



Income Benefits and COVID-19

What's ended, what's new and how benefits interact

Speakers:

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A few quick tips before we begin

There will be time for Q&A in the middle and at the end of the webinar. Please ask your questions using the Q&A function.

We will read the questions aloud.

If you have a question for a specific person - please mention their name.



Disclaimer

This webinar is for general information purposes only and is not legal advice. The legal information and answers provided live by our legal experts and by our staff in the Q+A are not intended to be used as legal advice for a specific legal problem. This webinar was recorded on November 30th, 2021 and reflects developments in the law before that date.

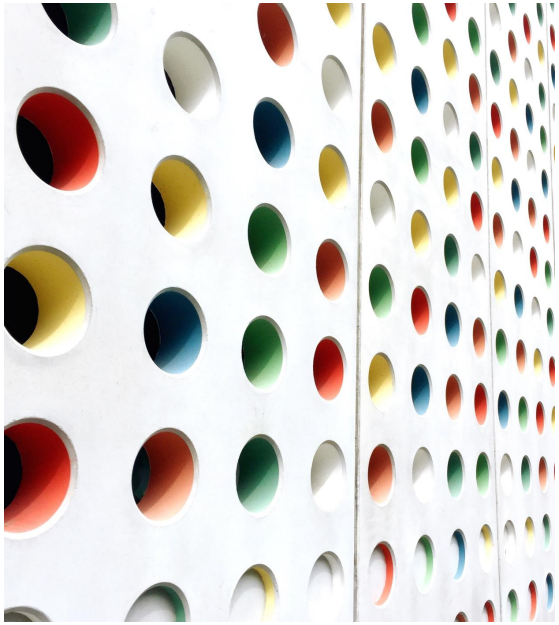


During COVID and Beyond...

Employment Insurance
and
Canada Recovery Benefits

NOVEMBER 30, 2021

CLEO Legal Information Webinar



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What are Current Income Benefits?

Income benefits are available for working age adults in Ontario who face COVID-related unemployment or reduced schedules/earnings. BUT they are limited. Some are short term like Emergency Assistance and 3 day 'Paid infectious disease emergency leave' until Dec 31. Others can be longer term such as

- Ontario Works benefits (OW)
- Ontario Disability Support Program benefits (ODSP)
- Canada Pension Plan Disability benefits (CPP-D).

This presentation will focus on 2 of the federal income benefits:

- **Employment Insurance**
- **Canada Recovery Benefits.**





2020: a Watershed Year

- 2020 marked the 80th Anniversary of the **1940 Unemployment Insurance Act**, first introduced as the Employment and Social Insurance Act in 1935 during the Depression. It was re-named the **Employment Insurance Act** in 1996.
- 2020 also marked the first year of the **global COVID-19 pandemic**.
- Suddenly we faced the kind of **widespread unemployment, layoffs and reduced schedules** that gave rise to demands for UI during the 1930s Depression.
- By April 2020, fully **36.7% of workers** in Canada were unemployed, working less than 50% of their usual hours or wanting a job but discouraged from seeking one and no longer counted in the labour force.



2020: Responses to COVID

In Spring 2020 **in response to the COVID pandemic** the Federal Government introduced **Emergency Benefits (CERB)** as well as **Temporary EI measures**.

By September 2020 there was optimism that Canada could avoid further waves of COVID. Recovery plans began with new **Transition Stage** measures:

- **Enhanced EI rules** so large numbers of CERB claimants could qualify and transfer over to EI
- **3 Canada Recovery Benefits** were provided to support workers who didn't qualify for EI – but with stricter rules than CERB.

2020: Enhanced EI



The new temporary EI measures included:

- **Reduced qualifying hours as low as 120** (normally 420 to 700 hours);
- **Common qualifying hours** across Canada (not by region)
- **1-week EI waiting period waived**
- **Duration extended** to 50 weeks, common across Canada
- **Minimum benefit rate of \$500 weekly**
- **No allocation** of separation or vacation pay against EI benefits.



And then... in 2021

In early 2021 as COVID entered a Second Wave, the Government responded to public concerns by

- extending the Transition measures until Spring 2021
- adding 2 more weeks to Recovery Sickness Benefits.

Then in April, the 2021 Budget announced further extensions.

BUT... the government also began a transition to a wind-up of COVID benefits. For example, over the summer the \$500 minimum benefit was reduced to \$300 for the main Canada Recovery Benefit, as well as EI benefits.



Temporary EI: Current Qualifying Rules

During the next year, for new claims **between Sept 26, 2021 and Sept 25, 2022:**

Qualifying Rules

- **420** insured hours for Regular EI in all regions (not variable 420 to 700)
- **420** insured hours for Special EI benefits (not 600 hours)
- Multiple job holders can use all insured hours if last separation is valid
- No longer available:
 - × 120 hour qualifying rule.



Temporary EI: Current Duration Rules

Between Sept 26, 2021 and Sept 25, 2022:

The duration of Regular EI **reverts to a calculation based on a worker's insured hours and regional unemployment rates** (minimum 14, maximum 45 weeks).

