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# Graduates of 2010 to 2018 receiving payments from the Canada Emergency Response Benefit (CERB) program in 2020



by George Marshall and Eric Fecteau

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# Graduates of 2010 to 2018 receiving payments from the Canada Emergency Response Benefit (CERB) program in 2020

by **George Marshall** and **Eric Fecteau**

In 2020, the federal government implemented the Canada Emergency Response Benefit (CERB) program to provide financial support to employees and self-employed Canadians directly affected by COVID-19. 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
- had not quit their job voluntarily.

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 program covered the period from March 15 to September 26, 2020<sup>1</sup>.

This paper compares the proportion of 2010 to 2018 postsecondary graduates who received CERB payments in 2020, by various educational and socio-demographic characteristics, to the proportion of “all workers” who received CERB, as outlined in a recent Statistics Canada publication entitled “[Workers receiving payments from the Canada Emergency Response Benefit program in 2020](#)”. The 2010 to 2018 graduates are of particular interest because, while they are younger and typically have less seniority, having a recent education qualification may have helped them keep their employment. The analysis is limited to individuals who earned at least \$5,000 in 2019<sup>2</sup>.

**Appendix A** provides additional information on the proportion of graduates who received CERB payments by characteristics such as sex, age group (in 2020), province of residence (in 2020), field of study (in the year of graduation) and industry of employment (in 2019), for the graduates of 2010 and 2018 who graduated with a college-level certificate, a college-level diploma, an undergraduate degree, a master’s degree or a doctoral degree.

## A higher proportion of college-level graduates received CERB payments than university-level graduates

A higher proportion of the most recent graduates (33.4% for 2018) received CERB payments, compared to the least recent graduates (19.9% for 2010)<sup>3,4</sup>, but those who graduated between 2010 and 2018, regardless of the year of graduation, had a lower proportion than “all workers”<sup>5</sup> (35.2%).

1. [Canada Emergency Response Benefit \(CERB\)](#) - Canada.ca

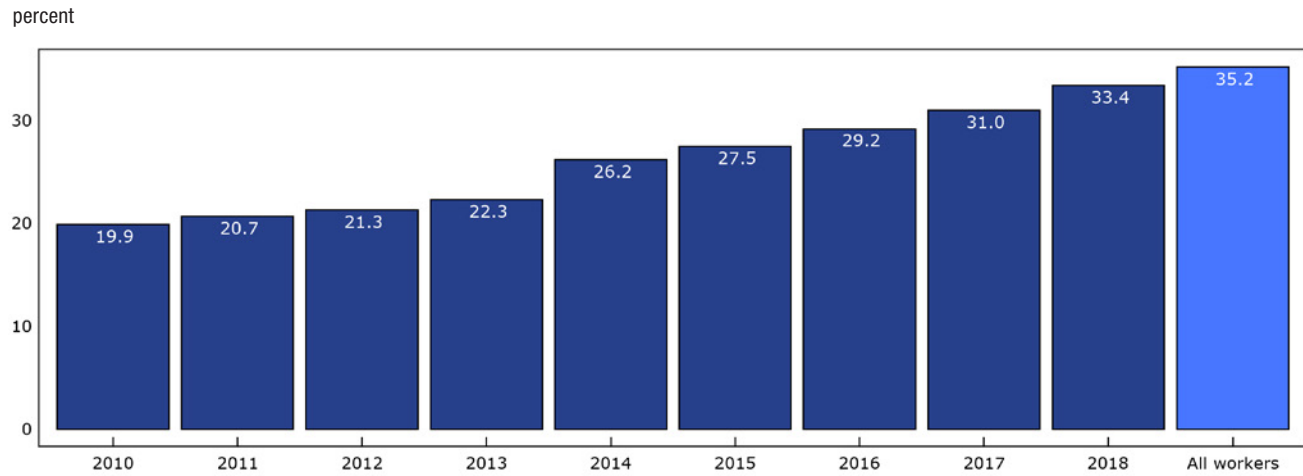
2. See notes to readers for more information on the methodology.

3. While multiple graduations are removed when an individual graduates more than once in a calendar year, they are not removed when they graduate in two different calendar years, therefore, this chart will represent some graduates in multiple years of graduation.

