Frequently Asked Questions (FAQ) about income supports and sickness leave benefits for workers in the gig economy

Due to the rapidly changing circumstances surrounding COVID-19 and its impact on workers, program support criteria are subject to change. Be sure to visit www.unifor.org/covid19 to download updated versions of this fact sheet.

As the effects of COVID-19 continue to ripple through the economy, many self-employed workers who fall ill due to the virus, are forced to stay home to undergo self-isolation, or face significant declines in business activity, will find themselves unable to work.

If you are a gig worker and you can no longer work due to COVID-19, this FAQ is for you.

Generally, you are a gig worker if:

• You are hired to perform particular tasks such as driving passengers or delivering food through a platform-based app like Uber, Lyft, Foodora or Doordash.

If I contract the Coronavirus or have to self-isolate due to exposure, what income supports are available to me?

If you have a regular full-time or part-time job apart from your gig economy work, you should apply for EI sickness benefits if:

• You are currently self-isolating or undergoing quarantine due to COVID-19 (no doctor’s note or medical certificate is required).
• You have accumulated 600 insurable hours through your regular job in the 52 weeks before the start of your claim (e.g. 20 weeks of work at 30 hours a week).
• You can demonstrate that your weekly earnings have declined by more than 40% for at least a week.

If you qualify, you can apply for EI sickness benefits online.

Note: If approved, your EI sickness benefits will mirror the recently announced Canada Emergency Response Benefit (CERB), which which provides the equivalent of $500 per week for 16 weeks. After 16 weeks, your regular EI payments will resume as normal as long as you continue to qualify.
If you do not meet the above criteria or your job in the gig economy is your only source of income, you may be eligible for the Canada Emergency Response Benefit, which will provide up to 16 weeks of income support to those who do not qualify for EI benefits (see below).

What if I don’t have the required number of hours or I haven’t been laid off but my hours have been reduced?

If you do not meet the above requirements, you may be eligible for the recently announced Canada Emergency Response Benefit, which will provide up to 16 weeks of income support to those who do not qualify for regular EI benefits. You must meet the following eligibility criteria:

- You have stopped working or are experiencing reduced hours because of COVID-19.
- You had a total income of at least $5,000 from all sources in 2019 or in the 12 months immediately preceding the application.
- You have had $1,000 or less in income for at least 14 consecutive days in the initial four week period for which you are applying.
- You continue to earn $1,000 or less in income during each subsequent four-week period.
- If there is a shortage of gig economy work and I lose income due to the economic impact of COVID-19, can I access Employment Insurance?

If eligible, you can apply for the CERB through the Canada Revenue Agency (CRA) online or by phone at 1-800-959-2019 or 1-800-959-2041.

The CRA is suggesting that applicants use the following guidelines for when to apply:

<table>
<thead>
<tr>
<th>Month of Birth</th>
<th>Apply for the CERB on</th>
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</thead>
<tbody>
<tr>
<td>January, February, or March</td>
<td>Mondays</td>
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<tr>
<td>April, May, or June</td>
<td>Tuesdays</td>
</tr>
<tr>
<td>July, August or September</td>
<td>Wednesday</td>
</tr>
<tr>
<td>October, November, or September</td>
<td>Thursdays</td>
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<tr>
<td>Any month</td>
<td>Fridays, Saturdays, or Sundays</td>
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What is the difference between EI and the CERB?

Employment Insurance and the CERB are two distinct benefits administered separately.

To help process an unprecedented number of EI claims, the federal government established the Employment Insurance Emergency Response Benefit to mirror the benefits provided in the CERB. Over the coming months, EI regular and sickness benefit payments will be the same as the CERB (equivalent to $500 per week), although the payment schedule and other requirements (e.g. submitting biweekly EI reports) will remain different. This is why the government’s CERB website will direct you to an EI application page if it determines that you are eligible for EI benefits.
INCOME SUPPORTS AND SICKNESS LEAVE BENEFITS FOR GIG WORKERS

Regular EI benefits paid to eligible workers who apply on or after March 15 will mirror CERB payments for the first 16 weeks, but will revert to regular EI payments afterwards as long as the claimant continues to qualify for EI.

Those who do not qualify for EI regular or sickness benefits but who meet the CERB eligibility criteria will apply through the Canada Revenue Agency (CRA) and receive a lump sum payment of $2,000 every four weeks for up to 16 weeks. Applicants must confirm their eligibility for each four-week period.

**When should I apply for EI or the CERB?**

If you qualify for EI, you can apply for regular EI or EI sickness benefits online as soon as possible. Be sure not to wait too long as some of your benefits may be lost if you delay your application.

Those who don’t qualify for EI but are eligible for the CERB should apply as soon as they have experienced, or know they will experience, 14 consecutive days or more with $1000 or less in income.

**If I have questions about applying for Employment Insurance or the CERB, whom can I contact?**

For questions about applying for EI, call the EI telephone information service at 1-800-206-7218 from 8:30 am to 4:30 pm Monday to Friday and press “0” to talk to a representative. Please note that call volumes are high at the present time and you may be placed on hold.

For questions about applying for the CERB through the Canada Revenue Agency, call 1-800-959-8281 Monday to Friday, 8am to 11pm (local time).

**Are there other special income support measures available to me?**

Residents of British Columbia who are unable to work due to COVID-19 and have applied for the CERB may be eligible for the B.C. Emergency Benefit for Workers, a one-time, tax-free payment of $1,000. Details about the benefit and eligibility criteria will be announced soon.

Residents of Saskatchewan who must self-isolate may get financial assistance from a Self-Isolation Support Program which will provide $450 per week, for a maximum of two weeks or $900. The Self-Isolation Support Program is targeted at Saskatchewan residents forced to self-isolate that are not covered by other programs and supports. Applications will be accepted until June 30th.

For more COVID-19 related worker support information, visit www.unifor.org/covid19

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