For new claims starting Nov. 7 to Dec 4 (changes monthly), the duration is:

- Sudbury: 14 to 38 weeks, depending on worker's insured hours
- Kingston: 14 to 40 weeks, depending on worker's insured hours
- Toronto: 16 to 42 weeks, depending on worker's insured hours
- Windsor: 18 to 44 weeks, depending on worker's insured hours.

[Click here for current EI Regional requirements](#)



Temporary EI: Current Benefit Rates

Between Sept 26, 2021 and Sept 25, 2022:

Benefit Rates

- Benefit rate **reverts to 55%** of earnings (\$595 max 2021; \$638 in 2022)
- Exception: A Minimum Benefit still applies to new claims between Sept 26 and Nov. 20 for the duration of the claim but **reduced to \$300** (from \$500).
- Separation payment allocation remains suspended for 1 more year.
- **No longer available for new claims after Sept 25, 2021:**
 - × Waiver of 1 waiting week
 - × Fixed 14 Best Weeks for benefit calculations
 - × A Minimum benefit rate for claims that start after November 20.



After 2021: What's next for EI?

- After Sept 25, 2022 all temporary measures end. (The current EI Premium freeze also ends in December 2022.)
- Everything will revert to pre-COVID rules - unless there are amendments to the Act and Regulations long before then.
- It's an issue for us **NOW**. New laws require many months of preparations.
- The **only permanent change to date?** EI Sick Benefits increase to a 26-week maximum (currently 15 weeks) effective summer 2022.
- The Government promised action on other **long-term EI reforms**.
- **We're still waiting!**



Make EI Work for Workers

We need early action on permanent reforms to EI. Among other improvements we need:

- **Better Access**, including
 - 360 hours or 12 weeks to qualify, Canada-wide
 - 50 weeks duration, Canada-wide
 - An end to harsh disqualifications, like 'quit/fire' rules
 - Access for migrant workers, misclassified self-employed.
- **Improved Benefits**, including a guaranteed minimum, a substantial increase to the 55% rate, a permanent end to separation pay allocations, etc.
- **A new annual Federal contribution to EI** to help pay for improvements and ensure EI functions well as an automatic economic stabilizer at times of crisis.



Other EI Issues? COVID Vax Mandates

- Some workers choose not to vaccinate for COVID despite a mandatory employer or government policy, without a valid medical or creed exemption.
- On Oct 15, the government clarified EI policy in such cases [Click for detailed information for Employers](#) (and less detailed [employee information](#)).
- Each EI application will continue to be reviewed on a case-by-case. BUT the government has made clear that non-compliance with a properly communicated policy will likely result in a denial of EI benefits. Such decisions are subject to appeal to the Social Security Tribunal.
- EI policy applies to refusals that led to a **quit, voluntary leave** or **termination** for failure to comply with a necessary condition of employment.

Block 16 - Reason for issuing this ROE | Updated

Block 16 should indicate the reason for the employee's leave or separation from employment, or the reason why the ROE is being issued. Don't add comments unless absolutely necessary.

When the employee is no longer working because the business has decreased operations or closed due to COVID-19, use **code A (shortage of work)**.

When the employee is sick or quarantined, use **code D (illness or injury)**.

COVID-19 vaccination



When the employee doesn't report to work because they refuse to comply with your mandatory COVID-19 vaccination policy, use **code E (quit)** or **code N (leave of absence)**.

When you suspend or terminate an employee for not complying with your mandatory COVID-19 vaccination policy, use **code M (dismissal)**.

If you use these codes, we may contact you to determine:

- if you had adopted and clearly communicated to all employees a mandatory COVID-19 vaccination policy
- if the employees were informed that failure to comply with the policy would result in loss of employment
- if the application of the policy to the employee was reasonable within the workplace context
- if there were any exemptions for refusing to comply with the policy



Other Resources: COVID Vax Mandates

- For a more detailed discussion of vaccine refusal issues see CLEO's Steps to Justice: [Click re Steps to Justice: COVID](#) and [Click re Steps to Justice "Can I get EI?"](#) and [Click for Video presentation on vaccine mandates](#).
- [Click for Ontario Ministry of Health guidelines on Medical Exemptions](#). From those Ontario Guidelines: *"In general, there are very few actual contra-indications to available COVID-19 vaccines that would qualify as medical exemptions and most individuals can safely receive COVID-19 vaccines."*
- [Click for Ontario Human Rights Commission guidance on vaccine mandates](#).



Recovery Benefit (CRB)

- Ended October 23, 2021, affecting about 955,560 workers with approved CRB claims in mid-October.
- CRB was for workers who didn't qualify for EI in any given period and who were not employed or self-employed for reasons related to COVID or who had a 50% reduction in income due to COVID. It was also available for those who recently exhausted EI benefits.
- The maximum was 54 weeks.
- Retroactive applications are allowed until Dec. 22nd, but only in the 60-day window after a benefit period ends.
- Currently, Bill C-2 does not propose to extend CRB.



