Income Security Advocacy Centre
Recommendations for Federal Budget 2025

1. **Raise the maximum amount of the Canada Disability Benefit**

2. **Expand eligibility for the Canada Disability Benefit beyond the Disability Tax Credit**

3. **Fix the Canada Disability Benefit's punitive income treatment and income threshold**

4. **Base the Canada Disability Benefit on an individual's income, not a couple's income**

5. **Undertake Employment Insurance emergency measures to protect vulnerable, low-income workers in Canada**

6. **Improve access to Employment Insurance for all, including temporary, part-time and precarious workers**

7. **Permanently ensure adequate Employment Insurance benefit rates in order to better support all workers**

8. **Bring in a comprehensive and inclusive regularization program for all migrant workers**

9. **Make relevant, needed financial investments in Indigenous communities**

ISAC

Income Security Advocacy Centre
Centre d'action pour la sécurité du revenu

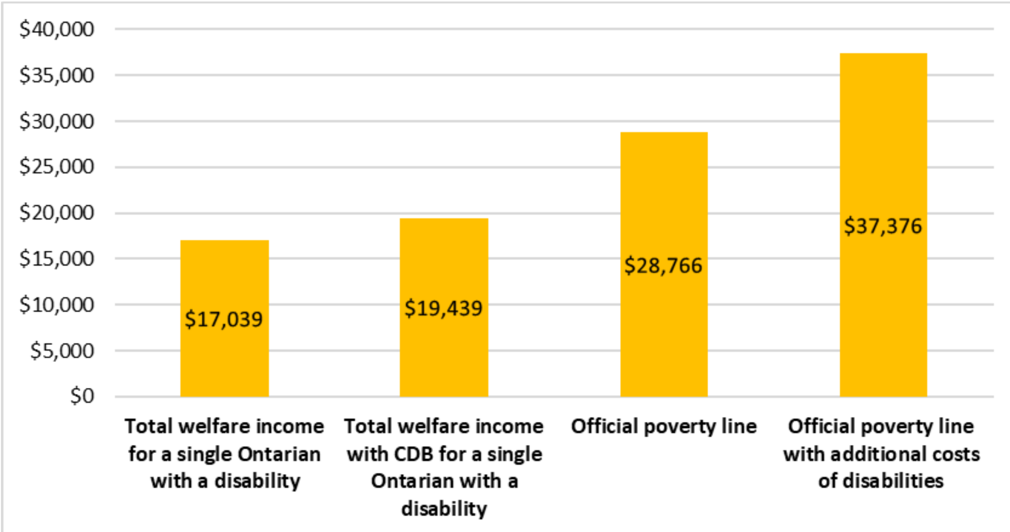
1. Raise the maximum amount of the Canada Disability Benefit

The current maximum amount of the CDB, set at $2,400 annually or $200 monthly, is inadequate and disappointing. The amount falls glaringly short of the *Canada Disability Benefit Act*'s objective to "reduce poverty and to support the financial security of working-age persons with disabilities"[1]. The disability community emphatically pointed out that this amount does not meaningfully address the Official Poverty Line or the unique associated costs of living as a person with a disability[2].

Income support capped at $200 a month will not lift people living with disabilities out of poverty. While the CDB regulations mention that 917,000 working-age Canadians with disabilities experience poverty based on the Official Poverty Line or the Market Basket Measure (MBM), the regulations also estimate that only half of them (465,000 individuals) will receive the Benefit in the first year of the CDB rollout.

At the present amount, the CDB will only lift 20,000 eligible recipients (2% of the targeted group) out of poverty in the first year and 25,000 recipients in the tenth year. These numbers are well short of having a meaningful impact on poverty reduction and meeting the government's original promise of a substantial CDB that "bridges that gap between the poverty line and what people get in their various provinces"[3].

The maximum amount of $2,400 delivered by the CDB will not provide enough of an impact to reduce the poverty gap faced by people with disabilities. This benefit amount will only make up about 20% of the $11,727 gap between the total federal and provincial social assistance received by a single person with a disability in Ontario[4] and the Official Poverty Line. Notably, the calculation of the Official Poverty Line does not include the extra costs of living with disabilities, such as caregiving, assistive devices, prescription medications, dwelling repairs, transportation, and other out-of-pocket expenses that persons with disabilities have to incur[5]. Accordingly, it underrepresents the true poverty rate for individuals with disabilities[6]. These additional costs can raise an individual's living expenses by 30 percent[7]. If these costs were included, the real gap in income between total social assistance, including the CDB, received by a single person with a disability, and the Official Poverty Line would be nearly $18,000. This is an exceptionally large poverty gap, and real commitments need to be made in order to stopping it from widening.



