

Income Security Questionnaire for Political Parties for Federal Election 2025

The Income Security Advocacy Centre (ISAC) has developed the following questions on important issues that affect people living on low incomes in Ontario and across Canada. We appreciate the time you take to answer these questions.

ISAC is a specialty legal clinic funded by Legal Aid Ontario. Our mandate is to advance the rights and interests of low-income Ontarians with respect to income security and employment. We carry out our mandate through test case litigation, policy advocacy, community organizing, and public education. You can learn more about us at our website: www.incomesecurity.org.

Your responses will be distributed to the community legal clinic system of Ontario and to the public at large. Please limit your response length to 300 words per question.

Please submit your response to these questions by 10:00 a.m., Wednesday, April 23.

Please send responses to Asif Khan, asif.khan@isac.clcj.ca.

Canada Disability Benefit for Canadians with Disabilities

Question 1: Closing the Income Gap for People with Disabilities

The current maximum Canada Disability Benefit (CDB) of \$200 per month (\$2,400 annually) falls painfully short of the *Canada Disability Benefit Act's* stated [objective](#) to “reduce poverty and support the financial security of working-age persons with disabilities.” At this dismal level, the CDB will lift only 20,000 people (2% of eligible recipients) out of poverty in its first year and will barely increase the annual number even after ten years. This is a far cry from meaningfully addressing poverty or fulfilling the previous government’s [promise](#) of a robust CDB that “bridges the gap between the poverty line and what people get in their various provinces.”

In Ontario, for example, the \$2,400 annual benefit covers only about one-fifth of the \$11,727 annual [gap](#) between total federal-provincial social assistance for a single person with a disability and the Official Poverty Line. When factoring in additional disability-related costs, this gap widens to nearly \$18,000, which even further reduces the power of the Benefit to lift recipients out of poverty.

Will your party commit to substantially increasing the CDB to close the gap between the poverty line and social assistance for persons with disabilities?

Question 2: Improving Access to the CDB

The CDB, as it stands, excludes many of the people who need it most. Per the CDB's own [Regulatory Impact Analysis Statement](#), only about half—465,000—of the nearly one million working-age Canadians with disabilities living in poverty will even qualify to apply for it in 2025-26. The projected ratio does not get much better over the decade.

The government's decision to use the Disability Tax Credit (DTC) as the sole gateway to the CDB is a major reason behind the projected disappointing uptake. As we have explained in detail in [our comments](#) on the draft CDB regulations, and which the federal government's own Disability Advisory Committee has flagged for several years in a row, the DTC is quite difficult to access and underutilized. This is in large part due to its restrictive definition of disability, non-refundable tax credit status, and the Canada Revenue Agency's tough eligibility and appeals process. These barriers disproportionately affect low-income Canadians, as the Credit's non-refundable nature means those with little or no taxable income often receive no support—despite facing significant disability-related costs.

The Canada Pension Plan Disability (CPP-D), another federal benefit, uses a similar tiered definition of severe and prolonged disability and a similar determination process. Adding CPP-D as a way to qualify for the CDB, alongside the DTC, would make applying easier, roll out the benefit faster and to more people, and better ensure it reduces poverty as intended.

Does your party commit to expanding eligibility for the Canada Disability Benefit to ensure more Canadians receive the CDB when implemented?

Question 3: Reducing complications between federal and provincial/territorial laws and policies

As currently designed, the CDB counts as social assistance under the *Income Tax Act*, and so it is counted as net income when calculating eligibility for other benefits. While the CDB itself is not taxed, this classification means the CDB will increase total income and reduce access to crucial supports like the Canada Child Benefit, GST Credit, and provincial assistance programs. By clawing back these other benefits, the current rules significantly weaken the CDB's ability to lift people with disabilities out of poverty.

Additionally, the CDB Regulations unfairly count provincial disability payments, such as the Ontario Disability Support Program (ODSP), as income. This means payments meant as a last resort will be counted toward the CDB's income limits—\$23,000 for a single person or \$32,500 for a couple—making it harder for the most vulnerable to qualify.

Does your political party commit to exempting the CDB from being treated as income and exempting provincial/territorial social assistance from the CDB's income threshold? What other improvements to the CDB will your party make to lift Canadians with disabilities out of poverty?

Employment Insurance (EI) for Low-Waged, Precarious Workers

Question 4: Making permanent improvements to EI

With ongoing economic uncertainty caused by the US tariff threat 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 stringent eligibility criteria and lack of flexibility, make it ill-equipped to meet the challenge.

Workers and advocates have demanded long-overdue, essential [EI reforms](#), including guaranteeing at least 52 weeks of benefits, ensuring weekly payments of no less than \$500, and eliminating the one-week unpaid waiting period. These key changes that would offer stronger financial security for Canadians when they need it most.

Will your party reform EI to protect vulnerable, low-income workers in Canada?

Question 5: Increasing EI rates for vulnerable workers

Even when low-income workers finally qualify for EI, the payments remain too low to survive on. Today workers can only receive benefits equal to a historically low 55% of their insurable salary, up to a maximum of \$695 per week. Low EI benefit rates disproportionately [disadvantage women](#), especially those who are racialized, Indigenous, living with a disability, and/or immigrants.

Will you commit to increasing the EI benefit rates, and if so, by how much?

Question 6: Ensuring EI covers all workers

As of January 2025, only [33%](#) of the total number of unemployed individuals were covered by EI benefits. The percentage of unemployed individuals who are eligible for EI has drastically decreased since the 1990s in large part due to a dramatic increase in part-time, temporary, and precarious work since then. These workers experience more frequent periods of unemployment or work fewer regular hours and thus 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. Low-wage workers' frequent ineligibility for EI is particularly unfair given that they contribute a [higher proportion](#) of their income to the EI program.

What will your party do to improve access to Employment Insurance for temporary, part-time, and precarious workers?

Income Security for Indigenous communities

Question 7: Showing up for Indigenous communities through fulfilling funding and governance obligations, and acting to end income disparity and deep poverty for Indigenous Peoples across Canada

The depth of poverty experienced by Indigenous people across Canada should be considered a national crisis that cannot be allowed to continue any longer. Recent Statistics Canada data paints a shocking picture: More than half of the Inuit population (54%), and nearly half of First Nations people living off reserve (45%) and Métis people (44%) were struggling to meet basic needs such as housing, food, clothing and transportation.

First Nations, Inuit and Métis people and the bands, councils, and organizations that represent them have made their needs and expectations very clear to the federal government. The Assembly of First Nations (AFN) has released a set of [Federal Election Priorities](#) which include economic reconciliation, completing the calls and honouring promises, well-being of First Nations children, families, and future generations; and community safety and security which includes supporting First Nations who are on the frontlines of climate change.

The Métis National Council has [called for](#) targeted support, including financial assistance, training, and resources, particularly in the face of an impending trade war. Paukutiit outlines [very clear strategic policy areas](#) intended to improve the lives of Inuit women. And only two weeks ago did Inuit Tapiriit Kanatami [highlight the unfortunate failure of the Federal government to significantly reduce active TB disease](#) among Inuit living in Northern regions by 2025 and eliminate TB by 2030.

The words of the Honourable Murray Sinclair at the release of the Final TRCC Report bear repeating: “We have described for you a mountain, we have shown you the path to the top. We call upon you to do the climbing.”

Will your party commit to making increased, relevant investments to immediately address the disproportionate levels of deep poverty experienced by Indigenous Peoples and ensure the ongoing income security of First Nations, Métis and Inuit people?