERB SYSTEM DOES NOT REPLACE EI SYSTEM. IT **ENHANCES THE CAPACITY OF THE EI SYSTEM.**
- PORTAL TO APPLY OPENS ON **APRIL 6**. RECEIPT OF CERB PAYMENTS WILL BE 10 DAYS OF APPLICATION.
- \$2,000 PER MONTH FOR 4 MONTHS
- PAYMENT IS EVERY 4 WEEKS & AVAILABLE FROM **MARCH 15 UNTIL OCTOBER 3, 2020.**

CERB: ELIGIBLE WORKERS

- [HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/EI/CERB-APPLICATION.HTML](https://www.canada.ca/en/services/benefits/ei/cerb-application.html)
- **HOW TO APPLY**
- IMPORTANT! IF YOU ARE NOT ELIGIBLE FOR EMPLOYMENT INSURANCE, FIND OUT HOW YOU CAN GET READY TO APPLY FOR THE CERB THROUGH THE **CANADA REVENUE AGENCY**.
- WHETHER YOU APPLY ONLINE OR BY PHONE, THE CRA HAS SET UP SPECIFIC DAYS FOR YOU TO APPLY. PLEASE USE THE FOLLOWING GUIDELINES:



Canada Emergency Benefit Application Period

Applications will be accepted on certain days depending on your **birth month**



CANADA.CA/CORONAVIRUS

Canada

Canada Emergency Response Benefit

Application period open as of April 6, 2020

DO apply:

- if you have lost employment or self-employment income due to COVID-19

NO NEED to apply:

- if you already applied for EI benefits
- if you are already receiving EI benefits

CANADA.CA/CORONAVIRUS

Canada

CERB:

THE BENEFIT WILL BE AVAILABLE TO WORKERS:

- **RESIDING** IN CANADA, WHO ARE AT LEAST 15 YEARS OLD;
- WHO HAVE **STOPPED WORKING** BECAUSE OF COVID-19 AND HAVE NOT VOLUNTARILY QUIT THEIR JOB;
- WHO HAD INCOME OF AT LEAST \$5,000 IN 2019 OR IN THE 12 MONTHS PRIOR TO THE DATE OF THEIR APPLICATION; AND

ELIGIBILITY

- 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.
- THE BENEFIT IS ONLY AVAILABLE TO INDIVIDUALS WHO STOPPED WORK AS A RESULT OF REASONS RELATED TO COVID-19. IF YOU ARE LOOKING FOR A JOB BUT HAVEN'T STOPPED WORKING BECAUSE OF COVID-19, YOU ARE NOT ELIGIBLE FOR THE BENEFIT.

Eligibility QUESTIONS:

1. Were you working before March 15? = YES
2. Did you stop working due to COVID-19? = involuntarily quit job
3. Residence is Canada – but other source of income can come from outside Canada
4. Earned income (reported) in 2019 (Jan1-Dec.30) is = or > \$5,000
5. Earned income in the 12 months BEFORE the date of application is = or > \$5,000

Note: In requirements No. 4 & 5, you must be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, you expect to have no employment income.

- The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19.
- If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.

\$5,000 EARNED INCOME

THE INCOME OF AT LEAST \$5,000 MAY BE FROM ANY OR A COMBINATION OF THE FOLLOWING SOURCES:

- **EMPLOYMENT**
- **SELF-EMPLOYMENT**
- **MATERNITY AND PARENTAL BENEFITS UNDER THE EMPLOYMENT INSURANCE PROGRAM**
- **ALBERTA ISOLATION SUPPORTS PROGRAM (\$1,146)**

PERSONAL SITUATION TO ACCESS CERB

For example if you are a student who had a job last year and were planning on working this summer you do not qualify for the benefit.

▼ Under what circumstances can I apply for the Canada Emergency Response Benefit?

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits. Examples of stopping to work could include but are not limited to:

- You have been let go from your job or your hours have been reduced to zero;
- You are in quarantine or sick due to COVID-19;
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.