4. As a result of limited data availability, these estimates exclude college graduates for the following provinces and territories and graduate cohorts: Ontario (2010 to 2013), New Brunswick (2010), Manitoba (2010), and Territories (2010 and 2011).

5. The “all workers” category includes workers who graduated between 2010 and 2018, and also includes workers who received an educational qualification prior to 2010.

**Chart 1**  
**Proportion of PSIS graduates who received CERB payments, by year of graduation**

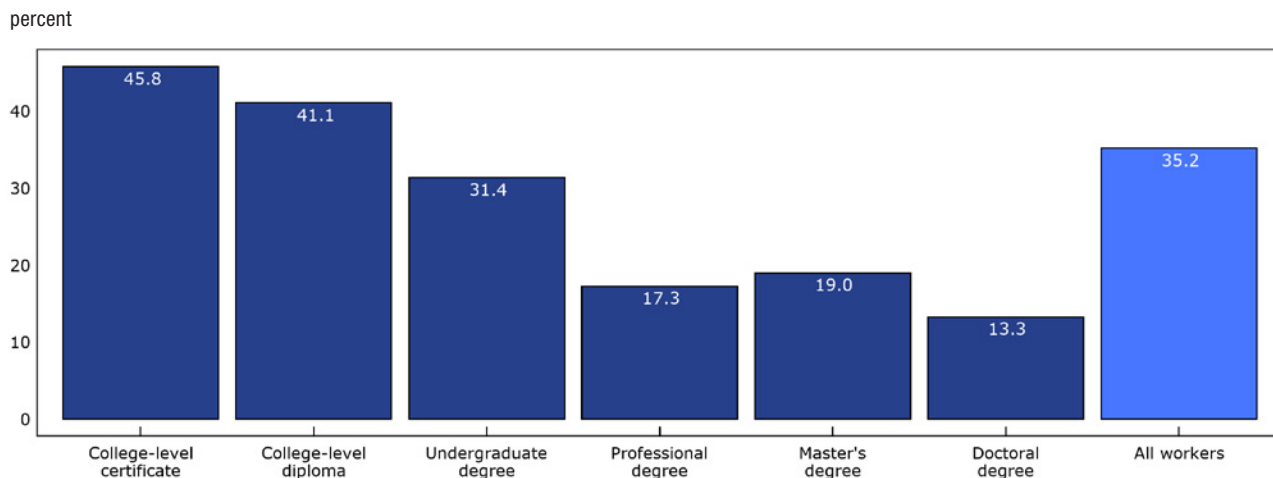


Sources: Statistics Canada, Postsecondary Student Information System (PSIS), 2009/2010 to 2018/2019 and Emergency and recovery benefits, March 2020 to September 2020.

The remainder of the paper focuses on the 2018 graduates. This year of graduation was selected since it was the most recent year of graduation available.

A smaller proportion of graduates from 2018 with higher educational qualifications received CERB payments than those with lower educational qualifications<sup>6</sup>. The four university-level educational qualifications included in this analysis had a lower proportion of graduates who received CERB payments than the general working population. Both college-level educational qualifications included in this analysis had a higher proportion of graduates who received CERB payments than the general working population.

**Chart 2**  
**Proportion of PSIS graduates who received CERB payments, by educational qualification, 2018 graduates**



Sources: Statistics Canada, Postsecondary Student Information System (PSIS), 2009/2010 to 2018/2019 and Emergency and recovery benefits, March 2020 to September 2020.

