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Postsecondary students receiving payments from the Canada Emergency Response Benefit (CERB) and the Canada Emergency Student Benefit (CESB) in 2020

by **Melissa Van Bussel, George Marshall** and **Eric Fecteau**

In 2020, the federal government implemented the Canada Emergency Response Benefit (CERB) and the Canada Emergency Student Benefit (CESB) to provide financial support to employees, self-employed individuals and students directly affected by COVID-19.

The CERB was available for individuals who stopped working or were working reduced hours because of COVID-19, and who met various other eligibility criteria¹. CERB applicants received \$2,000 for an initial four-week period and could reapply for additional periods, eventually extending to 28 weeks, for a maximum benefit of \$14,000. The benefit covered the period from March 15 to September 26, 2020.

The CESB was available to students enrolled in a postsecondary educational program leading to a degree, diploma, or certificate, who were ineligible for the CERB or EI benefits, but met various other eligibility criteria². The benefit was active between May 10 and August 29, 2020. Eligible CESB applicants received \$1,250 for an initial four-week period and could reapply for additional periods, up to 16 weeks, for a maximum benefit of \$5,000. Additionally, applicants with a disability or dependant(s) could receive a benefit top-up, in which case they were eligible to receive \$2,000 every four weeks, up to a maximum benefit of \$8,000.

The CESB addressed a gap left by the CERB, which excluded students who were not employed at the start of the pandemic but would typically be looking for work during the summer of 2020. In 2019, for example, [the Labour Force Survey](#) showed that 69% of persons aged 20 to 24 who were full-time students in March 2019 and planned on returning to school in the fall were employed in August 2019.

This paper provides insights into the differences in the rate of receipt of CERB and CESB of postsecondary students who received emergency benefit payments in 2020. Emergency benefit receipt is examined along various educational and socio-demographic characteristics to highlight some of the key differences. The analysis is limited to Canadian citizens and permanent residents who were enrolled full-time or part-time in a public postsecondary institution in the fall of 2019 in a program leading to a degree, diploma, or certificate³.

In this paper, “emergency benefits” is the general term to refer to either CERB, CESB, or both.

1. [Canada Emergency Response Benefit \(CERB\)](#) - Canada.ca. The CERB was available for individuals who fulfilled all of the following criteria: resided in Canada; were at least 15 years old; had stopped working or had been working reduced hours because of COVID-19; did not expect to earn over \$1,000 in employment or self-employment income for at least 14 days in a row during a four-week period; had employment or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and had not quit their job voluntarily.
2. [Canada Emergency Student Benefit \(CESB\)](#) - Canada.ca. The CESB was available for individuals who fulfilled all of the following criteria: did not apply, receive, nor qualify, for the CERB or EI benefits for the same eligibility period; were at the time of application a Canadian citizen, permanent resident, registered Indian or a protected person; were at the time of application studying in Canada or abroad; were enrolled in a postsecondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate at a recognized postsecondary educational institution or completed or ended postsecondary studies in December 2019 or later or completed or expect to complete high school or equivalency in 2020 and applied for a postsecondary educational program that starts before February 1, 2021; and were unable to work due to COVID-19 or were actively looking for, but could not find work due to COVID-19 or were working during the COVID-19 pandemic, but expected income from employment and self-employment to be \$1,000 or less (before taxes) during the 4-week period applied for. Additionally, those who had a disability as defined for this benefit or had at least one child under the age of 12 or other dependants, were eligible for one additional \$750 top-up per eligibility period.
3. See notes to readers for more information on the methodology.