Caregiving Benefit (CRCB)

- Bill C-2 proposes to extend the Recovery Caregiving Benefit until **May 7, 2022**
- It would add **2 weeks** to the current 42 week maximum per household = **new 44 week total** if Bill C-2 passes.
- \$500 per week before taxes.
- Bill C-2 is expected to pass in December.



Sickness Benefit (CRSB)

- Bill C-2 proposes to also extend the Recovery Sickness Benefit until **May 7, 2022**
- It would add **2 weeks** to the current 4 week maximum = new 6 week total if Bill C-2 passes.
- \$500 per week (before taxes).
- Bill C-2 is expected to pass in December.



Worker Lockdown Benefit

- The government proposed a Lockdown Benefit in Bill C-2, part of “*more narrowly targeted supports*”
- The benefit would **only apply in the event of a future government-imposed regional lockdown.**
- The proposed benefit would be \$300 weekly and available until May 7, 2022.
- It would only apply to workers who are not able to work at all due to the lockdown
- Bill C-2 proposes that these benefits would not be available to workers who refuse a COVID vaccine.
- [Click for government release re Lockdown Benefit](#)
- No region of Canada is currently in lockdown.



Resources for Advocacy

- When there are unresolved issues on an EI claim, advocates can get information on the claim (normally within 48 hours) by completing **A Request for Service** at <https://eservices.canada.ca/en/service/>
- [Click for Service Canada Overview of EI and 3 Recovery Benefits](#)
- [Click for Service Canada Questions & Answers re E.I.](#)
- [Click for Service Canada Questions & Answers re 3 Recovery Benefits.](#)



Mobilizing for Change

Both the Community Legal Clinics EI Working Group and the Good Jobs for All Coalition EI Working Group are part of a campaign calling for immediate action to

- **Extend Recovery Benefits**
- **Make permanent EI improvements.**
- [Click for an Open Letter to Government.](#) **Support the Campaign** and call an MP or forward a copy of the Open Letter. [Click for MP contacts.](#)
- [Click for briefs from the Inter-provincial EI Working Group](#) **and** [Ontario Clinics' EI Working Group.](#)
- Join a 'EI and CRB Phone Zap' on Dec.8 (2 shifts). Register at Facebook <https://fb.me/e/1XXsTrpjA> OR www.justice4workers.org/phone_zap_crb_and_fix_ei.

Review of Provincial Benefits: Ontario Works

Family Type	Previous				NEW as of July 2021			
OW	Basic Needs	Max Shelter	Max OCB	Total	Basic Needs	Max Shelter	Max OCB	Total
Single	\$343	\$390	\$0	\$733	\$343	\$390	\$0	\$733
Single Parent - 1 child	\$360	\$642	\$121.75	\$1,123.75	\$360	\$642	\$122.83	\$1,124.83
Single Parent - 2 children	\$360	\$697	\$243.5	\$1,300.50	\$360	\$697	\$245.66	\$1,302.66
Couple	\$494	\$642	\$0	\$1,136	\$494	\$642	\$0	\$1,136
Couple - 1 child	\$494	\$697	\$121.75	\$1,312.75	\$494	\$697	\$122.83	\$1,313.83
Couple - 2 children	\$494	\$756	\$243.50	\$1,493.50	\$494	\$756	\$245.66	\$1,495.66

Note: Extra Funds are provided for special diet, mandatory special necessities and other benefits

Review of Provincial Benefits: ODSP Benefits

Family Type	Previous				NEW as of July 2021			
ODSP	Basic Needs	Max Shelter	Max OCB	Total	Basic Needs	Max Shelter	Max OCB	Total
Single	\$672	\$497	\$0	\$1,169	\$672	\$497	\$0	\$1,169
Single Parent - 1 child	\$815	\$781	\$121.75	\$1,717.75	\$815	\$781	\$122.83	\$1,718.83
Single Parent - 2 children	\$815	\$846	\$243.50	\$1,904.50	\$815	\$846	\$245.66	\$1,906.66
Couple	\$969	\$781	\$0	\$1,750	\$969	\$781	\$0	\$1,750
Couple - 1 child	\$969	\$846	\$121.75	\$1,936.75	\$969	\$846	\$122.83	\$1,937.83
Couple - 2 children	\$969	\$918	\$243.50	\$2,130.50	\$969	\$918	\$245.66	\$2,132.66

