



ANNUAL REPORT

24/25

LAND ACKNOWLEDGEMENT

We work on land covered by the Dish With One Spoon Wampum Belt Covenant, which was a pre-contact agreement between the Haudenosaunee and the Anishinaabeg to share and care for the resources around the Great Lakes.

We welcome you to acknowledge the original inhabitants of the territory upon which you live and work. Part of the collective responsibility of settlers and guests of these lands is to educate ourselves and to actively engage with the Calls to Action of The Truth and Reconciliation Commission and the Calls for Justice of the National Inquiry into Missing and Murdered Indigenous Women and Girls and 2SLGBTQIA people.

The Income Security Advocacy Centre commits to moving from acknowledgement to action in order to end the cycles of colonial violence, including enforced income insecurity and poverty, faced by Indigenous Peoples in Ontario today.

OUR VISION

A province where everyone flourishes on a livable income.

OUR MISSION

To advance the systemic interests and rights of low-income and equity-seeking communities and meaningfully support Indigenous Peoples and communities, with a focus on improving income security programs and ending low-wage precarious employment.

WHO WE ARE

The Income Security Advocacy Centre (ISAC) was established in 2001, in partnership with Legal Aid Ontario (LAO). We are a specialty legal clinic wholly dedicated to systemic advocacy on income security issues for and with low-income Ontarians. Our clinic comes from a shared vision of social programs based on our experiences and drawn from core values expressed in Canada's international commitments and fundamental values of our legal system. Since then, we have been fully funded by LAO. To achieve income security, ISAC addresses income benefit programs and pushes for employment protections.

As a non-profit organization, we are governed by a community Board of Directors with representation from all regions of Ontario. Our Board includes legal clinic representatives and people with lived experience, and has representation from Indigenous communities, racialized communities, people with disabilities, and recipients of income support benefit programs.

ISAC's work is supported by our members. We welcome the participation of those who share our goals and objectives and are interested in advancing our common message within your own communities and with our elected officials. Together, our common voices are strong.

WHAT WE DO

Our work is guided by our strategic plan, a multi-year plan developed by the Board of Directors together with ISAC staff. The plan is based on ongoing assessment of the needs of our client communities and the opportunities presented in the environment in which we work. Our strategic plan is available on our website.

The strategic priorities established by the Board are implemented by staff through systemic litigation, policy work, and community organizing. The methods we use depend on the issue and the opportunities to pursue reform, but they are often used in combination. We also work in coalition with other advocacy groups and organizations.

We maximize our impact by working with partners in the legal clinic system and the community, and expand our reach by creating and distributing public education materials on the issues we are working on. Our analyses and recommendations are informed by ongoing consultation with, and with information provided by, low-income Ontarians, our partners, and others in the anti-poverty sector.

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MESSAGE FROM CHAIR AND VICE CHAIR OF ISAC'S BOARD OF DIRECTORS

On behalf of ISAC Board and Staff, I proudly will be reporting on some of the relevant events of the past year.

During the 2024 AGM, we said goodbye to two long-standing Board Members: Jenny Gullen and Julia McNally, both members of the ISAC Board Executive Committee. Their commitment, hard work, and great contributions to the organization are really appreciated. You will be greatly missed. All the best in your future endeavours.

At the 2023-2024 AGM, we welcomed three newly elected Board members: Sandra Parker, Jess Rueger and Debbie Caswell.

Robin Nobleman, Staff Lawyer, was welcomed to the staff team in April 2024.

Elena Koneva returned to ISAC as the Finance and Administration Manager in February 2025. After thanking her for her contributions to the organization, we said our goodbye to Nasek Shalef, who was formerly in that role.

GOVERNANCE:

At the October 26, 2024 Board meeting, as part of ongoing Board training, we held a session entitled "Review and Renew Board Governance Basics", provided by Management Advisory Services. The training was welcomed as an aid to enhance ISAC Board Member skills.

ISAC has fully completed its work regarding the *Ontario Not-for-Profit Corporations Act (ONCA)*. On October 3, 2024, the Ministry of Public and Business Services Delivery sent confirmation of the certification of ISAC's Restated Articles of Incorporation, which was the last step in the process. The certification document was received on October 3, 2024.