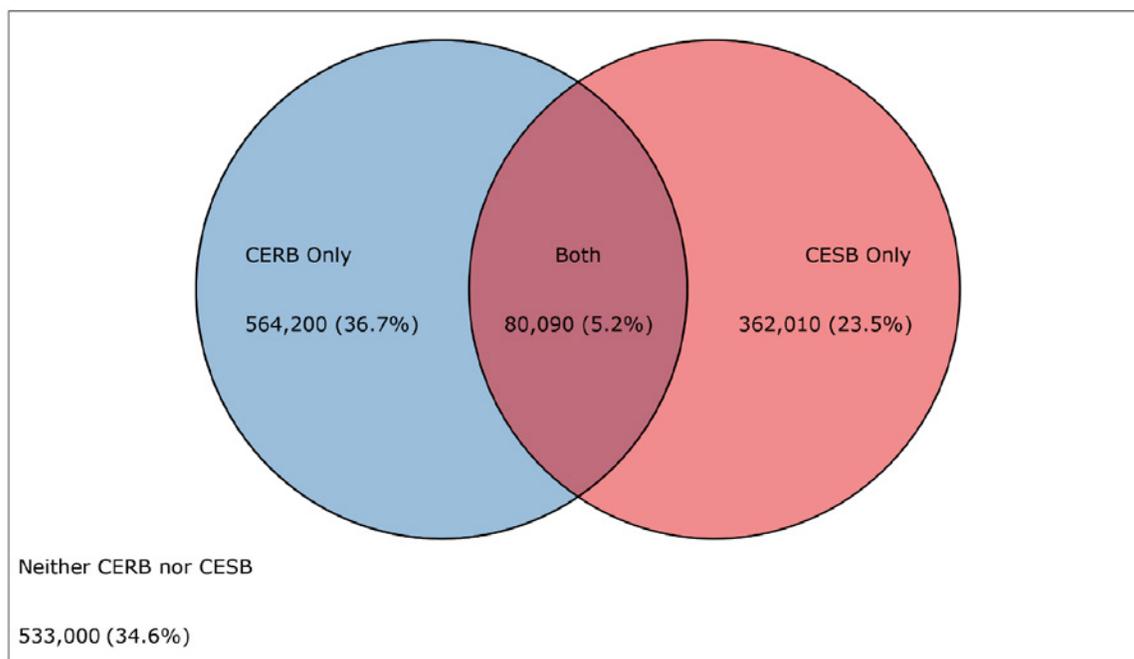
The majority of postsecondary students received emergency benefits

Almost two-thirds of postsecondary students (65.4%) received emergency benefits. This is likely because, at the start of the pandemic, students worked in industry sectors that were heavily impacted, and, by the summer, these industries had not sufficiently recovered so as to allow students to find summer jobs. The number of students aged 20 to 24 who [were employed in May 2020 \(276,200\) was 42.3% lower than in May 2019 \(478,600\)](#).

More students received CERB (41.9%) than CESB (28.7%), due, in part, to the fact that one of the eligibility requirements for CESB was that the individual could not apply for, receive, or qualify for CERB during the same eligibility period, but could qualify for different types of benefits in different eligibility periods. Therefore, only those students who were ineligible for CERB could apply for CESB. It was uncommon (5.2%) for students to receive both benefits.

Chart 1

Number of postsecondary students enrolled during the fall of 2019 receiving emergency benefits



Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

For those who received CESB, the average amount (\$4,200) corresponds to students receiving CESB benefits for between three and four of the four CESB eligibility periods. For those who received CERB, the average amount (\$8,200) corresponds to students receiving CERB benefits for between four and five of the seven eligibility periods. As shown in Table 1, on average, students who only received CERB received twice as much (\$8,800) as students only having received CESB (\$4,400).

Table 1
Average amount of emergency benefit received by postsecondary students enrolled during the fall of 2019, by type of benefit

Grouping	Individuals		Average amount of CERB received	Average amount of CESB received
	number	percent of total	dollars	
All students enrolled during the fall of 2019	1,539,300	100
Students who received emergency benefits (CERB, CESB, or both)	1,006,300	65.4	5,300	1,900
Students who received CERB	644,280	41.9	8,200	400
Students who only received CERB	564,200	36.7	8,800	...
Students who received both CESB and CERB	80,090	5.2	4,000	3,500
Students who received CESB	442,100	28.7	700	4,200
Students who only received CESB	362,010	23.5	...	4,400
Students who received both CESB and CERB	80,090	5.2	4,000	3,500
Students who received CESB disability or dependant top-up amount for at least one eligibility period	58,980	3.8	1,000	6,500
Students who did not receive emergency benefits	533,000	34.6

... not applicable

Note: Totals may not equal the sum of their parts due to rounding.

Note: The CESB top-up amount, for students who had a disability or had at least one child under the age of 12 or other dependants, is included in the average amount of CESB received.

Note: The "Average amount of CERB received" measurement includes \$0 observations in some cases, and excludes \$0 observations in other cases, depending on the grouping. For example, the value in this column for the "Students who received CERB" grouping does not include any \$0 observations, but the value in this column for the "Students who received CESB" column does include \$0 observations.

