

A quick note from the author:

I compiled this document to help me and some fellow policy wonks make sense of the various programs. I realized that a plain-language version might have broader interest so I made this public.

If you are requesting access to edit, my answer is no. This is not a wiki. You could make your own document too!

If you contact me for my ok to use this document, for example to create a website, 1) Don't charge people money for information, 2) Don't present the information from this guide as your own and 3) Don't make it look like I have endorsed your website. Here's some wording you should use:

“This website has been adapted from information compiled and published freely by Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University. You can read the original document here: <https://t.co/m0dXFYIZwk?amp=1>. Dr. Robson is not affiliated with this website or its publishers. Any errors or omissions in adapting Dr. Robson's are the sole responsibility of [your website name].”

If you want to translate the document, please do. Again, it would nice if you used similar wording to the above.

Yes, I'm updating as often and quickly as I can.

No, I'm not available to give webinars to your organization or membership. I'm sorry.

No, I'm not able to give personalized advice. I'm sorry. I've included links below of other places you can call for answers to questions about your personal circumstances.

The benefits listed here are for people who really need them. This isn't a time to try to grab all the money you can. These are programs for people who otherwise won't make ends meet. If you need help, there is help available. No one needs to hoard. Not toilet paper, not money.

If you get a text message saying the Canada Revenue Agency has money for you, that is a scam. Other than Emergency/Amber Alerts, governments do NOT text you. Here's a link to the National Anti-Fraud Centre: <https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

Governments across the country are working hard and doing as much as they can as fast as they can. I know it can feel slow and confusing, but here's a big thank you to everyone in public services and in every political party who is working to help.

| Who can I call for information or to ask a question about financial support from government right now? | |
|---|--|
| Anywhere in Canada | <p>1-800-O-Canada (1-800-622-6232) Canada Revenue Agency: 1-800-959-8281 help with MyAccount 1-800-387-1193 help with benefits 1-866-426-1527 help with benefits for callers in the North</p> <p>You can also call the <u>constituency</u> office of your Member of Parliament. They can often help answer questions and get information to you. You can look up your local MP (using your postal code) here: https://www.ourcommons.ca/members/en/search</p> |
| BC | <p>Government of BC: Call: 1-888-COVID-19 Text: 1-604-630-0300</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: https://www.leg.bc.ca/learn-about-us/members</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| Alberta | <p>Government of Alberta: Call: 1-310-0000 toll free in the province</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: http://www.assembly.ab.ca/net/index.aspx?p=mla_report&memPhoto=True&alphaboth=True&alphaindex=True&build=y&caucus=All&conoffice=True&legoffice=True&mememail=True Call 2-1-1 for information about support in your community</p> |
| Saskatchewan | <p>Government of Saskatchewan: Call: 1-800-667-6102</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: https://www.legassembly.sk.ca/mlas/mla-contact-information/</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| Manitoba | <p>Government of Manitoba: Call: 1-866-626-4862 or live-chat at: https://www.gov.mb.ca/contact/</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: https://www.electionsmanitoba.ca/en/Voting/WhatsMyElectoralDivision</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| Ontario | <p>Government of Ontario: Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)</p> <p>You might also contact the <u>constituency</u> office of your MPP. You can look up your MPP here: https://www.ola.org/en/members/current</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |

Updated April 11, 2020. Compiled by Jennifer Robson, Associate Professor of Political Management, Carleton University using public information. Any errors or omissions are unintended.