FINANCIAL:

As per our latest Auditor's report, there are no solvency concerns with the organization. LAO approved a Funding Investment in Legal Clinics; ISAC received a total increase of 4.5%.

ISAC has now transitioned to a Defined Benefit Pension Plan from RRSP contributions, a welcome benefit for staff.

SERVICES TO INDIGENOUS COMMUNITIES:

For the past year, building cultural competency to effectively serve Indigenous communities was a standing agenda item at the Board and staff agendas. This objective will continue to be part of the upcoming Annual and Strategic Plans. The Executive Director Report will illustrate some of the operational achievements to date.

I would like to take this opportunity to thank my fellow Board members, management, staff, our community partners, and funders for their ongoing commitment and support to continue our work to fulfill our Mission: to advance the systemic rights and interests of low-income Ontarians with respect to income security and employment.

Note: My sincere appreciation to Larry Woolley who readily took on Chair responsibilities while I took a brief leave.

Margarita Mendez (Chair)

Larry Woolley (Vice Chair and Acting Chair April – June 2025)

Board members and staff, October 2024: Sandra Parker, Christie McQuarrie, Melinda Ferlisi, Dominique Conway, Jess Rueger, Margarita Mendez, Larry Woolley, Debbie Caswell, Therese Menard, Jessica Mayer, and Jaime Lefebvre. Joe Foster and Claudette Audette included but not pictured.



MESSAGE FROM ISAC'S EXECUTIVE DIRECTOR

Dear ISAC Community,

I am honoured and privileged to present ISAC's 2024-2025 Annual Report.

This past year saw Ontarians head to the polls provincially, and then again federally. Against a backdrop of potential uncertainty, we watched policy shifts south of the border create concern for workers, underscoring the renewed need for a strong and reliable social safety net. ISAC's mandate to improve income security for recipients of government benefits and for workers has never felt more urgent.

ISAC pursues systemic change through precedent setting litigation, policy advocacy, community organizing, legal education, and capacity building. Through litigation, ISAC aims to shape case law that will improve income security or access to it. In June of 2024, ISAC successfully intervened in *Ontario (Minister of Children, Community and Social Services) v. Robinson-Cooke*, where the Court found Ontario social assistance's Guide Dog Benefit policy discriminatory, and required the province to introduce a new, more inclusive, policy.

This past year, ISAC was also granted intervener status in *Attorney General of*

Québec v. Kanyinda before the Supreme Court of Canada. This *Charter* case, about access to subsidized childcare benefits for refugee claimants, was heard in May of 2025.

ISAC's litigation practice continues to evolve including social justice interventions, appellate work, and support for local clinics advancing systemic litigation of their own.

Beyond the courtroom, ISAC continued to advocate for a Canada Disability Benefit (CDB) that genuinely meets the needs of the people it's meant to support. When draft regulations were released ahead of the CDB's rollout in July 2025, ISAC engaged the community to provide feedback. While much work remains to ensure the benefit is meaningful and accessible, advocacy by ISAC and other community legal clinics led to a key improvement: overpayment decisions are now subject to reconsideration and appeal.

ISAC remains committed to truth and reconciliation through ongoing learning, incorporating recommendations in our budget submissions that reflect and elevate the concerns of Indigenous communities, and highlighting Indigenous issues and events on our social media platforms.

We recognize that reconciliation is an ongoing process, and while we have taken steps, there is much more to learn and do. ISAC is committed to deepening our relationships with Indigenous communities and continuing the work of becoming a more accountable and respectful ally.

Building capacity remains central to our mission. In 2024-2025, ISAC's Toolkit Series offered resources for lawyers handling Canada Emergency Response Benefit (CERB) and Canada Recovery Benefit (CRB) challenges, and our Health Benefit Guide clarified available health benefits.

These highlights represent just part of ISAC's work this year. I invite you to read on to learn more about what we've accomplished and the impact it's had on our clients and communities.

