

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

Revised March 25, 2021

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.

Note: On February 19, 2021, the federal government announced proposed legislative and regulatory changes that would increase the number of weeks of benefits available for the Canada Recovery Benefit (CRB), the Canada Recovery Sickness Benefit (CRSB), and Employment Insurance (EI) regular benefits:

<https://www.canada.ca/en/employment-social-development/news/2021/02/crb-extension.html>

As the effects of the second wave of the COVID-19 pandemic lead to renewed lockdowns and economic impacts, many workers will be facing a shortage of work or temporary lay-offs, while others may need to undergo self-isolation or quarantine due to exposure to the virus.

If you are a **gig worker** who has been laid off or who cannot work due to COVID-19, this FAQ is for you.

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?

You should apply for the [Canada Recovery Sickness Benefit \(CRSB\)](#) if you meet the following criteria:

- You are unable to work at least 50% of your regularly scheduled work week because you are:

- sick with COVID-19
- have been advised by your employer or a health authority to self-isolate, or
- have been advised to stay home due to an underlying health condition that puts you at greater risk for contracting COVID-19.
- You did not apply for or receive any of the following during the application period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Employment Insurance (EI) benefits
 - Québec Parental Insurance Plan (QPIP) benefits
- You earned at least \$5,000 in 2019, 2020, or in the 12 months before your application date.

If approved, you will receive \$500 (\$450 after taxes withheld) for each 1-week period that you apply for, for up to a maximum of 4 weeks. Note that you must apply for each 1-week period.

What if I have to quarantine or have been advised to stay home for longer than 4 weeks due to COVID-19?

If your COVID-19 related medical situation extends beyond the 4 weeks and you have accumulated insurable hours through a regular full- or part-time job apart from your gig work or you have [registered for EI special benefits](#) as a self-employed worker, you may be eligible for [EI sickness benefits](#), which provides up to 15 weeks of income support for those who qualify.

In order to qualify for EI sickness benefits, you must meet the following criteria:

- You have accumulated 120 insurable hours in the 52-week period prior to your application. If you received the CERB at any time, your 52-week period will be extended to exclude any weeks during which you received CERB.
- Your regular weekly earnings have declined by 40% for at least one week.
- Until September 25, 2021 you no longer need to provide a medical certificate in order to qualify and the waiting period may be waived.

If approved, you will receive a minimum of \$500 up to a maximum of \$595 per week (before taxes) for up to 15 weeks.

If you do not qualify for EI sickness benefits because your gig work is your only source of income or you lack the required number of insurable hours, you may be eligible to receive the [Canada Recovery Benefit \(CRB\)](#) – see below.

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, you can only access regular EI benefits if there is a shortage of work and you have the necessary number of insurable hours to qualify.

However, if your income has seen a decline of 50% or more due to a shortage of gig work, you may be eligible for the [Canada Recovery Benefit \(CRB\)](#), which provides up to 38 weeks of income support for those who do not qualify for EI benefits. In addition to not being eligible for EI, you must meet the following criteria:

- You stopped working or experienced at least a 50% decline in weekly income compared to 2019, 2020 or the previous 12 months.
- You had a total income of at least \$5,000 in 2019, 2020 or in the previous 12 months from:
 - employment income (gross pay)
 - net self-employment income (after deducting expenses)
 - maternity and parental benefits from EI or similar QPIP benefits
- You did not quit your job or voluntarily reduce your hours on or after September 27, 2020.
- You are actively seeking work during the two-week period you receive the CRB.
- You do not turn down reasonable employment during the two-week CRB period.

If approved, you will receive \$1000 (\$900 after taxes withheld) for each two-week period.

Note: You must reapply for each two-week period you are eligible for the CRB. You may earn employment income while receiving the CRB, but you must reimburse \$0.50 for every dollar of net income you earn above \$38,000 on your tax return, **including** any CERB, CRSB and Canada Recovery Caregiving Benefit (CRCB) payments you received, but **excluding** the CRB.

Who do I contact I have questions about applying for Employment Insurance or the CRB, or the CRSB?

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 may be eligible for the [B.C. Recovery Benefit](#), a one-time, tax-free payment of up to \$1,000 for eligible families and single parents and up to \$500 for eligible individuals.

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

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