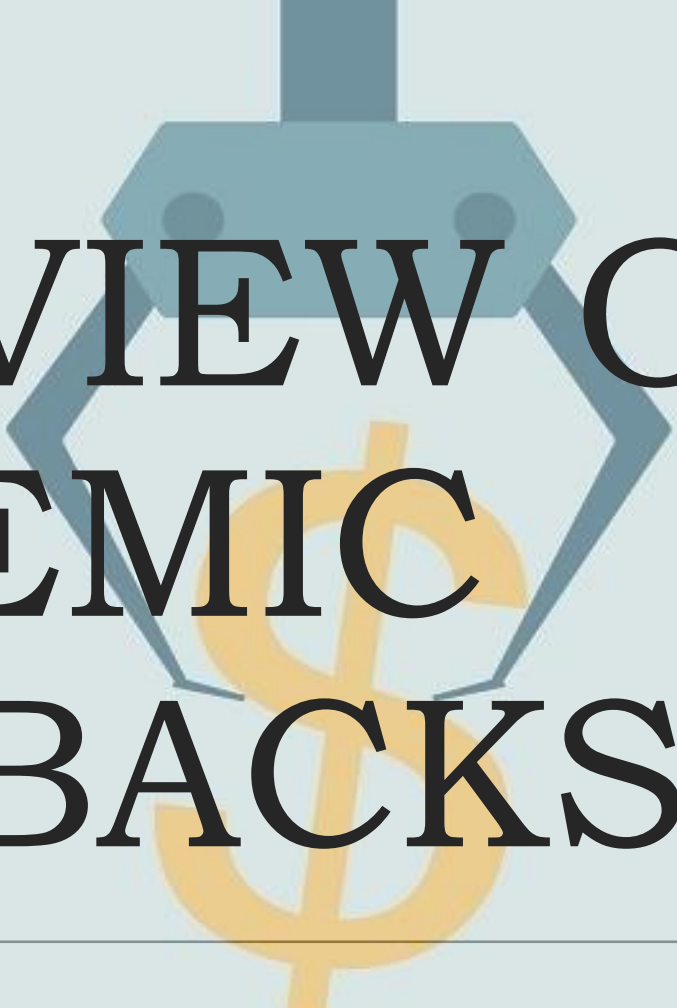
Note: Extra Funds are provided for special diet, mandatory special necessities and other benefits



John Stapleton
November 30, 2021

INCOME BENEFITS AND COVID-19:

What's ended, what's new
and how benefits interact



OVERVIEW OF PANDEMIC CLAWBACKS

Social Assistance, GIS, Housing and Refundable Tax Credits
(CCB And CWB Etc.)

What is a pandemic benefit clawback?

Most pandemic benefits paid to individuals directly were not offset or clawed back. This was true of special benefits paid to seniors, people with disabilities, GST credit recipients, and Child benefit (CCB) recipients.

CERB/CRB payments - because they are taxable and recorded in the first section of the personal income tax return (line 130/T4A tax slip) - have been clawed back or charged in 4 important ways over the course of the pandemic.

What is a pandemic benefit clawback?

1. Clawed back from income or social assistance benefits at the provincial and territorial levels
2. Clawed back from the federal Guaranteed Income Supplement (GIS); and
3. Made subject to rent increases in community housing because housing authorities use the personal income tax system to count income charged for rent. In other words, in Rent geared to income (RGI) housing, 30% of available income including pandemic benefits that are taxable is used to determine rents.
4. Reduce refundable credits like the CCB and CWB etc.