None of this would be possible without the hard work, passion, and unwavering commitment of ISAC's staff to championing fairness and systemic change. Their expertise, and fierce advocacy, keep our work purposeful and ensure that the voices of low-income Ontarians are heard – at every level. I also want to thank ISAC's Board of Directors for their guidance and leadership, and to our funder, Legal Aid Ontario, for their continued support in making our work possible.

In the year ahead, we'll be developing a new strategic plan that reflects the evolving income security landscape and charts a clear, thoughtful path to serving our clients and communities.

I am fortunate to lead and serve at ISAC, alongside a dedicated team and in partnership with clients, legal clinics, and communities around the province. I look ahead with gratitude, and a deep belief in the change advocacy can make to improve income security.

Sincerely,

A handwritten signature in black ink, appearing to read 'M Ferlisi', is written over a light yellow rectangular background.

Melinda Ferlisi

ISAC 2024-2025 IMPACT HIGHLIGHTS

1

Application for leave to intervene at the Supreme Court of Canada granted



8

Focus groups organized to capture the experiences of ISAC's communities



24+

Partnerships strengthened to advocate for issues important to our communities



3

Articles published about relevant income security issues



34+

Workshops and panel presentations provided by ISAC staff



250+

Advocacy letters sent by ISAC community to raise Ontario Works rates



Campaign Highlights:

- Fix Ontario Works Campaign: 250+ letters sent to MPPs advocating to “raise the rates”
- There’s Still Time to Fix the Once-In-A-Generation Canada Disability Benefit: Endorsed by 53+ Community Legal Clinics

Litigation Highlights:

- 1 Intervention appearance before the Court of Appeal for Ontario addressing the discriminatory all-or-nothing eligibility requirement for the Canada Emergency Response Benefit and the Canada Recovery Benefit (*Jacob*)
- 1 Successful application for leave to intervene at the Supreme Court of Canada (*Kanyinda*)
- 1 Successful intervention at Divisional Court, which found that the strict training and accreditation requirements for the social assistance Guide Dog Benefit are discriminatory (*Robinson-Cooke*)
- 1 Successfully resolved Tax Court of Canada appeal addressing whether a worker is an employee or independent contractor (*MC*);
- 3 Successfully resolved federal judicial reviews of CERB/CRB overpayment cases
- 2 Successfully resolved judicial review applications addressing a denied extension of time request in the social assistance context
- 2 Successfully resolved Divisional Court statutory appeals addressing overpayments upheld by the Social Benefits Tribunal

Policy Reform Highlights:

- 6 Budget analyses or pre-budget submissions released
- 1 In-person budget recommendation presentation
- 7 Advocacy letters to politicians
- 1 Survey of hundreds of social assistance recipients or former recipients
- 8 Focus groups organized
- 4 Roundtables / consultations attended
- 6 Tribunal stakeholder meetings attended
- 4 Written submissions advancing the interests of people living on low incomes to government or agencies
- 4 Statements, policy analysis, and advocacy pieces

Legal and Advocacy Education Highlights:

- 3 Articles published in academic or industry journals
- 1 Social assistance rate chart
- 5 Tip sheets, backgrounders, and information guides
- 1 Guide on how to submit comments to improve the Canada Disability Benefit
- 1 Provincial election forum
- 34+ Education trainings, workshops, and panel presentations delivered to 1980+ participants

Clinic and Community Work Highlights:

- 1 Rally to support the Canada Disability Benefit
- 3+ Rallies to raise social assistance rates
- 1 ISAC staff member nominated for Daily Bread's Community Champion Award
- Participation in 10+ inter-clinic groups
- Participation or partnership in 24+ community groups



Asif, Adrian, Melinda, Claudia, and Zumrad at the Daily Bread Food Bank's Best in Class Awards, where ISAC was nominated for the Champion of Change award.

