

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

Revised August 25, 2020

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.

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](#), which will provide up to 16 weeks of income support (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, no. However, 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 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:

Month of Birth	Apply for the CERB on
January, February, or March	Mondays
April, May, or June	Tuesdays
July, August or September	Wednesday
October, November, or September	Thursdays
Any month	Fridays, Saturdays, or Sundays

When should I apply for EI?

You 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, 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?

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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