

COVID-19 Recovery Benefits Factsheet

3 new COVID-19 income supports

The Federal Government announced a number of new COVID-19 recovery benefits that began in October 2020. This fact sheet explains what they are, how to get them and how long each one lasts. Please call us at the Workers' Action Centre at 416-531-0778 if you are not sure what to do or if you have any questions.

1. Canada Recovery Benefit:

For workers who do not qualify for Employment Insurance, and stopped working or have lost at least 50% of their average weekly income.

2. Canada Recovery Sickness Benefit:

For workers who are unable to work at least 50% of their work week because they are sick or advised to self-isolate due to COVID-19, or have a health condition that puts them at greater risk of getting COVID-19.

3. Canada Recovery Caregiving Benefit:

For workers who are unable to work at least 50% of their work week because they are caring for a family member under 12 years old or needing supervised care.

How to apply for the new benefits?

You can apply **online** through the Canada Revenue Agency website through CRA's My Account. You can also apply by **phone** by calling an automated toll-free application line at 1-800-959-2019 or 1-800-959-2041 between 6 am and 3 am Eastern time. You will need your Social Insurance Number (SIN), postal code and date of birth to verify your identity on the phone.

How do we organize and push for better rights at work?

Workers won these new COVID-19 income supports because we organized and told politicians that nobody deserves to live in poverty. Yet there are many other demands that we still must fight for such as paid sick days, fair wages and stronger health and safety laws. Contact us if you're interested in fighting for decent work in your workplace or across Ontario.

Canada Recovery Benefit (CRB)

You would qualify for the CRB if you:

- Do not qualify for Employment Insurance benefits.
- Stopped working due to COVID or have lost at least 50% of your average weekly income. You did not quit your job or have hours reduced voluntarily.
- Are looking for work and did not turn down any reasonable work.
- Are at least 15 years old and live in Canada. You do not need to be a citizen or permanent resident but you do need a valid Social Insurance Number (SIN).
- Are not receiving at the same time the Canada Recovery Sickness Benefit, the Canada Recovery Caregiving Benefit, short term disability or compensation for a workplace injury.
- Earned at least \$5,000 in 2019, 2020, or the previous 12 months from employment or self-employment income, or on maternity/parental Employment Insurance Benefits.

How much can I receive from the CRB?

The CRB provides \$1,000 for each 2-week period. The Canada Revenue Agency will withhold 10% tax so you will receive \$900 for each 2-week period. When you file your taxes, you may need to pay more or less taxes depending on how much you earned that year.

You may work while receiving the CRB. But after earning more than \$38,000 in the year, you must reimburse \$.50 for every dollar when you file your income taxes.

If you refuse reasonable work during the period, you will lose 10 weeks of CRB eligibility period. You must also wait 10 weeks before you can reapply. If you are not sure what “reasonable” means, please call us.

How long can I receive CRB?

- You can apply between September 27th 2020 and September 25th 2021.
- You apply for 2-week periods.
- You can apply for a maximum of 13 periods.
- You can apply retroactively, but only up to 60 days after that particular time period has ended.

Canada Recovery Sickness Benefit (CRSB)

You would qualify for the CRSB if you:

Are unable to work at least 50% of your scheduled work week because you are:



- Sick with COVID or may have COVID
- Advised to self-isolate due to COVID
- Have an underlying health condition that puts you at greater risk of getting COVID-19.



Are not receiving at the same time the Canada Recovery Sickness Benefit, the Canada Recovery Caregiving Benefit, short term disability or compensation for a workplace injury, or paid leave from your employer.



Are at least 15 years old and live in Canada. You do not need to be a citizen or permanent resident but you do need a valid Social Insurance Number (SIN).



Earned at least \$5,000 in 2019, 2020 or the previous 12 months from employment or self-employment income, or on maternity/parental Employment Insurance Benefits.

How much can I receive from CRSB?

The CRSB provides \$500 for each 1-week period. Canada Revenue Agency withholds 10% tax so you'll receive \$450 for each 1-week period. When you file your taxes, you may need to pay more or less taxes depending on how much you earned that year.

Even if you worked some of the week, as long as you missed more than 50% of the work week, you will receive \$500.

How long can I receive CRSB?

- You can apply between September 27th 2020 and September 25th 2021.
- You apply for 1-week periods.
- Each 1-week period starts on Sunday and ends on the following Saturday.
- The government rules state that CRSB cannot be extended even if you are self-isolating or are sick for longer than 2 weeks.
- You can apply retroactively, but only up to 60 days past the particular period that you are not well.

Canada Recovery Caregiving Benefits (CRCB)

You would qualify for the CRCB if you:

- Are unable to work at least 50% of your scheduled work week because you are caring for a family member who is either a child under 12 years old or needs supervised care.

Need to provide care because:
 - Their school or daycare is closed or unavailable due to COVID.
 - Their regular care services are unavailable due to COVID.
 - They are sick with or have symptoms of COVID, are self-isolating, or at risk of serious health complications if they get COVID.
- Are the only one in the household applying for the benefit for that week.
- Are not receiving at the same time the Canada Recovery Benefit, the Canada Recovery Sickness Benefit, short term disability or compensation for a workplace injury, or paid leave from your employer.
- Are at least 15 years old and live in Canada. You do not need to be a citizen or permanent resident but you do need a valid Social Insurance Number (SIN).
- Earned at least \$5,000 in 2019 or 2020 from employment or self-employment income, or on maternity/parental Employment Insurance Benefits.

How much can I receive with the CRCB?

The CRCB provides \$500 for each 1-week period. The Canada Revenue Agency withholds 10% tax so you'll receive \$450 for each 1-week period. When you file your taxes, you may need to pay more or less taxes depending on how much you earned that year.

How long can I receive CRCB?

- You can apply between September 27th 2020 and September 25th 2021.
- You apply for 1-week periods.
- Each 1-week period starts on Sunday and ends on the following Saturday.
- You can apply for a maximum of 26 weeks.
- You can apply retroactively, but only up to 60 days after the period you are applying for has ended.