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Canada's COVID-19 Economic Response Plan: Support for Families with Children

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This is a list of current resources available to families and children through the Federal Government. It will be updated as new supports are added.

Summary of measures announced at <https://www.canada.ca/en/departement-finance/economic-response-plan.html> that will directly affect families.

General Economic Support

1) Increases to the Canada Child Benefit

- For families receiving the [Canada Child Benefit](#) (CCB), an additional **\$300 per child** will be provided as part of families' **May payment**.
 - There is no need to apply for families who already receive the CCB.
 - ASK: Do you receive the Canada Child Benefit on the 20th of every month? If not, help families to "[Apply for the Canada Child Benefit](#)."

2) Increases to the Goods and Services Tax Credit

- For families who are eligible for the [Goods and Services Tax](#) (GST) credit, an additional benefit will be provided in early May. The average amount will be about **\$400 for single caregiver families and about \$600 for dual caregiver families**.
 - There is no need to apply for families who are already eligible for the GST credit. A family must file their taxes to receive the GST credit.
 - ASK: Have you filed your most recent tax return? If not, direct families to resources to help them complete their taxes. There are [Free Community Tax Clinics](#) but due to COVID-19, some of these clinics may have closed or changed their hours. Check the [directory](#) and call the clinic ahead of time. There are [online resources](#) that can help families file their taxes.

Support for Families Facing Unemployment/Inability to Work

- The [Canada Emergency Response Benefit](#) (CERB) is a taxable benefit of **\$2,000/month** for up to **four months**.
 - The CERB benefit will be accessible starting **early April** through a secure web portal, an automated telephone line, or a toll-free number.
 - The CERB is available for the following groups:
 - Workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
 - Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
 - Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.



- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.
- The [Employment Insurance](#) (EI) benefits program is available to those who have been recently laid off or have reduced hours due to COVID-19.
 - If someone [qualifies for Employment Insurance benefits](#), they can [apply online](#).
 - If someone is sick, quarantined, or has been directed to self-isolate, the requirement to provide a **medical certificate** to access EI sickness benefits has been **waived**.
 - The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be **paid for the first week of their claim**.
 - People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their **EI claim backdated** to cover the period of delay.

Homeowner Support

- For homeowners experiencing financial hardship due to COVID-19, Canada's large banks are offering **deferred mortgage payments** to those who are in good standing on their mortgage. COVID-19 related mortgage deferral is available for an indefinite period, and families do not have a deadline for having to seek mortgage payment relief.
 - Banks are encouraging mortgage holders to visit their websites for the latest information, rather than calling or visiting a branch: [BMO](#), [CIBC](#), [National Bank](#), [Scotiabank](#), [RBC](#), [TD](#).
- The Canada Mortgage and Housing Corporation and other mortgage insurers are also offering [tools to help](#) homeowners who are experiencing financial hardship due to COVID-19.

Student Loan Holder Support

- As of April 1, 2020, a **six-month interest-free moratorium** is being placed on the **repayment of Canada Student Loans**.
 - No payment will be required, and interest will not accrue during this time.
 - Students do not need to apply for the repayment pause.

Support for Indigenous Communities

- Canada is providing **\$305 million** for a new, distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Métis communities. This funding will also provide support to regional, urban and off-reserve Indigenous organizations.
 - Please see [here](#) for breakdown of support.
 - There is no deadline for communities. The funding will flow as quickly as possible through existing agreements.
 - The deadline for the call for the proposals for regional, urban and off-reserve Indigenous organizations **will be announced soon**.

Support for Women's Shelters and Sexual Assault Centres

- Canada is providing \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.



General Resources

[Canada Benefits Finder](#) – This Benefits Finder asks questions and then provides a customized listing of federal and provincial benefits for which families may be eligible.

[Child and Family Benefits Calculator](#) – This calculator allows families to estimate how much their monthly CCB and GST credits will be for the next benefit year based on their net income.

[Canada Revenue Agency 'My Account' Log In/Registration](#) – My Account is a secure portal that lets families view their personal income tax and benefit information and manage their tax affairs online (e.g., setting up direct deposit).