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| Quebec | <p>Government of Quebec: special line operated by the Red Cross : 1-800-863-6582 Financial Assistance: 1-877-644-4545</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MNA. You can look up your MNA here: http://www.assnat.qc.ca/en/deputes/allaire-simon-17941/index.html</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| New Brunswick | <p>Government of New Brunswick: Call: 1-800-442-9799 (for emergency financial help)</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: https://www2.gnb.ca/content/gnb/en/contacts/MLAReport.html</p> <p>You might also contact your local municipal office.</p> <p>You can find local information here: http://www.nbinfo.ca/</p> |
| Nova Scotia | <p>Government of Nova Scotia: Call: 1-800-670-4357</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: https://enstools.electionsnovascotia.ca/edinfo2012/</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| PEI | <p>Government of PEI : Call: 1-800-236-5196 Call: 902-368-6440 (for social assistance)</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: https://www.assembly.pe.ca/members</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p> |
| Newfoundland and Labrador | <p>Government of Newfoundland and Labrador: Call: 1-833-771-0696</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: https://www.assembly.nl.ca/Members/members.aspx</p> <p>You might also contact your local municipal office or 3-1-1.</p> |
| Yukon | <p>Government of Yukon: Call: 1-800-661-0408</p> |
| Northwest Territories | <p>Government of NWT: Call: (867) 767-9000</p> |
| Nunavut | <p>Government of Nunavut: Call: (867) 975-5400</p> |

| I need to take sick leave because I'm ill or self-isolating or have to quarantine. | | |
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| <i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i> | Yes | No |
| <i>Have you already applied for EI?</i> | No | Yes |
| | <p>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR EI SICKNESS AND CERB. A few questions will guide you to the right form for you.</p> <p>If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p style="text-align: center;">AS OF APRIL 6: TO GET CERB, YOU APPLY FOR EI SICKNESS</p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada. <u>Don't wait for this before applying for benefits.</u></p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p style="text-align: center;">You DO NOT need a doctor's note for COVID-19. The online form is wrong and is a hold-over from before April 6.</p> <p>SERVICE CANADA OFFICES ARE NOW CLOSED.</p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> | <p>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR BOTH EI SICKNESS AND CERB. A few questions will guide you to the right form for you</p> <p style="text-align: center;">Canada Emergency Response Benefit (CERB)</p> <p>Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p>You cannot quit a job to get CERB.</p> <p>By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> |
| | <p>What you could receive (under the rules before CERB starts): 15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is <u>less</u>. CERB will pay \$500 per week for 4 weeks at a time. You'll have to pay income tax on it later.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> | <p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on it later.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> |

| I can't work because I'm caring for someone who is sick. | | |
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| <i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i> | Yes and I'm caring for someone who is critically ill | No, but I'm still caring for someone who is critically ill |
| | You could apply for EI Caregiver Benefits (if someone is critically ill) | Canada Emergency Response Benefit (CERB) |
| | <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet)</p> <p>If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p> <p>If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>SERVICE CANADA OFFICES ARE NOW CLOSED.</p> <p>Important to know:</p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or will top-up the EI benefit.</p> | <p>Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p>You cannot quit a job to get CERB.</p> <p>By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> |
| | What you could receive: Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less. | What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on it later. |
| | Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html | Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html |

| I've been laid off. | | |
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| <i>Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?</i> | Yes | No |
| | <p>AS OF APRIL 6, THERE WILL JUST BE <u>ONE</u> STARTING APPLICATION SITE FOR EI REGULAR AND CERB. A few questions will guide you to the right form for you. If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p style="text-align: center;">AS OF APRIL 6: TO GET CERB, YOU APPLY FOR EI REGULAR BENEFITS</p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada. <u>Don't wait for this before applying for benefits.</u></p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready</p> <p>SERVICE CANADA OFFICES ARE NOW CLOSED.</p> <p>Important to know: You cannot quit your job to get CERB.</p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>You'll have to pay income tax on CERB later.</p> <p>If you need to, you can move onto EI regular benefits when CERB runs out.</p> | <p>AS OF APRIL 6, THERE WILL JUST BE <u>ONE</u> APPLICATION SITE FOR BOTH EI REGULAR BENEFITS AND CERB. YOU WON'T HAVE TO PICK BETWEEN THEM.</p> <p style="text-align: center;">Canada Emergency Response Benefit (CERB)</p> <p>Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p>You cannot quit your job to get CERB.</p> <p>By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> |
| | <p>What you could receive: Before CERB: Between 14 and 45 weeks of payments (directly into your bank account) worth up to 55% of your pay in your last job or \$573 per week, whichever is <u>less</u>. CERB will pay \$500.</p> | <p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. You'll have to pay income tax on it later.</p> |
| | <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> | <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> |