*Zumrad, Judy, and
Claudia, at the 2024 GTA
and Specialty Clinics
Training in Toronto.*

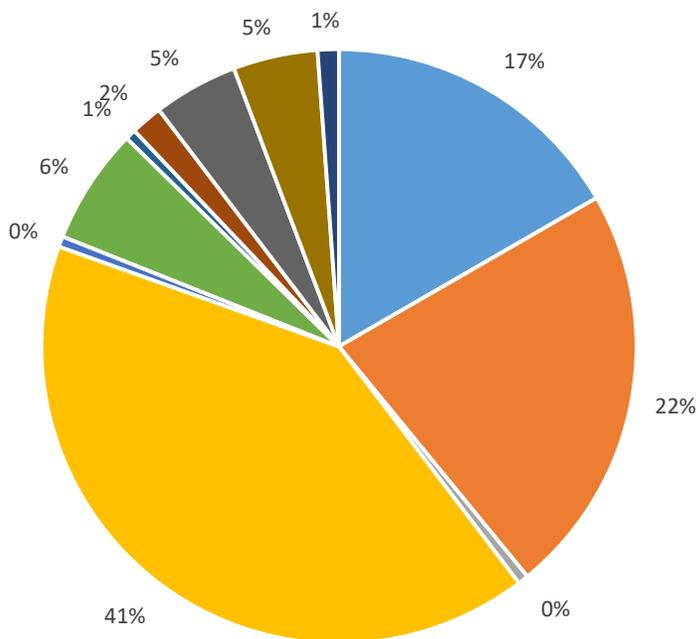


*Anu (ISAC) and Diane J. (CRO)
at the 2024 Eastern Region
Clinic Training in Kingston.*



ISAC SERVICE DELIVERY IMPACT BY THE NUMBERS

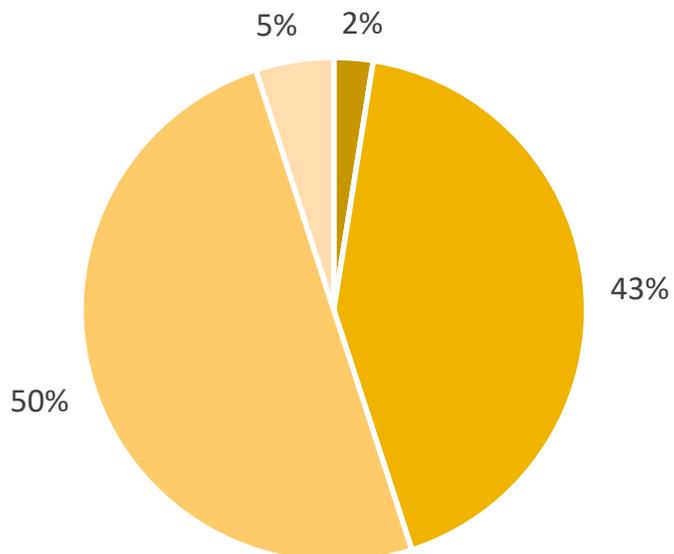
CASES BY AREAS OF LAW



Areas of Law

- Social Assistance - General (SA-G)
- Social Assistance - Disability (SA-D)
- Employment / Training Programs
- Other Income Maintenance
- Workers Compensation
- Employment
- Public Services
- Health Care / Substitute Decisions
- Human Rights