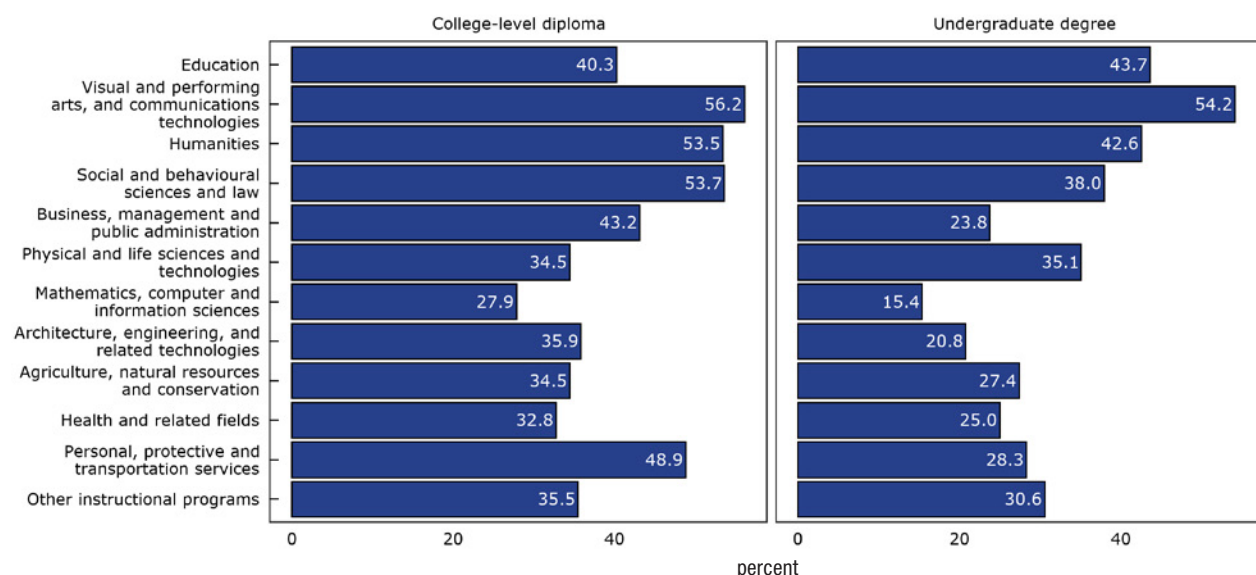
6. According to their credentials, graduates were grouped by educational qualification using the 'Classification of programs and credentials – professional degree variant' (a combination of the PSIS program type and credential type variables).

## Graduates of 2018 in the “Visual and performing arts, and communications technologies” field of study had the highest proportion of graduates who received CERB payments

Students who graduated in 2018 from the “Visual and performing arts, and communications technologies” field of study<sup>7</sup> had the highest proportion of graduates receiving CERB payments among those who completed a college-level diploma and among those who completed an undergraduate degree (56.2% and 54.2%, respectively)<sup>8</sup>. This may be related to the fact that, as shown in a [recent study](#), workers in the “Arts, entertainment and recreation” industry sector had among the highest proportion who received CERB payments. The high CERB proportion is likely related to the [significant and disproportionate impact of COVID-19 on the culture, arts, entertainment and recreation industries](#). On the other hand, students who graduated from the “Mathematics, computer and information sciences” field of study had the lowest proportion among those who completed a college-level diploma and those who completed an undergraduate degree (27.9% and 15.4%, respectively). This may be, in part, because graduates of those programs were disproportionately able to enter industries that permitted workers to work from home.

### Chart 3

Proportion of PSIS graduates who received CERB payments, by selected educational qualification and field of study, 2018 graduates



Sources: Statistics Canada, Postsecondary Student Information System (PSIS), 2009/2010 to 2018/2019 and Emergency and recovery benefits, March 2020 to September 2020.

## A greater proportion of female graduates received CERB payments than male graduates, for graduates who earned a college-level diploma or an undergraduate degree