Inadequacy of total welfare income (including CDB) for a single Ontarian with disabilities

We strongly recommend the 2025 Federal Budget builds on the initial investment in the CDB and significantly increases the maximum amount to reduce poverty.

While the gap between the poverty line and total social assistance varies between provinces, an annual CDB of $12,000 will more adequately deliver on the CDB's promises.

2. Expand eligibility for the Canada Disability Benefit beyond the Disability Tax Credit

The CDB as presently drafted excludes a significant number of individuals who need the CDB the most. According to the CDB's Regulatory Impact Analysis Statement, only about half (465,000) of the nearly one million working-age Canadians with a disability who experience poverty will be eligible to apply for the CDB in 2025-26. The government projects that the number of CDB recipients will only rise to 640,000 over the next ten years, dismally failing to reach the target population despite a ten-year window[8]. The number of eligible low-income persons living with a disability will also rise over the next ten years, thus further reducing the CDB's effectiveness at meaningfully addressing poverty for this group.

The government's choice to use the Disability Tax Credit (DTC) as the sole gateway to the CDB is a significant reason for the projected low uptake. As we have explained in detail in our comments on the draft CDB regulations[9], the DTC is inaccessible and underutilized because of its restrictive definition of disability, its status as a non-refundable tax credit, and the burdensome Canada Revenue Agency eligibility and dispute resolution process.

First, the DTC requirement prevents people with disabilities from qualifying for the CDB because the DTC's disability test uses a much stricter definition of disability than the one found in the *Canada Disability Benefit Act* and other disability assistance programs. The restrictive definition excludes hundreds of thousands of low-income people living with disabilities, including all people living with severe neurodevelopmental, mental health, and episodic disabilities.

Second, the DTC's non-refundable tax credit status makes it useless for those who do not owe income taxes. The Senate of Canada estimated that up to two-thirds of people who would be eligible for the DTC are low-income and not paying income tax, leaving them out of the DTC's scope[10].

Third, access to the DTC also involves a complex medical application process and an inaccessible dispute resolution process. The Canada Revenue Agency, which administers the DTC, has no expertise in serving people with disabilities and was criticized by the Tax Court of Canada for using eligibility criteria that fail to accurately reflect the practicalities of living with a disability[11].

Another federal disability-related benefit, Canada Pension Plan Disability (CPP-D), uses a similar tiered definition of severe and prolonged disability and a similar determination process as the DTC. Opening up another form of entry to the CDB via CPP-D eligibility, in addition to the DTC, creates a more accessible application process, allows for an immediate and expansive rollout of the CDB, and improves the likelihood of the CDB reaching its stated objective of reducing poverty.

We strongly recommend that the 2025 Federal Budget adequately invest in ensuring that all low-income working-age Canadians with a disability can access the CDB effectively. To do so, the government must commit to expanding disability eligibility for the CDB beyond the DTC, starting with immediately adding CPP-D as another CDB access route.

3. Fix the Canada Disability Benefit's punitive income treatment and income threshold

Currently, the CDB will be considered social assistance under s. 56(1) (u) of the *Income Tax Act* and will be included as net income for tax purposes. While not taxable specifically, this inclusion means the CDB will increase an individual or family's total income, resulting in a decrease in other income-tested benefits, such as the Canada Child Benefit, Canada Workers Benefit, GST Credit, and numerous other provincially administered benefits. This knock-on effect will offset the poverty-reducing impact of the CDB.

The government's 2024 Fall Economic Statement recognized this problem and proposed legislation to exempt the CDB from being treated as income under the *Income Tax Act*[12]. Unfortunately, because Parliament is prorogued, that legislation is on hold and the CDB is presently not exempt from income.

In addition, the CDB regulations count provincial/territorial social assistance, such as the Ontario Disability Support Program (ODSP), as income for an eligible individual. Counting last resort provincial/territorial social assistance payments towards the CDB income thresholds of $23,000 for a single person and $32,500 for a couple establishes unnecessary barriers to access for the most vulnerable CDB recipients.

Treating social assistance as earned income diminishes the impact of an already low benefit amount. The federal government has called on provinces and territories to exempt the CDB as income[13], specifically asking "provinces and territories to exempt CDB payments from counting as income in relation to provincial or territorial supports" in the 2024 Budget[14]. The federal government should ensure that it follows that same spirited direction and should not use provincial and territorial social assistance as a means to reduce the CDB amount that a recipient is eligible to receive.

