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?

You may be eligible for the [Canada Emergency Response Benefit](https://www.canada.ca/en/employment-undertakings/services/economic-response-plan/individuals/cebrb.html), which will provide up to 28 weeks of income support (see below).
If there is a shortage of work and I lose income due to the economic impact of COVID-19 can I access regular Employment Insurance (EI) benefits?

Generally speaking, no. However, you may be eligible for the recently announced Canada Emergency Response Benefit, which will provide up to 28 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 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.

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.

Regular EI benefits paid to eligible workers who apply on or after March 15 will mirror CERB payments for the first 28 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 28 weeks. Applicants must confirm their eligibility for each four-week period.

When should I apply for the CERB?

You should apply as soon as you have experienced, or know you will experience, 14 consecutive days or more with $1,000 or less in income.
If I have questions about applying for the CERB, whom can I contact?

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. You have until December 2nd, 2020 to apply.

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

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