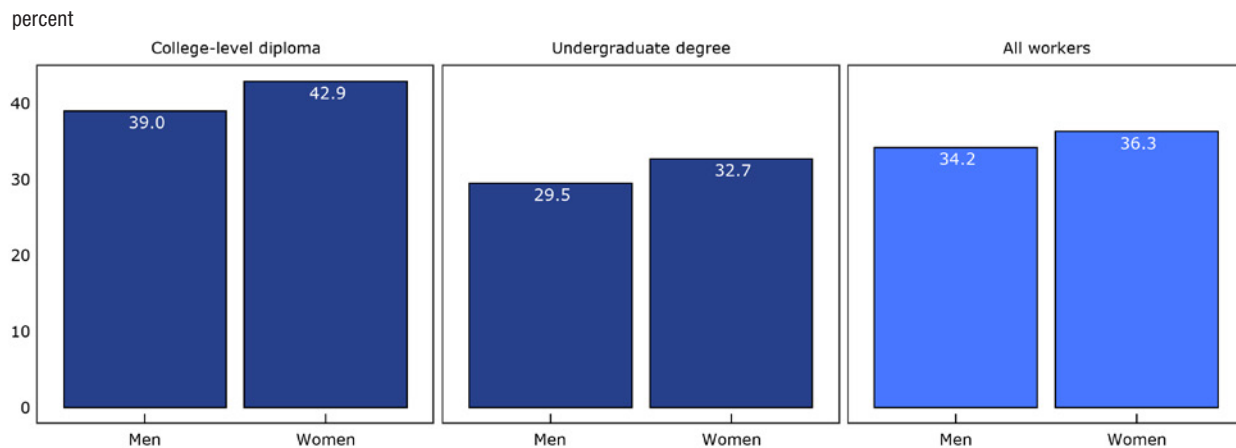
A [recent study](#) has shown that the pandemic disproportionately impacted women; more specifically, women have been more severely affected by employment losses in the services sector than their male counterparts. The occupations and sectors in which women were more likely to be employed were most impacted by emergency measures, including “retail trade”, “accommodation and food services”, and other service industries that involve face-to-face contact<sup>9</sup>. In the current study, more female graduates received CERB payments than male graduates for college-level diploma graduates and undergraduate degree graduates. The same tendency was also present among “all workers”.

7. The [Classification of Instructional Programs](#) (CIP) is used to classify the main field of study for postsecondary education.

8. College-level diplomas and undergraduate degrees were selected as the two most common educational qualifications.

9. Statistics Canada. [Table 14-10-0023-01 Labour force characteristics by industry, annual \(x 1,000\)](#).

**Chart 4**  
**Proportion of PSIS graduates who received CERB payments, by selected educational qualification and sex, 2018 graduates**



Source: Statistics Canada’s Annual services industries program.

## Conclusion

This study shows that 2010 to 2018 graduates were less likely to receive CERB payments than the general working population. When considering time since graduation, the study also demonstrated that, while graduates in all years were less likely to receive CERB payments than the general working population, the most recent graduates were more likely to receive the CERB than less recent graduates. However, when disaggregating the data of the 2018 graduates, not all educational qualifications were less likely to receive the CERB than “all workers.” Those who graduated with a college-level certificate or a college-level diploma in 2018 were more likely to have received the CERB than the “all workers” category. Likely due to the impact of COVID-19 on the culture, arts, entertainment and recreation industries, those who graduated in 2018 with a college-level diploma or an undergraduate degree in the “Visual and performing arts, and communications technologies” field of study were the most likely to receive CERB payments. Finally, men were less likely to receive CERB payments than women, both among 2018 graduates and the general working population.

Further studies could be conducted to take into account the interaction between the various educational and socio-demographic factors impacting the likelihood of receiving CERB payments. Other factors that could be considered in further studies include the educational qualification of the “all workers” category and their field of study and occupation.

**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 creates an environment where the administrative data from the CERB program can be integrated to the Postsecondary Student Information System (PSIS). Earnings in 2019 were gleaned from employee T4 slips and net self-employment income and eligible dividends reported on T1 Income Tax and Benefit Return forms. The CERB data highlighted 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 the Canada Revenue Agency on its behalf.

For more information on the methodology used to create the cohorts of graduates, the exclusions and the data limitations of this methodology, see the [Labour market outcomes for college and university graduates, technical reference guide](#). Individuals with insufficient information to create an anonymous key to integrate the CERB data to PSIS data were removed from the 2010 to 2018 graduate's analysis.

## Appendix A

**Table A1**
**Proportion of PSIS graduates who received CERB payments, 2018 graduates, expanded selected educational qualifications**