PANDEMIC CLAWBACK TIMELINE

2021-2023



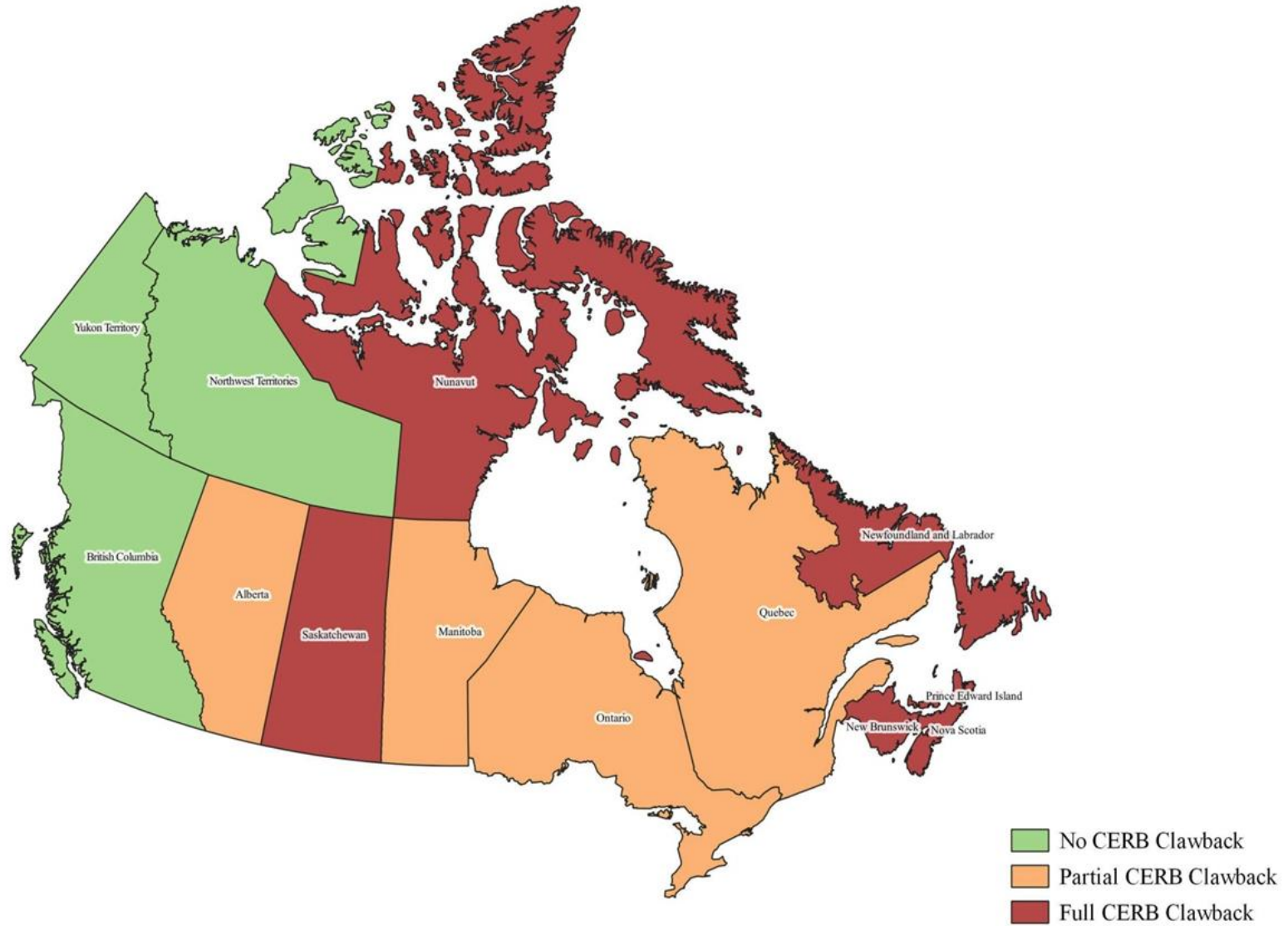
Important pandemic benefit dates: for social assistance, GIS, refundable credits and community housing tenants

Important Dates for resolution and end dates for pandemic payments to low income Ontarians		
Date	Item	Commentary
2021		
April 30	File tax deadline if paying tax	Filers will know if they were eligible for pandemic benefits
June 1:	All taxes must be filed for GIS recipients and most Canadians	GIS recipient non-filers could have GIS halted
July 1:	New year for all Refundable credits – they will be reduced. Will people make deals? also new GIS calculations - lower for anyone with CERB CRB income	Lower GIS payments based on pandemic benefits. CRA decides to leave or take refundable credits. Unclear
October 30:	Recovery Benefits end and ‘negative entitlement’ benefits for Ontario social assistance stop	Federal government ends most pandemic benefits
November 1	Ex-pandemic benefit recipients can apply for social assistance - many with earnings will be turned down even though eligible before (as exemptions not available for 3 months),	Many social assistance recipients may not be able to get back on assistance. But existing social assistance recipients go back on assistance: s44 ODSP benefits and s55 OW benefits
December 1	<i>new round of letters go out to CRB ineligible?</i>	Letters may or may not go out; unpopular
2022		
Jan 1	Rent Freeze in subsidized housing ends	Subsidized rents go up. Rents go up
April 30	taxes filed on 2021 taxable income	Filers will know if they were eligible for pandemic benefits
June 1	- taxes must be filed for GIS recipients for calculation	GIS recipient non-filers could have GIS halted
July 1:	New year for all Refundable credits - will they be reduced? Will people make deals? also new GIS calculations - lower for anyone with CERB CRB income	Lower GIS payments based on pandemic benefits. CRA decided to leave or take refundable credits
December 1	new round of letters go out to CRB ineligible for 2021 CRB receipts	Letters in theory would still go out
2023		
Jan 2023 (onward)	Back to normal?	If December 2022 is the end of pandemic effects