Note: The "Average amount of CESB received" measurement includes \$0 observations in some cases, and excludes \$0 observations in other cases, depending on the grouping. For example, the value in this column for the "Students who received CESB" grouping does not include any \$0 observations, but the value in this column for the "Students who received CERB" column does include \$0 observations.

Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

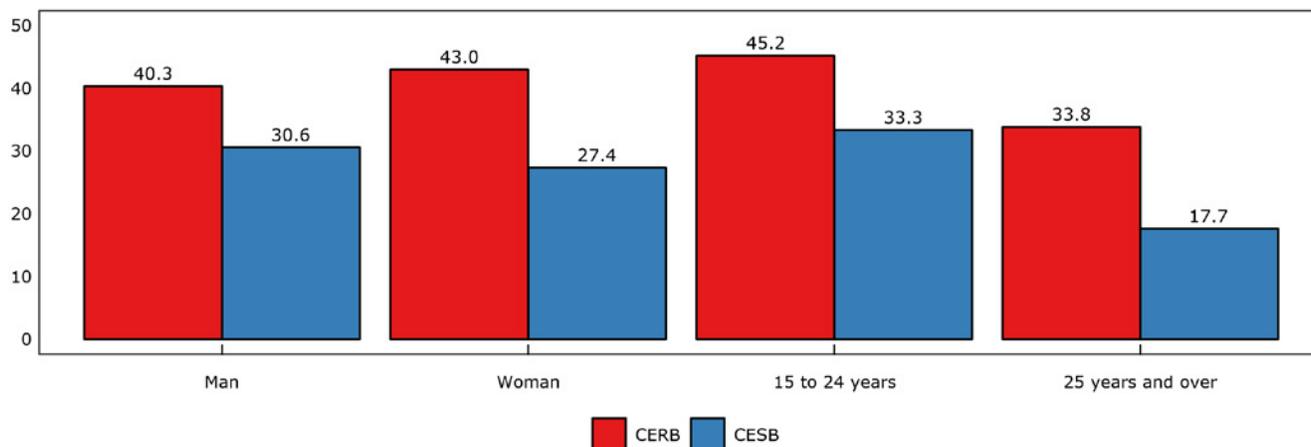
Women received CERB more than men, but men received CESB more than women

A higher percentage of female postsecondary students received CERB (43.0%) than their male counterparts (40.3%). By contrast, a higher percentage of male postsecondary students received CESB (30.6%) than their female counterparts (27.4%). This may be due to [women having been more severely affected by employment losses in the service sector than men during the COVID-19 pandemic](#); therefore, more likely to be eligible for CERB.

Additionally, according to the [Labour Force Survey](#), younger workers were hit harder during the early stages of the pandemic. As shown in Chart 2, younger students were more likely to receive emergency benefits. This may be partly due to older students having had a stronger attachment to the labour market and being less likely to have had their employment status affected by the pandemic.

Chart 2

Percentage of postsecondary students enrolled during the fall of 2019 who received emergency benefits, by gender, age group, and type of benefit



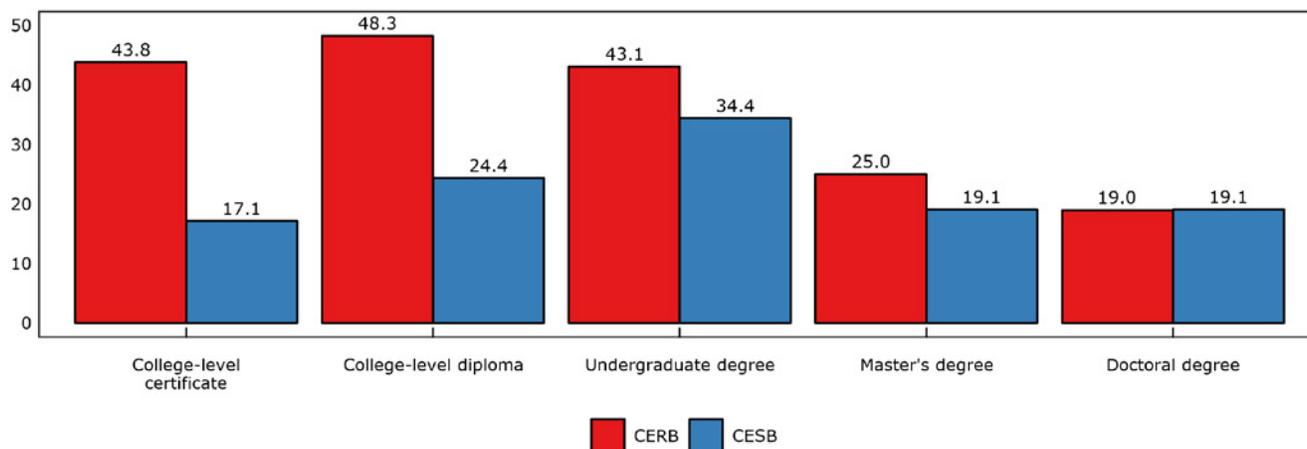
Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