	College-level certificate	College-level diploma	Undergraduate degree	Master's degree	Doctoral degree
	percent				
<b>Total</b>	<b>45.8</b>	<b>41.1</b>	<b>31.4</b>	<b>19.0</b>	<b>13.3</b>
<b>Sex</b>					
Male	43.0	39.0	29.5	19.8	13.5
Female	48.1	42.9	32.7	18.4	12.9
<b>Age groups (in 2020)</b>					
15 to 24	48.4	43.4	32.2	19.6	x
25 to 34	45.0	38.6	31.8	20.4	10.4
35 to 44	41.9	38.9	25.1	15.6	15.6
45 to 54	38.5	40.9	21.5	13.5	17.3
55 to 64	38.8	38.1	21.5	17.9	19.0
<b>Province of residence (in 2020)</b>					
Newfoundland and Labrador	38.9	31.3	34.0	17.5	x
Prince Edward Island	37.0	33.6	33.3	9.5	x
Nova Scotia	42.7	35.5	29.9	14.4	16.7
New Brunswick	42.7	32.4	29.4	13.8	x
Quebec	50.0	35.1	31.0	21.1	14.3
Ontario	52.4	45.7	33.5	20.2	13.4
Manitoba	35.6	28.7	28.6	14.7	5.9
Saskatchewan	38.2	28.6	23.6	13.0	16.7
Alberta	46.3	41.5	30.2	17.2	13.8
British Columbia	42.9	37.0	28.7	15.6	9.5
Territories	31.6	28.0	15.0	x	x
<b>Field of study (in 2018)</b>					
Education	64.9	40.3	43.7	19.3	14.7
Visual and performing arts, and communications technologies	56.1	56.2	54.2	49.0	41.7
Humanities	54.2	53.5	42.6	30.5	22.9
Social and behavioral sciences and law	50.7	53.7	38.0	20.4	12.2
Business, management and public administration	40.0	43.2	23.8	12.6	5.6
Physical and life sciences and technologies	x	34.5	35.1	18.9	11.5
Mathematics, computer and information sciences	30.8	27.9	15.4	13.3	10.0
Architecture, engineering, and related technologies	43.6	35.9	20.8	20.6	12.7
Agriculture, natural resources and conservation	47.7	34.5	27.4	19.0	12.5
Health and Related Fields	45.0	32.8	25.0	22.6	7.7
Personal, protective and transportation services	50.7	48.9	28.3	9.1	x
Other instructional programs	x	35.5	30.6	19.4	14.3
<b>Industry of employment (in 2019)</b>					
Agriculture, forestry, fishing and hunting	35.4	31.7	28.7	22.2	x
Mining, quarrying, and oil and gas extraction	29.4	30.2	20.2	17.4	x
Utilities	25.0	18.0	9.6	5.3	x
Construction	46.2	43.1	33.7	26.9	x
Manufacturing	42.9	38.5	26.1	21.6	11.1
Wholesale trade	40.0	37.1	23.9	15.0	x
Retail trade	48.7	50.1	47.2	36.0	x
Transportation and warehousing	44.1	40.8	37.8	27.0	33.3
Information and cultural industries	36.4	32.5	24.7	13.5	22.2
Finance and insurance	28.0	21.7	13.6	7.2	x
Real estate and rental and leasing	45.5	45.5	38.2	31.0	x
Professional, scientific and technical services	36.8	30.4	22.1	15.5	11.3
Management of companies and enterprises	35.3	31.0	22.4	11.8	x
Administrative and support, waste management and remediation services	46.2	42.2	36.0	27.3	28.6
Educational services	59.4	52.5	37.4	19.1	13.8
Health care and social assistance	48.4	38.8	26.9	21.0	10.4
Arts, entertainment and recreation	67.2	71.9	64.9	53.3	42.9
Accommodation and food services	63.8	60.9	65.9	54.5	x
Other services (except public administration)	53.6	56.5	38.6	22.0	11.1
Public administration	24.9	20.8	15.5	6.7	2.2

x suppressed to meet the confidentiality requirements of the Statistics Act

**Notes:** The industries are defined using the North American Industry Classification System (NAICS) for Canada (for more information, see Statistics Canada's industry classification).

Graduates 65 years of age or older in the year of graduation (2018) are excluded from the graduate population used in this table. Graduates who were less than 65 in 2018, but more than 65 years old or older in 2020 are also excluded.

**Sources:** Statistics Canada, Postsecondary Student Information System (PSIS), 2009/2010 to 2018/2019 and Emergency and recovery benefits, March 2020 to September 2020.