Exempting social assistance and other public disability benefits from the CDB's definition of adjusted income would reduce poverty among people with disabilities, lower the "welfare wall"[15], and vastly improve life for people with disabilities who receive social assistance.

We urge the federal government to immediately exempt the CDB from being treated as income under the *Income Tax Act* and exempt provincial/territorial social assistance from the CDB's income threshold.

4. Base the Canada Disability Benefit on an individual's income, not a couple's income

The current design of the CDB requires spousal/partner income reporting, and implements a different income threshold and working income exemption for couples. Under the CDB regulations, the income threshold is $23,000 for a single individual and $32,500 for cohabitating spouses or common-law partners. Similarly, the working income exemption is $10,000 per year for an individual and $14,000 for a couple[16].

The government's decision to base an individual's income thresholds and exemptions on their relationship status is highly problematic. A couples-based income test discourages people with disabilities from living with a partner, and keeps them dependent on their partner's actions, including in situations of domestic violence. This policy choice also perpetuates stereotypes against low-income populations and fails to acknowledge the lived reality of poverty.

First, for individual CDB recipients who are not in a relationship, the government inserts itself into any considerations they may have with regard to intimate relationships.This is because the CDB's design forces a recipient to disclose their financial status to potential partners since the partner's income will affect the recipient's eligibility for the CDB. This disincentivizes low-income people with disabilities from entering cohabitating relationships. Comparably, under ODSP, which uses a family income test, 81% of recipients are single as of November 2024[17].

Second, for a CDB recipient in a couple, the requirement to report spousal income can create dependency on an abusive partner. A recipient cannot receive the CDB unless their spouse files taxes, something over which a recipient experiencing domestic violence may have no control. In practice, this provides their abuser with a government-funded tool of control and coercion to hold over them.

Third, the current CDB income threshold and working income exemption for a couple incorrectly assumes that persons with a disability living on a low income can save significantly on expenses by having a partner. This reasoning fails to take into account the previously mentioned additional costs associated with disabilities and the likely doubling of expenses for a double-disabled couple. In setting a couple's income threshold amount at $32,500, rather than $46,000 (an amount that would be double the individual income threshold), the government presumes that a couple would see savings of $13,500. This assumes that an individual making under $23,000 a year could somehow save $6,750 (or almost 30%) of their income if they had a spouse/partner. This is an impossible economic reality for those with disabilities living in poverty.

The federal government must change course and fix this punitive, exclusionary measure. Persons with disabilities deserve to live a life of dignity and not have their last resort income tied to their relationship status. The government must fix the CDB regulations to base qualifying thresholds and exemptions on an individual's income, not a couple's income.

5. Undertake Employment Insurance emergency measures to protect vulnerable, low-income workers in Canada

With US tariffs being threatened and moving in effect, Canada is bracing for a potentially devastating impact on its economy and the livelihoods of its workers. An estimated 2.4 million workers in Canada could be negatively affected, while half a million Ontarians face losing their jobs[18,19]. Trade-exposed industries and communities are at immediate risk, but workers across many secondary sectors will feel the ripple effect of tariffs.

Now is the time for Canada's primary social safety net, the Employment Insurance (EI) program, to step up and safeguard workers by providing the reliable income security they need. However, the current EI program's long-standing issues, including the lack of flexibility and stringent eligibility criteria, make it ill-equipped to meet the challenge.

The looming widespread economic shocks call for emergency EI measures, similar to those introduced during other economic crises. For example, the Canada Emergency Response Benefit (CERB) and Canada Recovery Benefit (CRB) set the precedent for what effective support could look like in a time of crisis. While not without some challenges, CERB/CRB's higher benefits, easier application process, reduced waiting period and improved accessibility provided a solid financial foundation to low-income, vulnerable Canadians at the height of the pandemic[20]. CERB and other pandemic relief programs lifted 1.4 million Canadians out of poverty, cutting the child poverty rate by half[21].

Additionally, emergency EI measures have been used in response to the 2024 Jasper and Bunibonibee Cree Nation wildfires 2024, where a one-time credit of 300 insurable employment hours were provide to EI claimants[22].

These emergency programs and measures provide valuable blueprints for how EI can be improved as we navigate another potential economic crisis ahead.