*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:

https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

| I am at home because my kids cannot go to school or daycare. I need money to make ends meet. | |
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| <p style="text-align: center;">Make sure you're getting your Canada Child Benefit</p> <p style="text-align: center;">In May, the federal government will <u>automatically</u> pay a lump sum top-up to your Canada Child Benefit (CCB).*</p> <p>Step 1: Check your bank account to make sure that you're getting CCB. If yes – you're all set. You'll be getting an extra payment with your CCB in May. If no - Did you file a tax return for 2018?</p> <p>Yes I did - If you have a computer or a mobile phone, you can also check to see if you are getting the benefit or apply to get the benefit here: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>No I didn't – Step 2: You (and your spouse if you have one) need to file a tax return ASAP and then apply unless CRA already knows you have kids.</p> <p>If you can file a return by yourself using a computer, look for free software certified by the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html Have you ever received child benefits before and does CRA know you have kids? If not, after you file your return, if you still have computer or mobile access, apply for the CCB online at: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you need help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html or call 1-800-O-Canada (1-800-622-6232)</p> <p>SERVICE CANADA OFFICES ARE NOW CLOSED.</p> <p>Important to know: You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or are considering the new federal wage subsidy to keep you on the payroll. Your employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p> | <p style="text-align: center;">Canada Emergency Response Benefit (CERB) – Through CRA or Service Canada A few questions will guide you to the right form for you.</p> <p>If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p>Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p>You cannot quit your job to get CERB.</p> <p>By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>If you have an employer, you can ask them if they offer paid family leave, or will use the new federal wage subsidy to keep you on the payroll while you work different hours or work from home. Your employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p> |
| <p>What you could receive: Up to \$550 per month per child plus provincial amounts.*</p> | <p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020 You'll have to pay income tax on it later.</p> |
| <p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p> | <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> |

*The exact amount depends on which province or territory you live in and how many children you have. If you have access to a computer or mobile phone, use this online calculator to find out the amount for your family: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

| My employer can't pay me but I haven't been laid off | |
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| <p style="text-align: center;">Wage Subsidy for Employers</p> <p>Ask your employer if they have looked at the temporary federal Canada Emergency Wage Subsidy. More information applications is coming soon:</p> <p>What we know now* is:</p> <ul style="list-style-type: none"> • Employers will get a subsidy of up to 75% if they continue to pay their employees for at least 15 days in each 4 week period for the wage subsidy. • The subsidy for an employee can't be more than \$847 per week. • Eligible payments (I'm using "wages" as shorthand) include salary, hourly wages, taxable benefits but not repayable allowances, retirement/severance allowances or employee stock options • The subsidy will cover up to 12 weeks in 4 week periods starting March 15 and ending June 6, or later depending on regulations up to September 30, 2020. • Once an employer is eligible for one period, they stay eligible for the subsidy. • Employers have to make a claim by October 2020. • Employers have to have had a 30% decline in revenues because of the pandemic. For the period March 15 to April 11, the decline only has to be 15%. • The number of employees is not part of the eligibility and there is no minimum payroll size. • Eligible employers are private corporations, individual employers, most non-profits and charities. • Charities and non-profits can chose to exclude government funding to determine their change in revenue for eligibility for all periods they claim the subsidy. • Non-profits have to include membership fees and some other amounts in their revenues. • Provinces, cities, hospitals and universities are not eligible as "public bodies". • Employers will apply through the Canada Revenue Agency My Business Account portal. • Employees cannot get the CERB (see above) for the same period that their employer is paying them using the CEWS. Employees may be able to cancel their CERB claim and repay benefits if they are rehired when their employer receives the Subsidy. <p>*From C-14 A second Act respecting certain measures in response to COVID-19, that passed and received Royal Assent April 11.</p> | <p style="text-align: center;">Canada Emergency Response Benefit (CERB)</p> <p>Step 1: If you can, get ready to apply by setting up a MyAccount with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p>Important to know: To make applications faster, people are asked to apply on different weekdays based on the month of their birthday.</p> <p>You cannot quit your job to get CERB.</p> <p>By law, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You have to re-apply for CERB for each 4 week period. The government had said you couldn't get CERB if you have any work income for those other periods. But on April 6, that changed. Details to come soon.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> |
| | <p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020 You'll have to pay income tax on it later.</p> |
| <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p> | <p>Find out more: https://www.canada.ca/en/services/benefits/ei/cerb-application.html</p> |

I'm not sure that my employer is following the rules.