CASES BY AREAS OF LAW

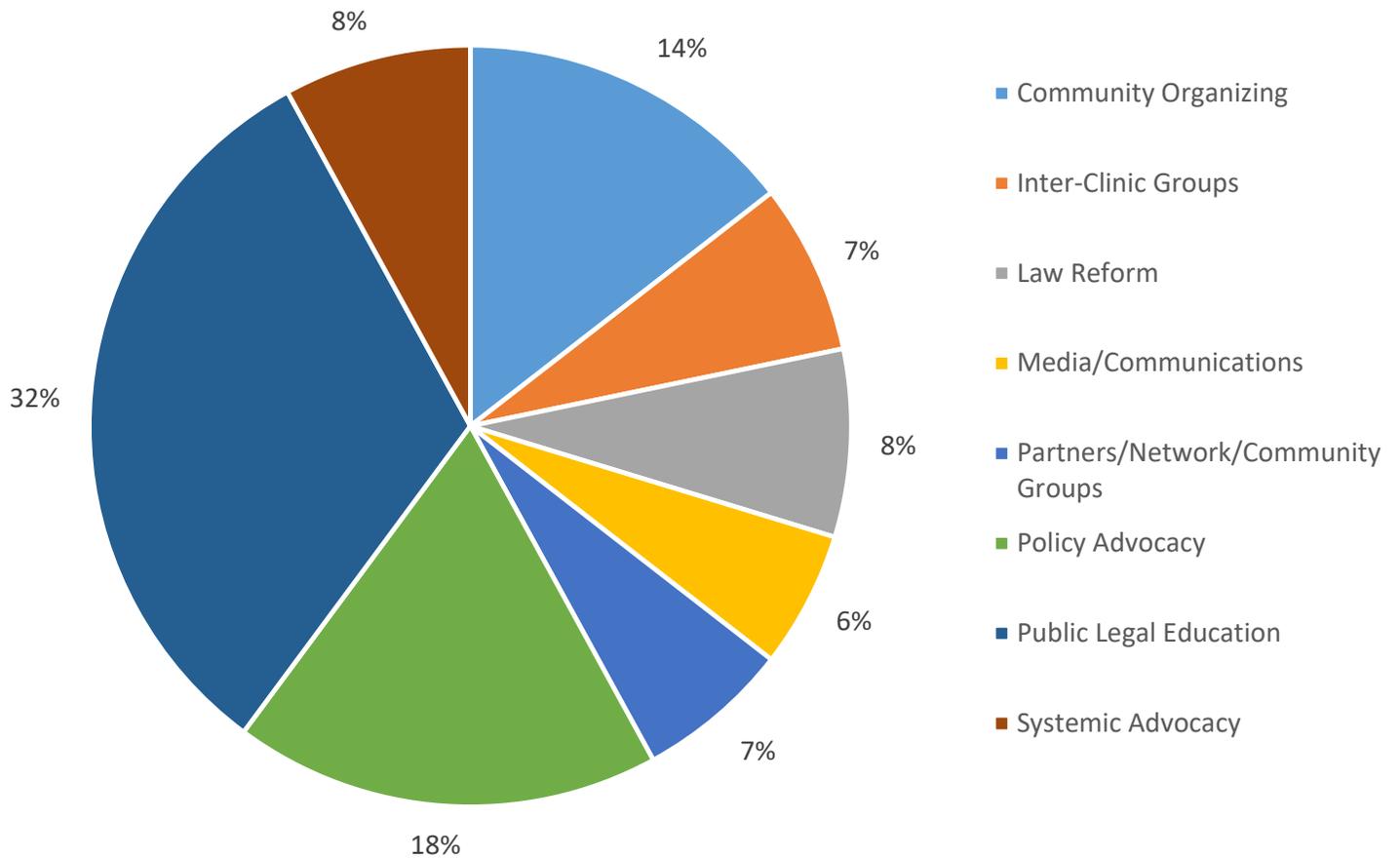


Types of Other Income Maintenance Cases

- Federal
- Canada Pension Plan
- Employment Insurance
- Old Age Security

ISAC SERVICE DELIVERY IMPACT BY THE NUMBERS

INITIATIVES BY TYPE



**Community Development and Community Organizing initiative types have been amalgamated*

FEDERAL ADVOCACY

*The Canada Disability Benefit Regulations:
Everything About Us, Without Us*

The federally-delivered Canada Disability Benefit (CDB) has long been in the works, with 2024-2025 including much of the technical work to ensure that the Benefit would live up to the promises made by the federal government to “lift hundreds of thousands of working-age Canadians with disabilities out of poverty”. The federal government promised that this technical work would include meaningful consultation in the spirit of “Nothing About Us, Without Us”.

ISAC’s ongoing involvement in helping to shape the CDB in the 2024-2025 year focused on using our legal expertise, our community connections, and the collective power of Ontario’s community legal clinics to ensure the regulations (detailed rules on how the law should be carried out) would be designed with our clients and all low-income Ontarians with disabilities at the centre.