We call for the following emergency measures to help ease access to EI and enhance the benefits:

i. **Ensure workers receive at least 52 weeks of EI benefits**, with the best 12 weeks of earnings used to calculate benefit rates.
ii. **Weekly EI income support of no less than $500 per week.** This measure must include weekly income support for misclassified workers and migrant workers.
iii. **Waive the one-week EI waiting period.** Emergency access to EI will be a much-needed relief for workers during the time of crisis. There should be no waiting period and workers should not have to use up separation payments (such as vacation or severance pay).
iv. **Universally lower the minimum insurable hours threshold** by creating a 420-hour entrance requirement for both EI regular and special benefits.
v. **Provide a 300-hour credit** for all workers to benefit those with precarious employment.
vi. **Extend EI benefits by 50 additional weeks for current claimants**—particularly urgent for auto workers already on EI due to plant retooling in Ontario and for people who lose their job while receiving pregnancy or parental benefits.

6. Improve access to Employment Insurance for all, including temporary, part-time, and precarious workers

While recent progress in restoring the Employment Insurance Board of Appeal is encouraging,[23] significant systemic changes are needed to make EI responsive to the needs of all workers in Canada.

Currently, access to EI is the lowest in Canadian history[24]. Over the years, the gap between the unemployed and the number of EI recipients has continued to grow. As of January 2025, there were almost 1.5 million unemployed workers in Canada,[25] while 480,090 received regular EI benefits[26]. This means EI covers only 33% of the total number of unemployed individuals. This is a stark contrast to numbers prior to the 1990s, when more than 70% of unemployed people were covered by unemployment insurance[27].

The percentage of unemployed individuals who are eligible for EI has steadily decreased since the 1990s due in large part to two factors: in 1996, EI eligibility shifted from a calculation based on weeks worked to a calculation based on the number of hours worked; and the labour market has seen a dramatic increase in part-time, temporary, and precarious work. Because these workers experience more frequent periods of unemployment or work fewer regular hours, they have difficulty meeting the required qualifying-hour thresholds that were in place before the pandemic.

The barriers to accessing EI have significantly impacted workers who are women, racialized, Indigenous, living with a disability, and/or immigrants. It is well documented that workers from these equity-seeking groups are overrepresented in low-wage, part-time, and precarious work[28]. This means that many vulnerable workers who paid into the EI program and expected to have support if they stopped working have often been left with no income at all. Low-wage workers' frequent ineligibility for EI is particularly unfair given that they contribute a higher proportion of their income to the EI program[29].

We therefore make the following recommendations to permanently improve access to EI for Canadian workers:

i. **Establish a universal eligibility threshold of 360 hours or 12 weeks of work, whichever is more advantageous to the worker.** This rule should apply to both EI regular and special benefits.
ii. **Eliminate the "quit/fire" disqualification rules**. These punitive rules disproportionately hurt women, who often leave work due to caregiving responsibilities or harassment, and vulnerable workers dealing with unsafe working conditions.
iii. **Implement stronger protections for employees misclassified as independent contractors**, including expanding EI's definition of employee to include dependent contractors as well as workers engaged in app-based work.

7. Permanently ensure adequate Employment Insurance benefit rates in order to better support all workers

Even if low-income workers manage to overcome barriers to accessing EI, they are still confronted with the inadequacy of EI. In 1971, individuals could receive EI benefits equal to 66.7% of their insurable salary. Today workers can only receive benefits equal to a historically low 55% of their insurable salary, up to a maximum of $695 per week. Many low-wage and part-time workers receive far less than the maximum benefit. Given the ongoing affordability crisis, it is nearly impossible to survive on half of one's income, especially as low-wage and precarious jobs become increasingly common in Canada. The implication for unemployed workers seeking EI benefits is clear: low benefit rates will leave many in the labour market's most in-demand sectors struggling to survive through a period of unemployment.

Low EI benefit rates disadvantage women in particular, who still earn lower incomes than men in Canada. The gender wage gap is wider for women who are racialized, Indigenous, living with a disability, and/or immigrants[30]. As a result, women overwhelmingly receive lower amounts of EI benefits than men. EI's 55% income replacement rate actively reproduces and contributes to the gender pay gap and women's poverty.

We therefore make the following recommendations:

i. **Raise the EI benefit rate to 70% of workers' pre-unemployment earnings**, based on their 12 best weeks of work.
ii. **Establish a minimum benefit floor of $500.** Workers who earn low wages or the minimum wage already struggle to make ends meet; receiving a benefit amount equivalent to 55% or even 70% of those wages is simply unlivable. A minimum benefit floor would help avoid the deepening of poverty for low-wage workers. During the COVID-19 pandemic, EI provided a benefit floor of $500 that was a much-needed support for low-wage workers.