You cannot quit your job voluntarily.

▶ Do I need a medical certificate to receive the Canada Emergency Response Benefit if I am in quarantine or sick from COVID-19?

SITUATION A

- PERSON XYZ RECEIVED EI BENEFITS LAST YEAR THAT EXPIRED ON 15 JUNE 2019.
- XYZ BECAME SELF-EMPLOYED (RECEIVED CASH PAYMENTS/"UNDER THE TABLE INCOME" AS HOUSE CLEANER, CAR MECHANIC, MASSAGE THERAPIST, HAIR DRESSER, GARDENER) BET SEPT2019 TO MARCH 15, 2020 (DATE FOR #COVID-19 BENEFIT KICKS IN).

ASSUMING XYZ HAS AN EARNED INCOME OF **\$5,000** 12 MONTHS PRIOR TO THE DATE OF #CERB APPLICATION, IS YXZ ELIGIBLE?

ANSWER

- YES
- PROVIDED:

SEE REQUIREMENTS NO. 4 & 5: YOU MUST BE WITHOUT EMPLOYMENT OR SELF-EMPLOYMENT INCOME FOR AT LEAST 14 CONSECUTIVE DAYS IN THE INITIAL FOUR-WEEK PERIOD. FOR SUBSEQUENT BENEFIT PERIODS, YOU EXPECT TO HAVE NO EMPLOYMENT INCOME.

OTHER EXAMPLES:

EXAMPLE 1: Remy's last day of work at the laundry shop is **March 15**. On **March 30 (= at least 14 consecutive days)**, she was still unemployed due to COVID lockdown and is expecting to be unemployed. Remy is eligible under CERB and her benefit will retroact to March 15.

Example 2: Jessie is a self-employed Uber driver. He stopped receiving passengers (no calls) for fear of COVID spread so he has ZERO income for since March 20. Technically, as of today (April 4) he is unemployed and is thus eligible. (Provided he has an earned income of at least \$5,000 for 12 months before CERB application)

Eligibility QUESTIONS: REVIEW

1. Were you working before March 15? = YES
2. Did you stop working due to COVID-19? = involuntarily quit job
3. Residence is Canada – but other source of income can come from outside Canada
4. Earned income (reported) in 2019 (Jan1-Dec.30) is = or > \$5,000
5. Earned income in the 12 months BEFORE the date of application is = or > \$5,000

Note: In requirements No. 4 & 5, you must be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. After April 15, you expect to have no employment income.

- The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19.
- If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.

CERB BENEFICIARIES: REVIEW

CANADIAN WORKERS WHO

1. **LOST THEIR JOB**
2. **SICK OR QUARANTINED**
3. **TAKING CARE OF SOMEONE WHO IS SICK WITH COVID-19**
4. **WORKING PARENTS WHO MUST STAY HOME WITHOUT PAY TO CARE FOR CHILDREN WHO ARE SICK OR BECAUSE OF SCHOOL AND DAYCARE CLOSURES**
5. **WAGE EARNERS WHO WOULD NOT OTHERWISE ELIGIBLE FOR EI**
6. **CONTRACT WORKERS WHO WOULD NOT OTHERWISE ELIGIBLE FOR EI**
7. **SELF-EMPLOYED INDIVIDUALS WHO WOULD NOT OTHERWISE ELIGIBLE FOR EI**
8. **WORKERS WHO ARE STILL EMPLOYED, BUT ARE NOT RECEIVING INCOME BECAUSE OF DISRUPTIONS TO THEIR WORK SITUATION DUE TO COVID-19 [INTENT: HELP BUSINESS KEEP THEIR EMPLOYEES WHILE ENSURING ABILITY TO RESUME OPERATIONS ONCE PANDEMIC IS OVER**

SITUATION B:



CHILDREN WHO ARE SICK OR AT HOME BECAUSE OF SCHOOL AND DAYCARE CLOSURES

- **WORKING** PARENTS (AND MAYBE GUARDIANS??)
- WHO MUST STAY HOME WITHOUT PAY = INVOLUNTARILY STOPPED WORKING
- **REASON FOR NOT WORKING:** TO CARE FOR CHILDREN WHO ARE SICK OR BECAUSE OF SCHOOL AND DAYCARE CLOSURES DUE TO COVID

EXAMPLE 1: WENG WORK AS CAREGIVER IN ONE OF THE SENIORS HOME. SHE STOPPED WORKING FOR FEAR OF COVID CONTAMINATION. IS SHE ELIGIBLE?