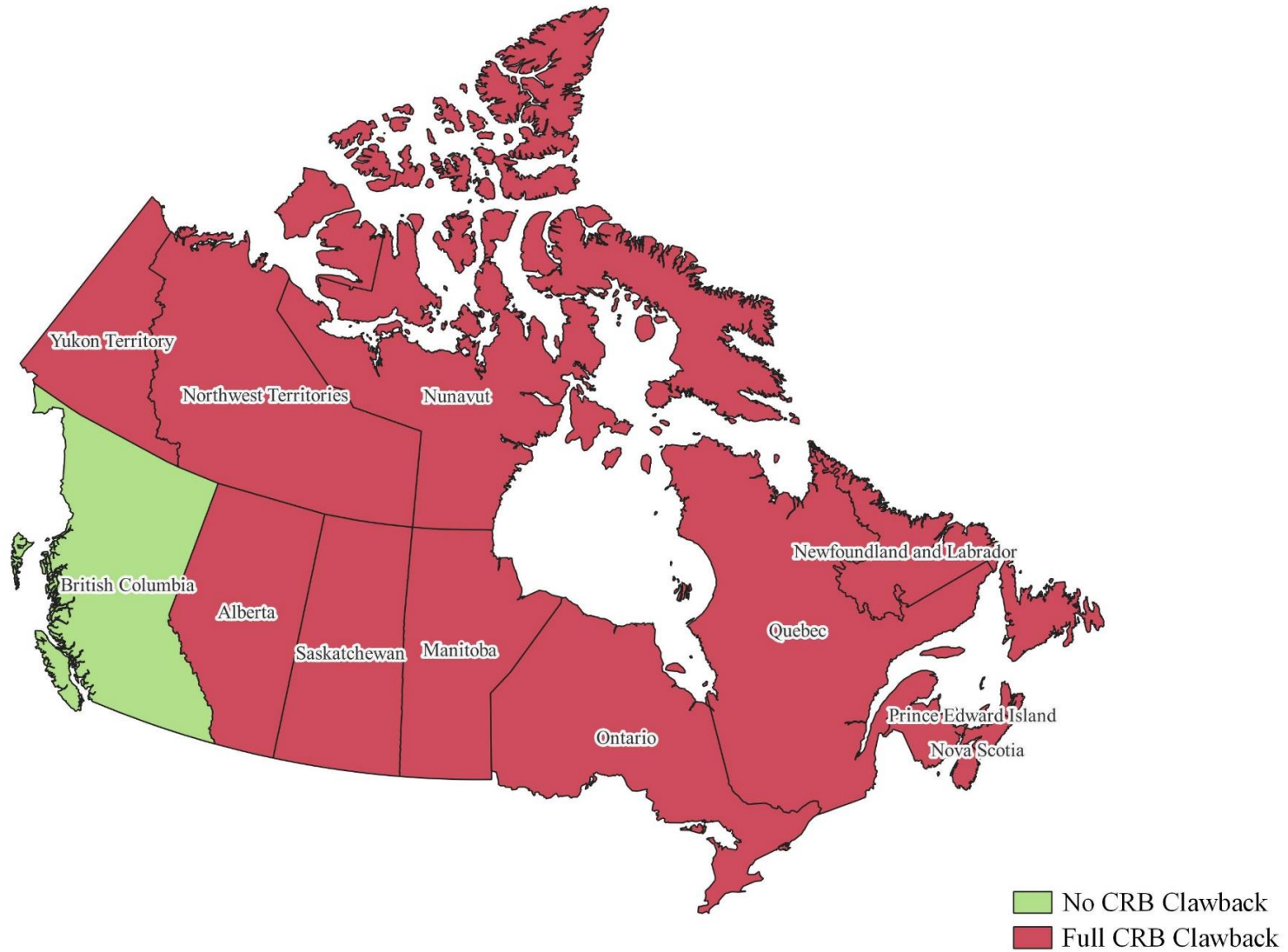
SOCIAL ASSISTANCE AND CERB / CRB

Clawbacks

CERB Social Assistance Clawback Map of Canada



Canada Recovery Benefit (CRB) Claw Back Map of Canada



Prologue

The social assistance \$900 monthly clawback of CERB

In the simplest possible terms, Ontario applied its social assistance earnings exemptions rules to the CERB, which meant that for every **\$2,000** in CERB that a social assistance client received, a flat **\$900** was clawed back from the client's subsequent social assistance cheque.

Again, in very basic terms — there are permutations and combinations here — **CERB-induced negative entitlements** occur when the clawback from one's social assistance cheque exceeds the amount of that cheque, resulting in the client becoming financially ineligible for social assistance.

Prologue (continued)

At the same time, the Ministry of Children, Community and Social Services decided that if the \$900 clawback exceeded the amount of the client's cheque, rather than cut them off completely, the client would go into 'negative entitlement', which allows the client to maintain their benefits such as drug and/or dental.

The way the Ministry does this is to pay clients a token monthly dollar amount of **\$2.50** regardless of their financial ineligibility on paper.

What benefits **does** \$2.50 get you?

There are certain benefits that are paid in addition to an allowance of \$2.50. These are benefits paid under s55 of the OW regulations and s44 of the ODSP regulations and include:

- Prescription drugs under the Ontario Drug Benefit (ODB) plan
- Dental benefits as prescribed
- Diabetic supplies
- The client contribution under the Assistive Devices Program (ADP)
- Medical transportation
- Batteries and repairs for mobility devices
- Eye exams
- Dog guides
- Employment start-up
- Up front childcare; and
- Other specified benefits under OW and ODSP (e.g. MSN)

What benefits are **not** included in the \$2.50 allowance?

There are other ancillary benefits that are calculated as part of the allowance structure which means they are not available when the client goes into negative entitlement. These include:

- Special diet allowances
- Northern allowances for First Nations and remote communities
- Pregnancy diets
- Special boarder allowances; and
- Emergency assistance

Under CERB

Following groups would go into negative entitlement.