Do you work in any of the following? :

- A bank
- Air transportation including airlines and airports
- Telephone, cable or tv services
- Radio or TV
- Marine shipping or ports
- Rail or road transportation across provincial borders
- Other federally-regulated work:
<https://www.canada.ca/en/employment-social-development/programs/employment-equity/regulated-industries/apply-labour-standards.html>

If yes, you are likely covered by the federal labour code.

You can find out more about your rights here:

<https://www.canada.ca/en/employment-social-development/services/labour-standards/reports.html>

If you have more questions, call 1-800-O-Canada (1-800-622-6232)

If you work for another kind of employer, you should be covered by provincial or territorial rules. Check the links or call the toll-free numbers below for where you live:

Alberta: <https://www.alberta.ca/employment-standards.aspx> Phone: 1-877-427-3731

B.C.: <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards> Phone: 1-833-236-3700

Manitoba: <https://www.gov.mb.ca/labour/standards/index.html> Phone: 1-800-821-4307

New Brunswick: https://www2.qnb.ca/content/qnb/en/departments/post-secondary_education_training_and_labour/People/content/EmploymentStandards.html Phone: 1-888-452-2687

Newfoundland and Labrador: <https://www.gov.nl.ca/aesl/labour/> Phone: 1-877-563-1063

N.W.T: <https://www.ece.gov.nt.ca/en/services/employment-standards> Phone: 1(888) 700-5707

Nova Scotia: <https://novascotia.ca/lae/employmentrights/> Phone: 1-888-315-0110

Nunavut: <http://nu-lsco.ca/> Phone: 1-877-806-8402

Ontario: <https://www.ontario.ca/page/ministry-labour-training-skills-development> Phone: 1-800-531-5551

P.E.I. : <https://www.princeedwardisland.ca/en> Phone: 1-800-333-4362

Québec: <https://www.cnt.gouv.qc.ca/en/accueil/index.html> Phone: 1 844 838-0808

Saskatchewan: <https://www.saskatchewan.ca/business/employment-standards> Phone: (306) 787-2438 **NOT TOLL-FREE

Yukon: <http://www.community.gov.yk.ca/es.html> Phone: 1-800-661-0408 local 5944

| I'm self-employed. What income benefits can I get ? | |
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| Do you pay yourself a salary with payroll deductions including EI premiums? | <p>AS OF APRIL 6, THERE WILL BE JUST ONE APPLICATION SITE FOR BOTH CERB AND EI SICKNESS OR REGULAR BENEFITS. GO TO WWW.CANADA.CA</p> <p>No: You could apply for the Canada Emergency Response Benefit. See the information above. Yes: As of April 6, you'll be able to get CERB instead of EI Sickness or EI Regular benefits. If CERB runs out for your, you may be able to apply for EI regular benefits. You can apply for CERB through Service Canada. See the information above.</p> <p>Good to know: Self-employed workers can opt-in to Employment Insurance special benefits including Sickness benefits. But you have to pay-in for 12 months before collecting benefits. If you have a computer, you can learn more about how to apply to be covered by the EI special benefits here: https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html</p> |
| Do you have children? | <p>Yes: Make sure you are receiving any Canada Child Benefit and GST Credit that you are entitled to. These are going to be topped up soon. See the information above.</p> <p>No: Depending on your income, you might still qualify for the GST Credit or the Canada Workers' Benefit. If you have a computer, you can check online here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html</p> |