ANSWER: NO – BECAUSE SHE QUIT HER JOB VOLUNTARILY

EXAMPLE 2: IF WENG HAS SCHOOL AGE KIDS, AND SHE STOPPED WORKING BECAUSE SHE IS FORCED TO TAKE CARE OF HER CHILDREN DURING CLOSURES, YES, SHE IS ELIGIBLE.

SITUATION C

WAGE EARNERS/CONTRACT WORKERS WHO WOULD NOT OTHERWISE BE ELIGIBLE FOR EI

Example 1: Jessie works as a car mechanic at AutoNet and is paid per contract work by the owner. He does not pay EI/CPP thus ineligible for EI benefits. If he stopped working due to shop closure on **March 20**, he is eligible under CERB if his:

a. Earned income (reported) in 2019 tax return (Jan1-Dec.30) is = or > \$5,000

Example 2: If his 2019 tax return is \$3,000 only, he still has the time to record his earned income between January- March 15 2020 to be eligible under the second clause:

“Earned income in the 12 months BEFORE the date of application” is = or > \$5,000. To be eligible, he has to show (good record-keeping of cash transactions!) that his earned income between Jan-March 15 2020 is \$2,000 or more.

SITUATION D

WAGE EARNERS WITH 2 OR MORE JOBS!!

Example: Remy works fulltime in the laundry shop and works parttime at McDo. On March 25, her laundryshop employer gave them their ROE because there is no work for them for the next 2 weeks due to COVID lockdown. She continues working parttime at McDo. Is she eligible under CERB?

Answer: No. Remy must have stopped working due to COVID. Here, she is still earning income from Mcdo. However, she is **eligible to receive EI** albeit lower than what she could otherwise receive under CERB had she totally stopped working in both jobs.

REFERENCE: CANADA.CA

▼ Can I have other income while receiving the Canada Emergency Response Benefit?

You must have stopped working as a result of COVID-19 and be without employment income for at least 14 consecutive days within the initial four-week period. This includes income from paid leave, self-employment income or collection of any Employment Insurance benefits.

For subsequent periods, you must expect to have no employment income.

You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.

Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

▶ Can you receive the Canada Emergency Response Benefit if you are not a citizen or permanent resident?

▶ Does the minimum income of \$5,000 have to be earned in Canada?

▶ When and how will I receive my Canada Emergency Response Benefit payment? Is there a waiting period?

EI Implications:

1. Those who are **already receiving EI** regular and sickness benefits as of March 25 are not eligible to apply under CERB.

Exception: If you are already receiving EI but your benefits end before October 3, 2020, you can apply under CERB.

Example: If your EI benefits will end on July 1, you can apply under CERB on July 2. Provided, you are still unemployed on July 2.

EI IMPLICATIONS

2. Those who have applied and application has not been processed yet, **no need to re-apply for EI**
3. If you have applied and receive benefits under **CERB for 16 weeks**, and remains unemployed after this period, you can still access your regular EI benefits

For example, if you started receiving CERB benefits on April 1 and remains unemployed on July 22 (date around the 16-week mark), you can apply for your regular EI benefits after the 16-week CERB benefits expire



QUESTIONS?

ActionDignity COVID 19 benefits navigator guide, April 4, 2020
for questions and support, please email:
actiondignity at research.policy.educator@actiondignity.org

WHO FALL THROUGH THE CRACKS? HOW ELSE CAN WE HELP?

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