

## Frequently Asked Questions (FAQ) about income supports and sickness leave benefits for independent contractors, freelancers and other self-employed workers

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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](http://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.

Frequently Asked Questions (FAQ) about income supports and sickness leave benefits for independent contractors, freelancers and other self-employed workers

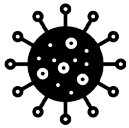
### You are a self-employed if:

- You are registered as a business.
- You have no employment status and are not entitled to customary employee benefits or statutory benefits required by law (e.g. vacation days, sick leave, etc.).
- You are responsible for paying Employment Insurance (EI) premiums (if registered), Canada Pension Plan (CPP) contributions, and income tax, rather than having these amounts deducted from your pay.
- Exceptions include barbers, hairdressers, taxi drivers, and drivers of other passenger vehicles who are not hired as employees but whose earnings are insurable and who are treated as employees for the purposes of EI.

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

As a self-employed worker, you are eligible for EI sickness benefits if:

- You are registered for access to the EI program.
- It has been more than 12 months since you registered.



- The amount of time devoted to your work has fallen by more than 40% due to COVID-19 related self-isolation, quarantine or illness.
- Your net earnings for 2019 was at least \$7,279.

If you meet these requirements, [you can apply for EI sickness benefits online](#) as soon as possible. The federal government recently waived the 7-day waiting period so recipients will be paid for the first week of their claim.

If you do not meet these requirements, you may be eligible for the recently announced **Emergency Response Benefit**, which will provide 16 weeks of income support to those who do not qualify for regular EI benefits. You will need a CRA My Account for Individuals or My Service Canada Account to apply online.

## 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?

Generally speaking, no. Currently, EI special benefits do not cover situations where there is a loss of income due to an economic slowdown.

However, you may be eligible for the recently announced **Emergency Response Benefit** which will provide up to 14 weeks of income support to those who do not qualify for regular EI benefits. You will need a [CRA My Account for Individuals](#) or [My Service Canada Account](#) to apply online.

## When should I apply for EI?

If you qualify, you can apply for [EI sickness benefits](#) or [regular EI 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.

## If I have questions about applying for Employment Insurance, who can I contact?

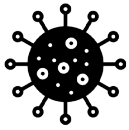
Call the EI telephone information service at 1-800-206-7218 from 8:30 am to 4:30 pm Monday to Friday and press "0" to talk to a representative. Please note that call volumes are high at the present time and you may be placed on hold.

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

Adult residents of Alberta who must self-isolate or undergo quarantine and who do not qualify for EI sickness benefits can access the [Emergency Isolation Support](#) program, which provides a one-time payment of \$1,146. The benefit will be available at the end of March.

If your severance pay is transferred to an RRSP there may be a tax savings but if you're on EI, it's still allocated as if it went directly into your wallet.

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



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and supports.

Residents of Quebec who must self-isolate or undergo quarantine and who do not qualify for EI sickness benefits (or another government support program), who are receiving no employer compensation, or private insurance support, may access the province's [Temporary Aid for Workers](#) program. Eligible workers can receive up to \$573 per week for a 14-day period of self-isolation. The coverage period for eligible workers may extend to a maximum of 28 days, depending on the individual's health.

Note: the provincial support programs are generally intended as a bridge to the upcoming federal Emergency Response benefits. You will likely be ineligible to receive both provincial and federal supports at the same time.

For more COVID-19 related worker support information, visit [www.unifor.org/covid19](http://www.unifor.org/covid19)

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