In the 2024 Federal Budget, released in April 2024, the government announced that the maximum CDB amount would be \$200/month and to qualify an individual would have to receive the Disability Tax Credit (DTC). Following this announcement, ISAC sent a letter, endorsed by over 50 community legal clinics, to the Minister of Finance and the Minister of Diversity, Inclusion and Persons with Disabilities. The letter outlined the problems with the CDB amount and explained how the DTC is a gatekeeper rather than a gateway. In response to this and other efforts by the disability community, the federal government characterized the Budget announcement as an initial step.

The first draft of the regulations were published in June 2024. Unfortunately, they largely ignored community feedback provided via government subcommittee hearings, public consultations, and technical roundtables. Following the release of this first draft, ISAC, community partners, and hundreds of people with disabilities provided feedback, which included providing the government with necessary amendments to improve the “once-in-a-generation” benefit.

ISAC conducted a line-by-line analysis of the proposed regulations and the federal government’s justifications for them, and produced a 32-page Submissions Guide with detailed legal and policy analysis on every aspect of the CDB, including proposed amendments that would have improved the benefit.

The Submissions Guide was released publicly and used as a tool in our regulations-focused advocacy. The recommendations and comments included in the Guide were submitted to the federal government more than 340 times by people with disabilities and their allies. In developing the Guide, ISAC canvassed community legal clinics and clients living with disabilities to ensure that our recommendations responded to community need and expertise. These recommendations were also promoted through an op-ed that was published in *Healthy Debate* by former ISAC student Abby Taher, outlining what an ideal CDB appeal process would look like.

At this time there was also growing concern that the provincial government would claw back the CDB from social assistance recipients. ISAC and many others focused our provincial advocacy on calling for Ontario to publicly commit to not claw back the CDB from social assistance, and to address the interaction of their Rent-Geared-to-Income (RGI) housing program and the CDB, because the CDB as presently drafted will count as income when calculating rent.

Though the federal government attempted to address this income counting issue in the 2024 Fall Economic Statement, the snap federal election at the end of March 2025 resulted in a legislative reset before the proposal could be enacted.

The federal government published the final regulations in March 2025, with very little changed from the earlier draft. This was disappointing for many who had engaged in consultations in good faith, and despite many comments from the public that expressed anger, disappointment, and frustration, alongside personal stories that are as heartbreaking as they are infuriating.

In ISAC's view, there were only two small positive changes made to the regulations. First, the regulations now state that an applicant can waive the tax filing requirement for their spouse/partner in circumstances where there is family violence, where the spouse/partner does not live with the applicant, or where the spouse/partner does not reside in Canada. The second positive change was that individuals are now able to appeal overpayment decisions to the Social Security Tribunal.

By the end of March 2025, we were still waiting for the finalized regulations to come into force, for the federal government to announce what the application process will look like, and for CDB payments to start in July 2025. As of this writing, the CDB will fail to "lift hundreds of thousands of working-age Canadians with disabilities out of poverty", and has disregarded the promised "Nothing About Us, Without Us" approach, but there are still ongoing opportunities for improving the CDB. ISAC will continue our advocacy on the CDB so that it may one day noticeably reduce poverty for people living with disabilities.

Employment Insurance Reform and Responding to U.S. Tariffs

Employment Insurance (EI) has always been an important program for workers in Canada who have lost their jobs. It is even more important now in the face of U.S. tariffs.

Alongside community and labour organizations across Canada, ISAC has advocated for the federal government to make EI more accessible and better support workers who need it, in light of the U.S. tariff threat in early 2025. While the federal government made some minor temporary changes to EI in response to this advocacy, they did not go far enough.

ISAC welcomed these temporary measures, but continues to advocate for broader EI reform, alongside the Ontario Community Legal Clinics EI Working Group and the Interprovincial EI Working Group. Broader reform must include access to at least 52 weeks of EI benefits, with the best 12 weeks of earnings used to calculate benefit rates; weekly EI income support of no less than \$500 per week for all workers including misclassified workers and migrant workers; a reduction in the threshold for accessing EI Regular and Special Benefits to 360 hours; and stronger protections for all workers, including dependent contractors, workers engaged in app-based work, and those misclassified as independent contractors.