Students in graduate-level degree programs were less likely to receive emergency benefits

For all selected educational qualifications⁴, except for doctoral degrees, students received CERB payments at higher rates than CESB payments. Graduate-level degree program (master’s and doctoral degrees) students were less likely to receive emergency benefits than students enrolled in an undergraduate degree or a college-level program. However, students in graduate-level degree programs received CESB at a higher rate than students enrolled in college-level certificate programs. Undergraduate degree students received CESB payments at the highest rate (34.4%), while college-level diploma students received CERB payments at the highest rate (48.3%). A [recent study](#) demonstrated similar trends for CERB payments by educational qualification for recent graduates.

4. Students were grouped by educational qualification using the 'Classification of programs and credentials' (a combination of the PSIS program type and credential type variables). The five most numerous educational qualifications were kept for the analysis. "Career, technical and professional training certificates" and "career, technical and professional training diplomas" are referred to here as "college-level certificates" and "college-level diplomas" for simplicity, although some may be offered at universities.

Chart 3
Percentage of postsecondary students enrolled during the fall of 2019 who received emergency benefits, by selected educational qualification and type of benefit



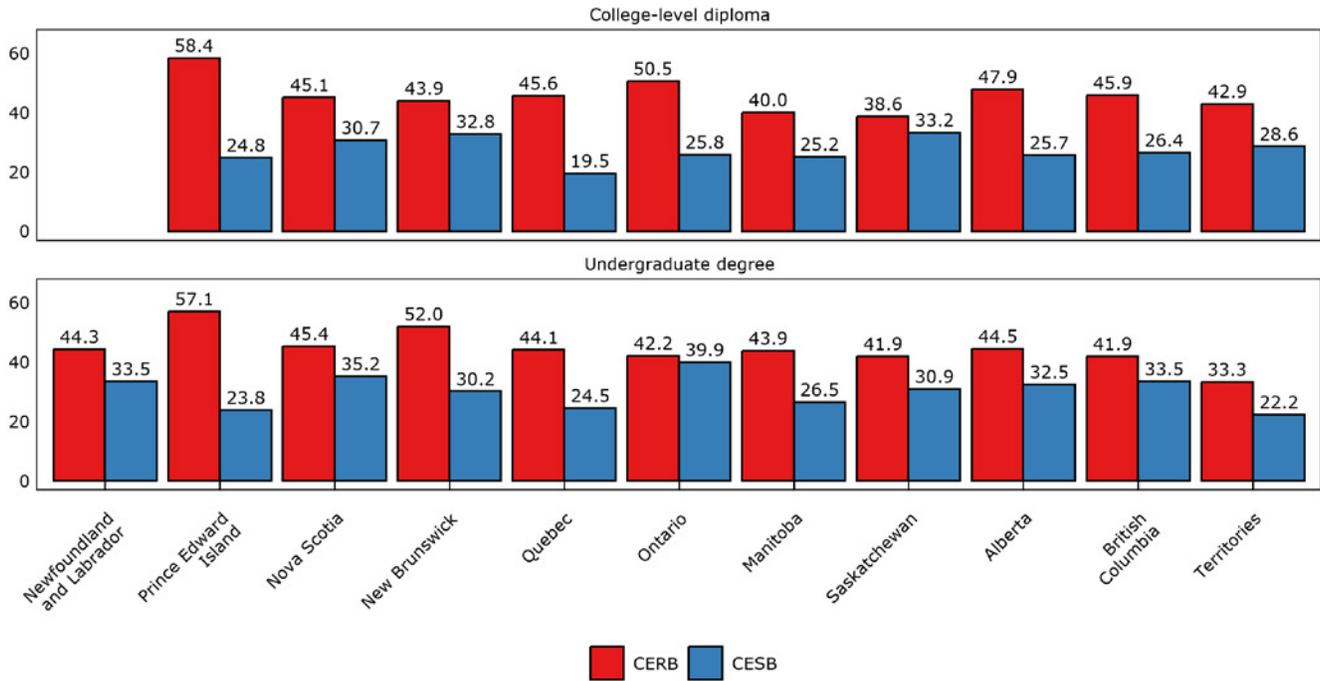
Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

Since college-level diplomas and undergraduate degrees represent the most numerous of all educational qualifications in Canada, and since students pursuing these educational qualifications accessed emergency benefits at the highest rates, the remainder of the analysis focuses on students enrolled in these two educational qualifications during the fall of 2019.