| I'm a college or university student and I was counting on my summer job to pay tuition in the fall. What do I do? | | |
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| Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months? | Yes | |
| Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months? | Yes | No |
| Since March 15, have you stopped working for 14 days in a row? | Yes | No, I was only planning to start work in the summer |
| | <p>You might be eligible for the Canada Emergency Response Benefit. See the information above.</p> | <p>It sounds like you've had other resources to help you cover your essential costs like shelter, food and more. Are those resources (help from parents, education savings, student loans) still available to you? Right now, most governments are trying to help people in emergencies who have lost their regular income to support themselves and their families.</p> <p>Have you considered applying for student financial assistance to help you with the costs of your education? You might be able to get grants (you don't pay back at all) and low-cost loans (you don't pay back until you finish school) from the Government of Canada or your province/territory. You can get more information here: https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html</p> <p>Have you contacted the student financial office of your college or university to ask what they are doing to help students who are worried about how to pay tuition and other fees? Look for the email address online because it is unlikely anyone is in the campus office right now. You can also contact the student association of your university or college and ask for their help in getting answers.</p> <p>You may be able to get a job through the revised Canada Summer Jobs Program. Employers can get up to a 100% wage subsidy (to a maximum of the local minimum wage) for jobs (full-time or part-time) starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers might be essential services or might adapt their work to the public health rules for COVID19. Interested students can apply at: https://www.jobbank.gc.ca/home</p> <p>Employers</p> |

| I'm a college or university student and I am about to graduate. Is there help for me? | | |
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| Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months? | Yes | |
| Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months? | Yes | No |
| Since March 15, have you stopped working for 14 days in a row? | Yes | No, I was planning to start work in the summer |
| | <p>You might be eligible for the Canada Emergency Response Benefit. See the information above.</p> | <p>If you are carrying Canada Student Loan Debt, you don't have to start your payments for 6 months. Check the rules for any provincial loans too. Regardless of when you graduated, because of COVID19, Canada Student Loan Repayments are suspended until September 30, 2020 with no interest or penalties.</p> <p>A lot of students with Canada Student Loans don't realize they can reduce their monthly payments and have part of their loan forgiven. The Repayment Assistance Program may let you reduce your student loan repayments, depending on your household income.</p> <p>It sounds like you've had other resources to help you cover your essential costs like shelter, food and more. Are those resources (help from parents, education savings, student loans) still available to you? Right now, most governments are trying to help people in emergencies who have lost their regular income to support themselves and their families.</p> <p>You may be able to get a job through the revised Canada Summer Jobs Program. Employers can get up to a 100% wage subsidy (to a maximum of the local minimum wage) for jobs (full-time or part-time) starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers might be essential services or might adapt their work to the public health rules for COVID19. Interested students can apply at: https://www.jobbank.gc.ca/home</p> <p>Employers will be able to hire back employees and hire new workers using the federal Canada Emergency Wage Subsidy. More information applications is coming soon:</p> <p>What we know now is:</p> <ul style="list-style-type: none"> • Employers will get a subsidy of up to 75% if they continue to pay their employees, <u>including new employees</u>. • The subsidy for an employee can't be more than \$847 per week. • The subsidy will cover up to 12 weeks between March 15 and June 6, 2020. • Employers have to have had a 30% decline in revenues because of the pandemic. The number of employees is not part of the eligibility. • Eligible employers are private corporations, non-profits and charities. • Provinces, cities, hospitals and universities are not eligible. • Employers will apply through the Canada Revenue Agency My Business Account portal. • Employers cannot get the Wage Subsidy for workers who are getting CERB at the same time. |