Additionally, we reiterate our recommendations submitted to the 2021 Federal Consultations on Reforming Canada's Employment Insurance Program at this link.

8. Bring in a comprehensive and inclusive regularization program for all migrant workers

In 2024, the federal government walked back its promise of a program regularizing status for undocumented workers contributing to Canadian communities[31]. On top of that, the government has aggressively cut back on immigration numbers, eliminating at least 775,000 work and study permits[32].

This sharp policy shift is a betrayal of the government's promise to "build on existing pilot programs to explore ways of regularizing status for undocumented workers"[33]. Instead of meaningful progress, the government's actions play into rising xenophobia, while scapegoating immigrants as an easy target for the housing, unemployment and healthcare crises.

Advocates have pointed out, blaming migrants is a distraction from the real issues that contribute to the housing crisis such as reduction in social housing investment and privatization of public housing[34] [35] . Pursing wrong policy solutions, like cuts to immigration, will not only exacerbate these problems, but also hurt the economy overall. The Royal Bank of Canada has pointed out that even the current level of immigration is "still not enough to significantly offset the impact of an aging demographic or substantially reduce the structural shortages in the jobs market"[36].

As many as 600,000 undocumented migrant workers, mostly low-waged, racialized people, make essential contributions to Canadian society. Lack of permanent resident status makes it difficult, and often impossible, for migrants to attain their rights at work or to access services, including those they may be eligible for, because of a well-founded fear of reprisals, termination, eviction, and deportation.

We urge the federal government to live up to its promise and invest in a comprehensive regularization program to improve living and working conditions for migrant workers.

9. Make relevant, needed financial investments in Indigenous communities

This year marks ten years since the Truth and Reconciliation Commission's Calls to Action were released, yet we remain far from addressing the systemic injustices, funding disparities, and widespread discrimination described by the Commission Reports and disproportionately faced by Indigenous Peoples[37]. Statistic Canada data released in 2024 revealed a troubling picture of income insecurity across Indigenous communities. Nearly half of First Nations people living off reserve (45%), Métis people (44%), and more than half of the Inuit population (54%) were struggling to meet basic needs such as housing, food, clothing and transportation[38].

Despite these long-standing injustices, the federal budget has consistently failed to adequately address both urgent and long-term priorities. While the 2024 Federal Budget saw comparatively higher year-over-year allocation in Indigenous-specific investment, there has been a trend in reduced spending in this area over recent years. On top of the dwindling allocation, access to these investments by Indigenous people remains a concern. Yellowhead Institute's analysis showed that only 9.8% of the allocation for Indigenous initiatives went to the Indigenous organizations and communities, while the rest went to government departments and external organizations[39].

The Chiefs of Ontario, representing First Nations in Ontario, had previously raised the concern about the disproportionate burden placed by the Greenhouse Gas and Pollution Protection Act (GGPPA) on on-reserve communities that do not access the Canada Carbon Rebate. The 2024 federal budget and the Fall Economic Statement provided no clear answer to this concern, while the federal carbon tax has seemingly lost its political viability. If the carbon tax is to be implemented, it is crucial that First Nations are not forced to pay for climate change—a crisis they did not create and from which they disproportionately impacted. As a solution, the Chiefs of Ontario have recommended that the government make the GGPPA revenue-neutral on-reserve[40] [41].

The US tariffs further threaten to worsen historic inequities. The tariffs would disproportionately affect Indigenous communities, deepen economic inequality, and disrupt employment and income. The Métis National Council has called for targeted support, including financial assistance, training, and resources, co-developed with Métis, First Nations, and Inuit to help meet the basic needs of Indigenous households[42].

Years ago, the Yellowhead Institute outlined four criteria for consideration with regard to Indigenous-specific investment[43]. They remain relevant today and bear repeating once more. These criteria are:

> i) responsiveness in meeting the demands made by Indigenous people;
> ii) accessibility of the investment without multiple bureaucratic layers in the way;
> iii) depth of the investments in terms of direct impact on their lives; and
> iv) affirming self-determination by supporting pathways for Indigenous capacity-building on their terms.

Evidence of these considerations in the development of federal budgets is consistently lacking.

We therefore support the calls for investment from major Indigenous advocacy bodies such as the Chiefs of Ontario, AFN, Métis National Council, Inuit Tapiriit Kanatami, and Native Women's Association of Canada.

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