The current EI program's longstanding issues, including the lack of flexibility and stringent eligibility criteria, make it ill-equipped to meet the challenge of U.S. tariffs and beyond. ISAC will continue to advocate to ensure all workers are protected and supported by our national social safety net.

A Positive Change Many Years in the Making: The New Employment Insurance Board of Appeal

After years of advocacy from workers' groups and allies, including ISAC, the federal government created the Employment Insurance Board of Appeal this year. The Board of Appeal will take over responsibility from the Social Security Tribunal – General Division for hearing and deciding first-level appeals under the *Employment Insurance Act*. Under the new Board of Appeal, three-member panels made up of representatives of the government, workers, and employers will hear first-level appeals.

The Board of Appeal marks a return to the tripartite model of decision-making used by the EI Boards of Referees until approximately 2013. Advocates hope the Board of Appeal will bring quicker resolution and an understanding of local context to EI appeals.

In December 2024, the government published draft regulations about how the Board of Appeal will operate. ISAC and the Ontario Community Legal Clinics EI Working Group were among very few groups across the country that provided submissions on the draft regulations. Though the government did not make any changes when it published the final regulations in March 2025, we will continue to push for improvements to procedural fairness, and improved accessibility for hearings such as plain language writing and better interpretation services.

ISAC staff attended the EI Commissioner for Workers' Forum in Ottawa in February 2025 and heard more details about the upcoming switch to the Board of Appeal. We will continue to work towards ensuring the Board of Appeal serves workers in a fair and timely way.

Improving the Canada Child Benefit

For low-income families, the federal Canada Child Benefit (CCB) often represents a significant portion of their income. If CCB payments are suspended, these families are unable to meet their basic needs – paying rent, affording clothing, and buying food. The Canada Revenue Agency (CRA) conducts 200,000 random and targeted reviews of CCB eligibility each year for families already receiving CCB. These reviews often ask for many documents to prove a caregiver’s eligibility for CCB. If the family cannot respond to the CRA’s satisfaction, the CRA may suspend their CCB benefits, require families to pay back benefits, or both.

Kinna-aweya Legal Clinic in Thunder Bay alerted ISAC that the CRA’s eligibility review process was causing hardship for its clients, especially Indigenous single mothers. ISAC worked with Kinna-aweya and Aboriginal Legal Services to prepare a summary of concerns with the current review process and concrete recommendations to improve it. In December 2024, ISAC staff met with senior policy staff of the Minister of National Revenue and the Minister of Families, Children and Social Development to discuss the issues.

We also received a response to our concerns directly from the CRA. The CRA acknowledged the validity of our concerns and provided updates on how they intend to address some of them. ISAC will continue to advocate to improve CCB eligibility reviews for our client communities.



Gwyneth P. (CRO), Caycie S. (Kinna), Melanie M. (Kinna), and Anu (ISAC) at the 2024 Northern Region Clinic Training in Sault Ste. Marie in Sault Ste. Marie.

Protecting Benefit Recipients during Audio Recording Requests at the Social Security Tribunal

Individuals turn to the Social Security Tribunal (SST) to appeal government decisions related to their Canada Pension Plan (CPP) and Old Age Security benefits. These benefits are critical components of Canada's social safety net. If an individual disagrees with a decision made by the SST's General Division, they may request leave to appeal to the Appeal Division. In December 2022, the SST amended its Rules to

allow for a broader range of appeal outcomes, including *de novo* (fresh) hearings at the Appeal Division.

A key issue that emerged following this change was how to address audio recordings from the original General Division hearing. Typically, in practice, the government requests that the Appeal Division listen to these recordings. The government may do so to highlight alleged inconsistencies in an appellant's testimony and challenge their credibility. However, appellants living with disabilities often have difficulty navigating recordings and understanding how the government is using the recording in their hearing. Appellants may not know that they have the right to object to the use of these recordings or may not know how to explain why their testimony may have changed.

In June 2024, ISAC participated in the SST's Income Security Appeals Consultative Committee to contribute to discussions on how prior testimony ought to be used in income security appeals at the Appeal Division. Building on these discussions, ISAC submitted formal recommendations to the SST urging a new approach to ensure that appellants are fully informed about how the government intends to rely on prior recordings. Additionally, ISAC emphasized the importance of providing appellants with a meaningful opportunity to respond and of ensuring that the procedure for considering prior testimony is fair.