**Table A2**  
**Proportion of PSIS graduates who received CERB payments, 2010 graduates, expanded selected educational qualifications**

	College-level certificate	College-level diploma	Undergraduate degree	Master's degree	Doctoral degree
	percent				
<b>Total</b>	<b>31.0</b>	<b>24.7</b>	<b>18.1</b>	<b>13.3</b>	<b>9.5</b>
<b>Sex</b>					
Male	29.1	22.4	17.4	13.5	9.2
Female	32.8	26.2	18.5	13.1	9.8
<b>Age groups (in 2020)</b>					
25 to 34	32.4	24.1	17.2	13.2	x
35 to 44	31.2	26.2	20.4	13.3	7.5
45 to 54	28.7	24.9	18.2	12.8	12.6
55 to 64	26.2	26.0	20.3	14.3	13.2
<b>Province of residence (in 2020)</b>					
Newfoundland and Labrador	31.3	22.5	17.7	12.2	x
Prince Edward Island	31.8	22.2	14.3	x	x
Nova Scotia	32.9	27.4	16.5	8.9	x
New Brunswick	26.7	33.3	15.1	12.5	x
Quebec	42.9	23.4	19.5	14.4	12.4
Ontario	35.1	36.5	19.2	13.4	8.8
Manitoba	27.3	33.3	12.3	10.0	x
Saskatchewan	27.2	16.7	11.5	9.6	x
Alberta	31.0	25.1	15.9	13.9	9.1
British Columbia	31.2	26.7	18.1	13.6	9.1
Territories	27.3	22.2	6.1	9.1	x
<b>Field of study (in 2010)</b>					
Education	50.0	31.3	17.7	8.7	8.7
Visual and performing arts, and communications technologies	40.5	42.5	37.1	36.8	33.3
Humanities	38.5	36.6	21.8	20.2	10.0
Social and behavioral sciences and law	40.5	29.6	20.3	13.0	10.7
Business, management and public administration	26.6	24.5	15.6	11.0	x
Physical and life sciences and technologies	x	17.3	17.2	11.8	9.0
Mathematics, computer and information sciences	22.0	18.2	11.6	9.6	4.5
Architecture, engineering, and related technologies	31.6	22.5	12.3	14.8	12.1
Agriculture, natural resources and conservation	19.0	19.1	13.8	12.1	8.3
Health and Related Fields	26.5	21.0	15.4	16.7	5.3
Personal, protective and transportation services	35.4	18.0	13.0	x	x
Other instructional programs	x	x	20.2	9.1	x
<b>Industry of employment (in 2019)</b>					
Agriculture, forestry, fishing and hunting	28.2	19.4	24.2	x	x
Mining, quarrying, and oil and gas extraction	25.7	18.4	12.5	15.8	x
Utilities	x	x	3.2	x	x
Construction	40.9	34.6	26.9	24.1	x
Manufacturing	29.7	26.3	16.4	13.0	7.7
Wholesale trade	23.5	20.7	13.5	10.1	x
Retail trade	37.6	38.7	30.4	29.8	x
Transportation and warehousing	27.8	28.2	24.8	21.1	x
Information and cultural industries	23.1	19.1	13.5	9.2	20.0
Finance and insurance	15.0	10.5	7.0	4.6	x
Real estate and rental and leasing	34.4	28.6	31.1	29.6	x
Professional, scientific and technical services	30.0	24.2	17.2	15.1	12.0
Management of companies and enterprises	26.7	15.4	10.4	3.4	x
Administrative and support, waste management and remediation services	33.3	34.2	27.0	27.1	x
Educational services	43.2	27.1	16.5	11.4	5.7
Health care and social assistance	37.4	21.3	19.7	16.6	10.0
Arts, entertainment and recreation	59.1	64.0	52.3	43.2	x
Accommodation and food services	63.2	66.7	63.5	66.7	x
Other services (except public administration)	42.4	39.5	24.8	14.5	x
Public administration	11.1	6.4	5.5	3.7	4.4

x suppressed to meet the confidentiality requirements of the Statistics Act

**Notes:** As a result of limited data availability, these estimates exclude college graduates for the following provinces and territories: Ontario, New Brunswick, Manitoba, Territories. Graduates 65 years of age or older in the year of graduation (2010) are excluded from the graduate population used in this table. Graduates who were less than 65 in 2010, but more than 65 years old or older in 2020 are excluded.

The industries are defined using the North American Industry Classification System (NAICS) for Canada (for more information, see Statistics Canada's industry classification).

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