| I'm having trouble keeping up with my rent. Is there help for me? | |
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| <p>British Columbia</p> | <p>The provincial government has put a moratorium on evictions for renters in apartments run by B.C. Housing and says they are working to make this happen for renters in affordable and subsidized housing.</p> <p>A new temporary rent supplement of \$500 will soon be available for low and moderate income renters. The money will be paid directly to landlords. Applications will be available through the BC Ministry of Housing: https://www.bchousing.org/COVID-19</p> <p>This is the general information number for BC Housing: 1-866-465-6873</p> <p>You might be able to get a very low-cost loan to cover your rent from a rent bank in:</p> <ul style="list-style-type: none"> • Abbotsford, Mission, Chilliwack, Hope, Agassiz, Harrison: (604) 850-6639 • Richmond: (604) 279-7077 • Kamloops, Ashcroft, Barriere, Cache Creek, Chase, Clearwater, Secwepemc First Nations, North Okanagan and Columbia-Shuswap Regional Districts : (250) 374-2119 • Surrey, White Rock, Delta: (604) 596-2311 • New Westminster: (604) 526-2522 • Sunshine Coast:(604) 885-5881, ext. 243 • Vancouver: (604) 566-9685 • Prince George: (250) 562 6325 • North Vancouver: (604) 983-9488 ext. 316 <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> <p>BC Hydro has help if you are having trouble paying your bill: https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html</p> <p>The BC Emergency Benefit for Workers will pay a one-time \$1,000 payment in May for people in BC getting EI or the CERB. Applications will open soon. https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW</p> <p>BC has a toll-free number to connect you to the help you need: 1-888-268-4319</p> |
| <p>Alberta</p> | <p>The provincial government had created a one-time emergency payment for emergency isolation support for workers until the federal benefits (see above) are running. The program is now closed because the Canada Emergency Response Benefit is available. See the information above.</p> <p>You can have up to 90 days to pay your bills for electricity and natural gas without being cut-off.</p> <p>The province has programs to help low-income renters, but it was under review before the current health emergency. It isn't clear whether new applications are being accepted but you can call: 780-422-0122. If you have a computer, you can find out more here: https://www.alberta.ca/affordable-housing-programs.aspx</p> <p>This is the number for Alberta's information service for renters and landlords: 1-877-427-4088</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |

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| Saskatchewan | <p>This is the number for Saskatchewan's Office of Residential Tenancies that handles tenants' rights: (888) 215-2222</p> <p>Saskatchewan has introduced a temporary benefit of up to \$900 to help workers without pay until the federal CERB (see above) is available. Find out more here: https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-workers/self-isolation-support-program or call 1-800-667-6102</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| Manitoba | <p>You might be eligible for the provincial Rent Assist Program. Find out more here: https://www.gov.mb.ca/fs/eia/non_rentassist_facts.html or call 1-877-587-6224</p> <p>The province has postponed eviction hearings and has suspended rent increases during the crisis.</p> <p>You may be able to get help with utility bills through the Neighbours Helping Neighbours program: Phone: 204-949-2106. The provincial government has also told some utilities not to charge interest or penalties and not to disconnect services because of unpaid bills until October 1.</p> <p>This is the number for Manitoba's Residential Tenancies Branch that handles tenants' rights: 1-800-782-8403</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| Ontario | <p>The province has suspended evictions (approving new ones or enforcing evictions) in the current health emergency.</p> <p>This is the number for the Ontario Landlord Tenant Board that handles tenants' rights: 1-888-332-3234</p> <p>In some communities, you may be able to get a low-cost loan to help cover your rent:</p> <ul style="list-style-type: none"> • London: (519) 964-3663 ext. 300 • Toronto: 416-924-2543 • see also: https://www.champlainhealthline.ca/listServices.aspx?id=10723 <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| Quebec | <p>The province has suspended eviction orders in the current health emergency.</p> <p>This is the number for the Régie du logement that handles tenants' rights: in most of the province: 1 800 683-2245 in Montreal 514 873-2245</p> <p>The province is starting a Temporary Aid for Workers Program a one-time payment to help workers until the federal benefits (see above) are running. You can apply online or by calling 1-800-863-6582 The last date to apply is April 10 at 4PM.</p> <p>The Incentive Program to Retain Essential Workers will top-up the wages of workers in essential jobs to a maximum of \$100 per week and \$1,600 in total. Applications will open online on May 19.</p> <p>The province has a tool to help you find provincial benefits that you might qualify for.</p> <p>For questions about financial assistance, call: 1-877-644-4545</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |

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| <p>New Brunswick</p> | <p>The province has put a moratorium on evictions if you fall behind on rent.</p> <p>This is the number for the Residential Tenancies Tribunal that handles tenants' rights: 1-888-762-8600</p> <p>You might be eligible for the Rent Supplement Assistance Program. Find out more here: https://www2.qnb.ca/content/qnb/en/services/services_renderer.8655.Rent_Supplement_Assistance_Program.html#serviceDescription</p> <p>Or call :</p> <table data-bbox="398 411 1131 491"> <tr> <td>Chaleur</td> <td>1-866-441-4341</td> <td>Acadian Peninsula</td> <td>1-866-441-4149</td> </tr> <tr> <td>Restigouche</td> <td>1-866-441-4245</td> <td>Miramichi</td> <td>1-866-441-4246</td> </tr> <tr> <td>Edmundston</td> <td>1-866-441-4249</td> <td>Moncton</td> <td>1-866-426-5191</td> </tr> <tr> <td>Fredericton</td> <td>1-866-444-8838</td> <td>Saint John</td> <td>1-866-441-4340</td> </tr> </table> <p>The province has a one-time Workers Emergency Income Benefit worth up to \$900 for people who can't work due to COVID19. The last day to apply is April 9, 8PM.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> | Chaleur | 1-866-441-4341 | Acadian Peninsula | 1-866-441-4149 | Restigouche | 1-866-441-4245 | Miramichi | 1-866-441-4246 | Edmundston | 1-866-441-4249 | Moncton | 1-866-426-5191 | Fredericton | 1-866-444-8838 | Saint John | 1-866-441-4340 |
| Chaleur | 1-866-441-4341 | Acadian Peninsula | 1-866-441-4149 | | | | | | | | | | | | | | |
| Restigouche | 1-866-441-4245 | Miramichi | 1-866-441-4246 | | | | | | | | | | | | | | |
| Edmundston | 1-866-441-4249 | Moncton | 1-866-426-5191 | | | | | | | | | | | | | | |
| Fredericton | 1-866-444-8838 | Saint John | 1-866-441-4340 | | | | | | | | | | | | | | |
| <p>Nova Scotia</p> | <p>The province has issued a ban on evictions if you fall behind on rent.</p> <p>The province is topping-up payments to people getting income assistance from the Department of Community Services. This is automatic. People do not need to apply for the top-up.</p> <p>The province is paying a one-time \$1,000 to eligible workers until the Canada Emergency Response Benefit is available. Information may be available by calling: 1-833-722-1417 or 1-877-424-1177.</p> <p>This is a link to information on tenants' rights in the province: https://beta.novascotia.ca/documents/residential-tenancy-guides</p> <p>This is the number for the Residential Tenancies program that handles tenants' rights: 1-800-670-4357</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> | | | | | | | | | | | | | | | | |
| <p>PEI</p> | <p>If you've been laid off, your employer can help you get a pre-paid gift card of \$100 for Sobeys. https://www.princeedwardisland.ca/en/service/employee-gift-card-program</p> <p>The province has started a Temporary Rental Assistance Benefit. You can call: 1-877-368-5770 to find out more.</p> <p>A one-time payment of \$750 is available for eligible workers through the COVID-19 Income Support Fund.</p> <p>The Community Legal Information Association of PEI is available to help with rental housing questions and problems. 1-800-240-9798.</p> <p>The Island Regulatory and Appeals Commission handles tenants rights. They have said all eviction hearings are postponed until April 6. Their offices are closed but you can call 902-892-3501 if you have questions about your rights as a renter.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> | | | | | | | | | | | | | | | | |

Updated April 11, 2020. Compiled by Jennifer Robson, Associate Professor of Political Management, Carleton University using public information. Any errors or omissions are unintended.

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| Newfoundland and Labrador | <p>This is the toll-free number for all provincial government services 1-833-771-0696.</p> <p>Service NL handle tenants' rights.</p> <p>The provincial legislature was sitting to pass a bill to prevent evictions due to COVID-19.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| Yukon | <p>The territorial government is responsible for tenants' rights.</p> <p>You can reach the government at 1-800-661-0408</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| North West Territories | <p>The territorial Rental Office has suspended evictions hearings. If you have a question about tenants' rights, you can contact them at: 1-800-661-0760</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |
| Nunavut | <p>The Nunavut Residential Tenancies Office is responsible for tenants' rights. You can reach them at 1(877)279-2331</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> |

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Coming soon:, Supports for seniors.