



COVID-19: Canada Emergency Response Benefit

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(Current as of: June 30, 2020)

Overview

- The Canada Emergency Response Benefit (CERB) is a taxable benefit of \$2,000 per month for up to 24 weeks (up from 16 weeks)
- Successful claimants begin to receive their CERB payments within 3 (direct deposit) or 10 business days (cheque by mail)
- The CERB is available from March 15, 2020 until October 3, 2020
 - For fixed 4-week benefit periods, see [chart](#)

Extension of CERB (*NEW*)

On June 16, the Government of Canada announced that, to assist with transitions back to work as the economy reopens, the CERB would be extended by an additional 8 weeks for workers who:

- stopped working due to COVID-19;
- are eligible for Employment Insurance (EI) regular or sickness benefits; or
- have exhausted their EI regular or fishing benefits between December 29, 2019 and October 3, 2020

Eligibility

- CERB is available to workers who:
 - reside in Canada and have a social insurance number (SIN)
 - are at least 15 years old
 - fall under one of the following categories:
 - have stopped working because of reasons related to COVID-19
 - I.e. lost your job, in quarantine or sick, taking care of someone who is in quarantine or sick, or taking care of dependents because childcare facilities are closed
 - are eligible for EI regular or sickness benefits
 - have exhausted their EI regular or fishing benefits between December 29, 2019 and October 3, 2020+
 - had employment and/or self-employment income of at least \$5,000* in 2019, or in the 12 months prior to the date of their application



- have not earned more than \$1,000** in employment and/or self-employment income per benefit period while collecting the CERB
- have not quit their job voluntarily
 - + Includes seasonal workers
 - * Includes EI maternity/parental benefits; does not need to be earned in Canada
 - ** Includes tips, non-eligible dividends (generally those paid out of corporate income taxed at the small business rate), and royalties for work done during benefit period; excludes student loans and bursaries
- Current income:
 - For your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the initial 4-week benefit period
 - For subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire 4-week benefit period.
- While receiving CERB, you can also receive the following if you meet other criteria:
 - Canadian Pension Plan (CPP)
 - Old Age Security (OAS)

Relationship with EI

- You cannot receive both CERB and EI benefits (e.g. regular, sickness, maternity/parental)
- If you were eligible for EI benefits before March 15, 2020
 - You should apply for EI benefits. If they run out before October 3, 2020, you should apply for CERB if you are unable to return to work due to COVID-19
- If you were eligible for EI benefits on or after March 15, 2020
 - You should apply for CERB, then apply for EI regular or sickness benefits if still unemployed after the 24-week period covered by CERB
- If you are receiving maternity/parental EI benefits, but they will run out before October 3, 2020, you may be eligible for CERB if you are unable to return to work due to COVID-19
 - You can apply in advance to minimize disruption of payments



Relationship with Social Assistance (ON)

- On April 20, 2020, the Government of Ontario announced the following with respect to those receiving OW and ODSP payments:
 - *Recipients of OW/ODSP as of March 1, 2020*: CERB payments will be treated as partially exempt, as if they were employment income
 - \$200 flat rate exemption + 50% for each additional dollar
 - *New OW applicants granted on or after 1 March 2020*: CERB payments will not be exempt for purposes of determining eligibility
 - However, no overpayments should be created for people retroactively reassessed as ineligible

How to Apply

- Applications opened on April 6, 2020

Ways to apply:*

1. Online Portal via Government of Canada [webpage](#)
2. Automated toll-free number:
 - a) For applicants who have previously filed income tax returns with CRA: 1-800-959-2019 or 1-800-959-2041
 - b) For all other applicants: 1-833-966-2099

* Both services open 21 hours/day, 7 days/week (closed from 3:00 a.m. to 6:00 a.m. EST)

Return or Repayment

If you have received CERB in error, you can find more information on how to return or repay the benefit [here](#).

Reporting

- If you are receiving CERB through Service Canada and the EI program, you must complete biweekly reports to show continued eligibility
 - Online using the [Internet Reporting Service](#) or by telephone at 1-800-531-7555
- If you are receiving CERB through the Canada Revenue Agency, you must re-apply every 4 weeks (either online or via telephone)