A significant number of single persons receiving OW/ODSP live in subsidized housing. That will change when the rent freeze ends and some tenants move into positive entitlement (with higher shelter allowances);

A smaller number of single boarders who receive OW/ODSP living in board and lodging situations; and

Some lone parents and others with high enough earned and unearned income from other programs and sources.

Many boarders have developmental disabilities and may be less likely to qualify for CERB.

Under CERB

Only certain clients were thrown into negative entitlement.

Only a specific subset of ODSP and OW clients would go into negative entitlement including single OW clients, ODSP single boarders, ODSP and OW clients in subsidized housing, others with low shelter costs, and others with high income charges already on their file.

Clients in subsidized housing could but won't experience rent increases based on the CERB that would have catapulted a lot of them back into positive entitlement because the shelter allowance in social assistance would go up.

But the rent freeze has postponed this until **January 1, 2022.**

OTHER SOCIAL ASSISTANCE ISSUES



Overpayments, honorariums and other concerns

1. Overpayments



Some clients have been charged overpayments on collection of the CRB because they received the CRB before negative entitlement kicked in and their report of the money did not result in a lower payment.

Clients will have to work this out with their local office and caseworker if they received CRB that was not immediately clawed back.

2. Honourariums

It turns out that all honorariums along with earned income and EI count towards the \$5,000 threshold for the CERB and CRB.

- Most of us did not know this. (see next slide mea culpa)

CRA will only know about honorariums that are above \$500 where a T4A was issued.

Many clients will have honorariums and/or earnings and/or EI.

Any combination reaching \$5000 counts toward CERB/CRB eligibility.



2. Honourariums (continued)



NO
RECORD
FOUND

Many clients will not have received their T4As because the amount from one source was below \$500.

They will have to prove to CRA that they received the money.

Others who were forced to apply for the CRB may have to retrieve receipts to prove eligibility.

What happens if the receipts are not available and the payer did not keep records?

Example 1

Threshold met with
Honourariums

Reported to CRA

Client gets \$1,000 in EI regular

Earns \$2,000 from work

Obtains \$2,000 in Honourariums from 2 places
(\$1,000 each)

Client obtains T4E for EI

Gets a T4 from work

Gets T4As for Honourariums above \$500

Becomes eligible for CERB/CRB

CRA finds the client to be eligible meeting the
\$5,000 threshold



Example 2

Threshold NOT met
with Honourarium

NOT reported to
CRA

Client gets \$1,000 in EI regular

Earns \$2,000 from work

Obtains \$2,000 in Honourariums **from 5 places** (\$400 each)

Client obtains T4E for EI

Gets a T4 from work

Gets **no T4A** for Honourariums – all below \$500

Found **ineligible** for CERB/CRB

CRA finds the client to be ineligible not meeting the \$5,000 threshold (with only **\$3,000** in income)



Example 3

Following year
income below
\$1,000 a month

Anyone making over \$1,000 a month is ineligible for CERB/CRB for that period.

Client make \$800 in earnings and \$400 in Honourariums.

\$1,000 threshold is exceeded and client is ineligible for CERB/CRB but the **\$400 in Honourariums is not reported.**

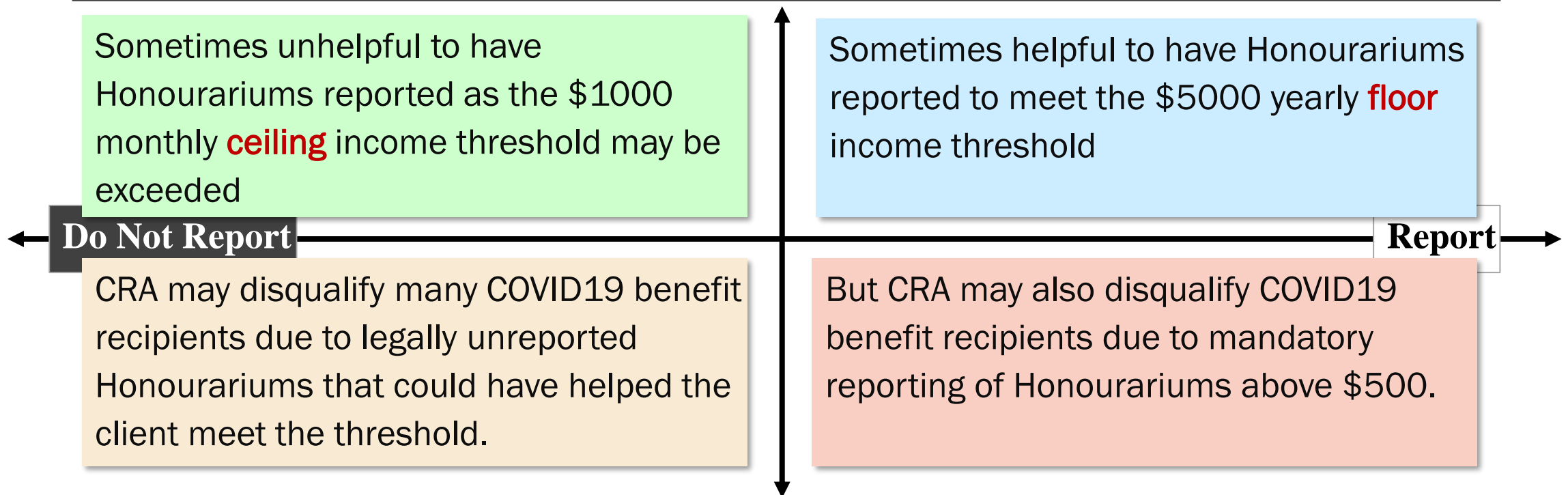
CRA sees the client as **eligible** for COVID19 benefits.