A higher percentage of postsecondary students received CERB than CESB in all provinces of study and for nearly all fields of study

For all provinces and territories, students in a college-level diploma or an undergraduate degree were more likely to receive CERB than CESB. The percentage of students receiving emergency benefits varied by the province of their educational institution. For both educational qualifications, students attending postsecondary institutions in Prince Edward Island received CERB at the highest rates. Individuals pursuing undergraduate degrees in Ontario received CESB at higher rates than students attending institutions in other provinces and territories. The differences between provinces may be due to differences in public health measures or differences in job opportunities in different parts of the country at specific points during the pandemic. Statistics Canada has developed the [COVID-19 Restrictions Index](#) to measure the *stringency* of the public health measures by province. The index reveals that Prince Edward Island had among the most stringent public health measures at the initial onset of the pandemic, which overlaps with the first two eligibility periods for CERB. Additionally, during part of the summer of 2020, when students were able to apply for CESB, the COVID-19 Restrictions Index was the highest in Ontario.

Chart 4
Percentage of postsecondary students enrolled during the fall of 2019 who received emergency benefits, by province of educational institution and type of benefit



Note: Colleges in Newfoundland and Labrador were removed from the analysis due to data gaps.

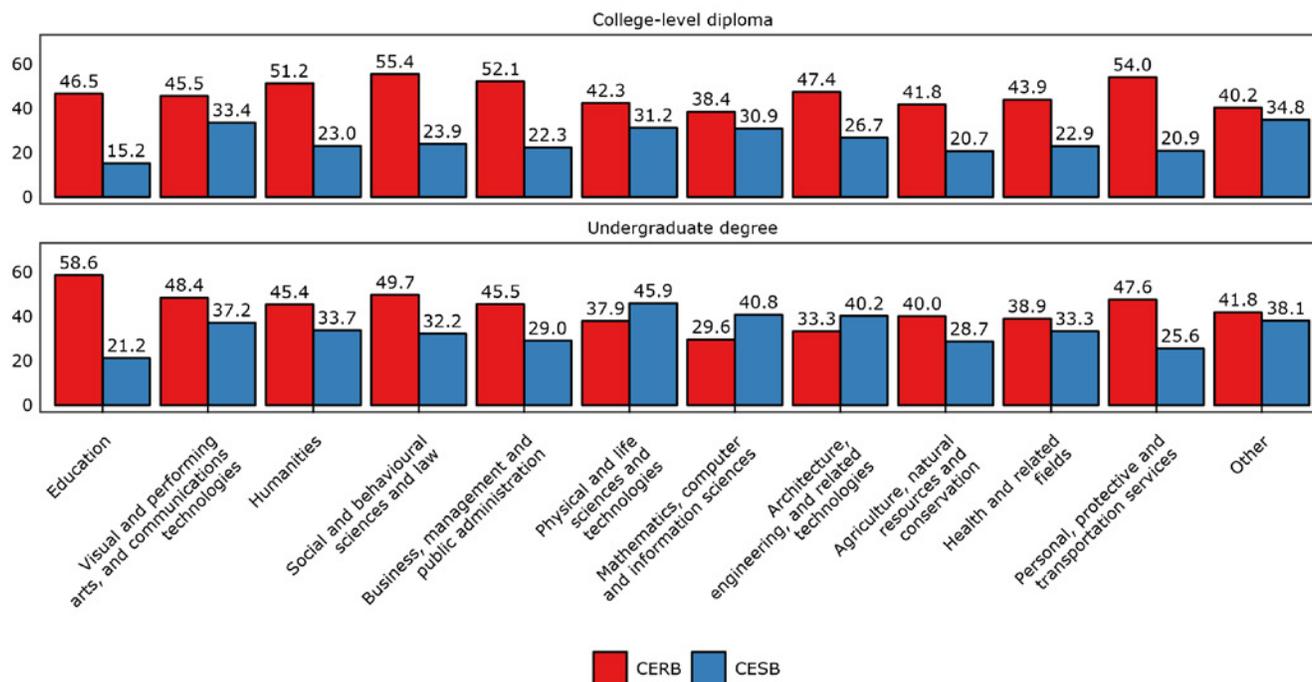
Note: Due to small counts and rounding, data from the Territories should be used with caution.

Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

Students pursuing college-level diplomas were more likely to receive CERB than CESB for all fields of study. For undergraduate degrees, students were more likely to receive CERB than CESB, except for those pursuing studies in “physical and life sciences and technologies”, “mathematics, computer and information sciences”, and “architecture, engineering, and related technologies”.

Students enrolled in undergraduate degree programs received CESB payments at a higher rate than college-level diploma students for all fields of study.

Chart 5
Percentage of postsecondary students enrolled during the fall of 2019 who received emergency benefits, by field of study (alternative primary groupings) and type of benefit



Note: Students with insufficient information to be classified in a field of study were removed from the chart.

Source: Statistics Canada, Postsecondary Student Information System (PSIS), 2019-2020, Emergency and recovery benefits (ERB), March to September 2020 and T4A Slip data, 2020.

Conclusion

Among students enrolled in postsecondary studies during the fall of 2019, almost two-thirds (65.4%) received emergency benefits in response to the COVID-19 pandemic. This is due in part to the difficulties they experienced in the labour market. Students were more likely to receive CERB than CESB, regardless of gender, age group, and the province of study. Of the selected educational qualifications, students in college-level diploma programs were the most likely to receive CERB payments while doctoral degree students were the least likely. Additionally, CESB payments were received at the highest rate by undergraduate degree students and the lowest rate by students in college-level certificate programs. The rate of received CERB payments was comparatively high in Prince Edward Island. Future research could attempt to further understand why the identified groups accessed emergency benefits at different rates than others.

Melissa Van Bussel, George Marshall and Eric Fecteau are analysts with the Canadian Centre for Education Statistics at Statistics Canada.

Notes to readers

This report uses the Education and Labour Market Longitudinal Platform (ELMLP), which is an environment where the administrative data from the Canada Emergency Student Benefit (CESB) and the Canada Emergency Response Benefit (CERB) can be integrated with the Postsecondary Student Information System (PSIS). The CESB data used in this release come from the 2020 T4A slip from Canada Revenue Agency (CRA). The CERB data used in this release come from Employment and Social Development Canada (ESDC) and contain information on initial payments from both streams of the program, one administered by ESDC and the other by CRA on its behalf.

The study population is restricted to: “Canadian citizens” and “permanent residents”⁵; students who were enrolled full-time or part-time in a public postsecondary institution in the fall of 2019⁶; students in a program that leads to a degree, diploma, or certificate⁷; and students not in a “basic education” or “apprenticeship” program. Individuals with insufficient information to create an anonymous key to integrate the CERB and CESB data to PSIS were removed from the analysis.

Only one record was retained for each individual. Since students can be enrolled in multiple programs at once, a set of sequential rules were applied in the following order to choose the most relevant record to retain for the analysis: 1) keep the record with a graduation flag (i.e., prioritise graduation over enrolments); 2) keep the record with the highest program type (e.g., graduate program level is retained over undergraduate level); 3) if program types are the same, then keep the record with the highest credential type (e.g., degree is retained over diploma). If after this process an individual still had multiple records, one record was selected randomly.

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5. While international students were eligible for CERB, most international students were not eligible for CESB. Therefore, in order to compare the proportion of students receiving CERB and CESB, international students were excluded from this analysis.
 6. PSIS only collects the full-time and part-time status of the student on the fall snapshot date. The fall snapshot date is a single date chosen by the postsecondary institution which falls between September 30th and December 1st. In order to capture the students most likely to be eligible for CESB (those in school early 2020 or those who had graduated in December 2019), only those who were full-time or part-time on the fall snapshot date were kept in the analysis.
 7. To be eligible for CESB, a student had to be enrolled in a postsecondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate. Therefore, this analysis is limited to individuals who were pursuing a “Certificate”, “Diploma”, “Degree (includes applied degree)” or “Associate degree”, according to the [Classification of credential type](#).