



## Attention Travellers: No \$500/Week CRB if You Flew International

### Description

Everyone hoped that the turn of the decade will bring some good news. But these hopes were dashed as a mutant coronavirus surfaced. European nations announced another series of lockdowns and restrictions to curb the spread of the new mutant. Canada followed suit and added another layer of restrictions for people traveling abroad.

The Canada Recovery Agency (CRA) [announced](#) that anyone returning from international travel will not receive the Canada Recovery Benefit (CRB) for the time they are in quarantine. This rule is applicable retroactively from January 3. Let me explain this rule in detail.

### New travel restrictions for international travelers

Starting January 7, the Canadian government requires you to take a COVID-19 test 72 hours before you take a flight for Canada. You can enter the country only if your test result is negative. Once you land, you need to quarantine yourself for 14 days. And, if you fail to comply, you can be jailed or face a huge fine.

Moreover, you will not get the CRB during the 14-day quarantine after you make an international trip. With this rule, the Justin Trudeau government aims to discourage international travel to limit the spread of the virus. However, people like healthcare workers do not have to comply with the 14-day quarantine rule as they regularly cross the border for work. So when can you get the CRB?

### When do you qualify for the CRB?

The CRA gives the CRB to people who have been directly impacted by the pandemic. You can get \$1,000 before tax in CRB payments every two weeks for 26 weeks if you meet the following conditions:

- You are unemployed because of the pandemic and actively looking for work, even work from home.
- Your salary has reduced by 50% due to pandemic-related reasons.

- You are not getting short-term disability benefits, worker's compensation, Québec Parental Insurance Plan (QPIP) benefits, Employment Insurance (EI) benefits, Canada Recovery Caregiving Benefit (CRCB), or Canada Recovery Sickness Benefit (CRSB).

## When can the CRA take away the CRB?

Even if you meet the above conditions, the CRA can take back the CRB in the following situations:

- Your annual income excluding the CRB is more than \$38,000.
- You have voluntarily quit your job. The CRA will only give you the CRB if you lost your job for no fault of yours.
- You refused a reasonable job opportunity.
- And the latest addition is if you have traveled abroad.

You can find the details about the above conditions in my earlier [article](#).

## How to generate additional income in such trying times?

Depending on the CRA benefits is not a good idea as it can withdraw them anytime. Even if the agency does not withdraw the benefits, it can add conditions to make it more difficult to claim the benefits. Hence, you need to earn passive income through a Tax-Free Savings Account (TFSA), withdrawals from which are not taxable.

You can use this account to invest in dividend aristocrats like **Enbridge** ([TSX:ENB](#))([NYSE:ENB](#)), which has a dividend yield of 7.5%. Pipeline infrastructure firm Enbridge has a history of paying incremental dividends. It has increased its dividend per share at a CAGR of 12.7% in the last decade by transporting oil and natural gas through its pipelines.

Enbridge collects tariffs on the use of its pipelines. It regularly revises its tariffs to ensure a steady cash flow. The company has spent a lot of money over the years to build the largest pipeline infrastructure in North America. This will ensure that the company recovers from the pandemic crisis as demand for oil rises.

The company is also investing in renewable energy as the world makes climate change policies to reduce greenhouse gas emissions. This investment diversifies its portfolio and helps it stay afloat in pandemic-like situations. Hence, Enbridge is a must-own stock for long-term investors looking to earn passive income that can beat inflation.

### CATEGORY

1. Coronavirus
2. Dividend Stocks
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### TICKERS GLOBAL

1. NYSE:ENB (Enbridge Inc.)

2. TSX:ENB (Enbridge Inc.)

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## **Author**

pujatayal

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