A different client makes \$800 in earnings but \$500 in Honourariums.

\$1,000 threshold is exceeded and client is ineligible for CERB/CRB and the **\$500 in Honourariums is reported.**

CRA sees the client as **ineligible** for COVID19 benefits.

The confusion concerning Honourariums



Mechanisms will have to be put in place by CRA to allow clients to meet floor income thresholds.

Clients are advised to keep honourarium receipt below \$500 in a year from any 1 source.

A 3D illustration of two white humanoid figures. The figure on the left is holding a large green circle with a white dollar sign (\$) inside. The figure on the right is holding a large gold dollar sign (\$) and appears to be running or moving quickly. The background is plain white.

GUARANTEED INCOME SUPPLEMENT (GIS)

Clawbacks from dollar one!

The GIS clawback



The government of Canada confiscated at least **50%** of each dollar paid in CERB and CRB from their GIS benefits for the simple reason that these pandemic benefits were designed as **taxable benefits**.

The GIS clawback starts from dollar zero for CERB and CRB income meaning that pandemic income of \$12,000 results in a GIS clawback of at least \$6,000. The average clawback for each senior affected is **\$4,977**. According to the GIS design, the poorest GIS recipient receiving the CERB will suffer the highest clawback.

But that's still just the beginning.

The GIS clawback (continued)

The federal government allows GIS recipients to earn \$5,000 a year without reducing GIS by a single penny. But even though pandemic benefits were intended to replace earnings, the government chose **not to extend the \$5,000 GIS earnings exemption** to the benefits that replaced their earnings.

In other words, the government is in effect saying to the 1% of our poorest seniors who must work that we will allow your earnings at \$5000 to be exempt but if government replaces that income, we will claw it back.

All other pandemic benefits except the CERB and CRB were paid out as refundable tax credits as opposed to taxable benefits where there are no clawbacks. The federal government it seems, singled out poor working seniors for the single largest benefit clawbacks on one of its own programs.

THANK YOU!

Questions?





Resources and supports:

Find your Community Legal Clinic

<https://www.legalaid.on.ca/legal-clinics/>

Workers' Action Centre Hotline (Ontario)

<https://workersactioncentre.org/>

Sudbury Workers Education and Action Centre (Serves NW Ontario)

[The Sudbury Workers Education and Advocacy Centre](#)

CLEO Connect Inventory Tool

[Income benefits during COVID-19](#)

CLEO Connect Webinar (Nov 4, 2021)

[Workers' rights: Vaccinations and COVID-19](#)

West Scarborough Community Legal Clinic: [Videos explaining earlier rules on EI, CERB and 3 Recovery benefits](#)



Resources and supports:

Canada Revenue Agency Form: Request for Taxpayer Relief to Cancel or Waive Penalties and Interest

[RC4288 Request for Taxpayer Relief – Cancel or Waive Penalties and Interest](#)

Open Policy Ontario: [Open Policy Ontario Blog by John Stapleton.](#)

Income Security Advocacy Clinic: GIS campaign

[Min. Qualtrough: Restore the GIS for low-income seniors now! / Rétablir le Supplément de revenu garanti \(SRG\) pour les aînés à faible revenu!](#)

Debt and Credit Counselling Supports

[Credit Counselling Society](#), serves all of Ontario, are fully accredited, non-profit, offer free counselling, education and a wide variety of resources.

[Financial Relief Navigator](#) Prosper Canada



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COVID:19 Updates on the law and legal services



COVID-19: Updates on the law and legal services

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- New information in criminal law
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CLEO's Steps to Justice information:

COVID-19 Income Assistance

EI Benefits During COVID-19

I need money to live. Can I get help from Ontario Works?

I got the CERB while on OW or ODSP. Do I have to pay it back?

Who can get the Canada Worker Lockdown Benefit?

I've been fired because I didn't get a COVID-19 vaccination. Can I get EI?



Media Coverage

[Almost 90,000 low income seniors face cut to benefits because they accepted CERB | CBC News](#)

[CERB cutting into child care benefits unexpected, mom says | CBC News](#)

[How CERB is affecting rent payments for N.W.T. clients in social housing | CBC News](#)



Calls to action: Truth and Reconciliation

[Truth and Reconciliation Commission of](#)

[Canada: Calls to Action](#)

[Settlers Take Action](#)



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Contact me! Karen Dick at CLEO
karen.dick@cleo.on.ca