Shaping the Federal Budget

ISAC continues to engage in the Federal Budget process through pre-budget submissions and post-budget commentary, aiming to influence policies that strengthen Canada's social safety net. Following the announcement of proposed funding for the Canada Disability Benefit (CDB), ISAC's two most recent federal pre-budget submissions (August 2024 & March 2025) strongly urged the government to improve this long-overdue program, including by increasing the inadequate benefit rates and expanding eligibility.

Our submissions have also focused on Employment Insurance (EI) reform, calling for improvements to access and enhanced protections for low-income and precariously employed workers, especially in light of ongoing economic uncertainty driven by trade and tariff pressures. Additionally, ISAC has consistently pressed the federal government to make substantial, targeted financial investments in Indigenous communities to address longstanding infrastructure and service gaps.

ISAC's 2024 post-budget analysis examined the Federal Budget through an income security lens, highlighting missed opportunities to advance equity and strengthen the social safety net. ISAC will continue to hold the Canadian government to account, leveraging our budget work as a policy advocacy tool, and urging the government to prioritize income security, equity, and systemic change in future budgets and funding decisions.

PROVINCIAL ADVOCACY

Policy Advocacy in Support of Workers' Rights

Providing submissions through government consultations is an important part of ISAC's policy advocacy and law reform work. It allows us to sharpen our policy positions, collaborate with community advocates and other allies in the sector, and most importantly, make real gains for our clients who bear the brunt of problematic policies and procedures. Over the past year, ISAC participated in several consultations.

In May 2024, ISAC provided submissions to the Ministry of Labour, Training, and Skills Development on its proposed new 27-week job-protected medical leave under the *Employment Standards Act, 2000*. ISAC submitted that the leave should be broadly available to employees who are unable to work for medical reasons, and should not be restricted to workers with a critical illness or a serious medical condition. Though Ontario chose to restrict the leave to employees who have a serious medical condition, there is opportunity ahead to expand this new leave to cover more workers. ISAC continues to advocate for broader job-protected sick leave for all workers who need it.

In September 2024, ISAC collaborated with Parkdale Community Legal Services and the Workers' Action Centre to provide submissions to the Ministry of Labour, Training, and Skills Development. The submissions addressed new regulations under the *Employment Standards Act, 2000* concerning job posting requirements, and urged the Ministry to adopt requirements that would enhance transparency and pay equity for workers.



Team ISAC (a.k.a. “Motion to Strike”) and friends at the 2024 Workers Bowl.

In November 2024, the Human Rights Tribunal of Ontario (HRTO) held a consultation on proposed changes to its Rules of Procedure. The proposed changes would eliminate some procedural steps that can be helpful for unrepresented people trying to enforce their human rights at the HRTO. ISAC provided submissions opposing these changes.

While ISAC agreed that the HRTO must take steps to streamline its processes and deal with its significant backlog of cases, speed and efficiency must not come at the expense of procedural fairness and access to justice, especially for unrepresented parties. With the proposed changes, the HRTO appears to be prioritizing a quick process over a fair and accessible process. ISAC raised its concerns that the proposed changes will harm the marginalized communities most in need of the protections of the *Human Rights Code*. In response to stakeholder feedback, the HRTO decided not to proceed with most of the proposed changes at this time.



Robin presenting on the Human Rights Code at the 2024 GTA and Specialty Clinics Training in Toronto.

Putting Community at the Heart of Our Social Assistance Advocacy

In the Fall and Winter of 2024, ISAC carried out a province-wide online survey of Ontario Works (OW) and Ontario Disability Support Program (ODSP) clients to gather insights into their experiences with Ontario's social assistance system, focusing on the adequacy of rates and impacts on daily life.

The survey received a strong response, with nearly 250 completed submissions from social assistance recipients from across Ontario. To supplement the survey, we held several focus group discussions to engage directly with diverse communities across Ontario who have lived experience with OW and ODSP.

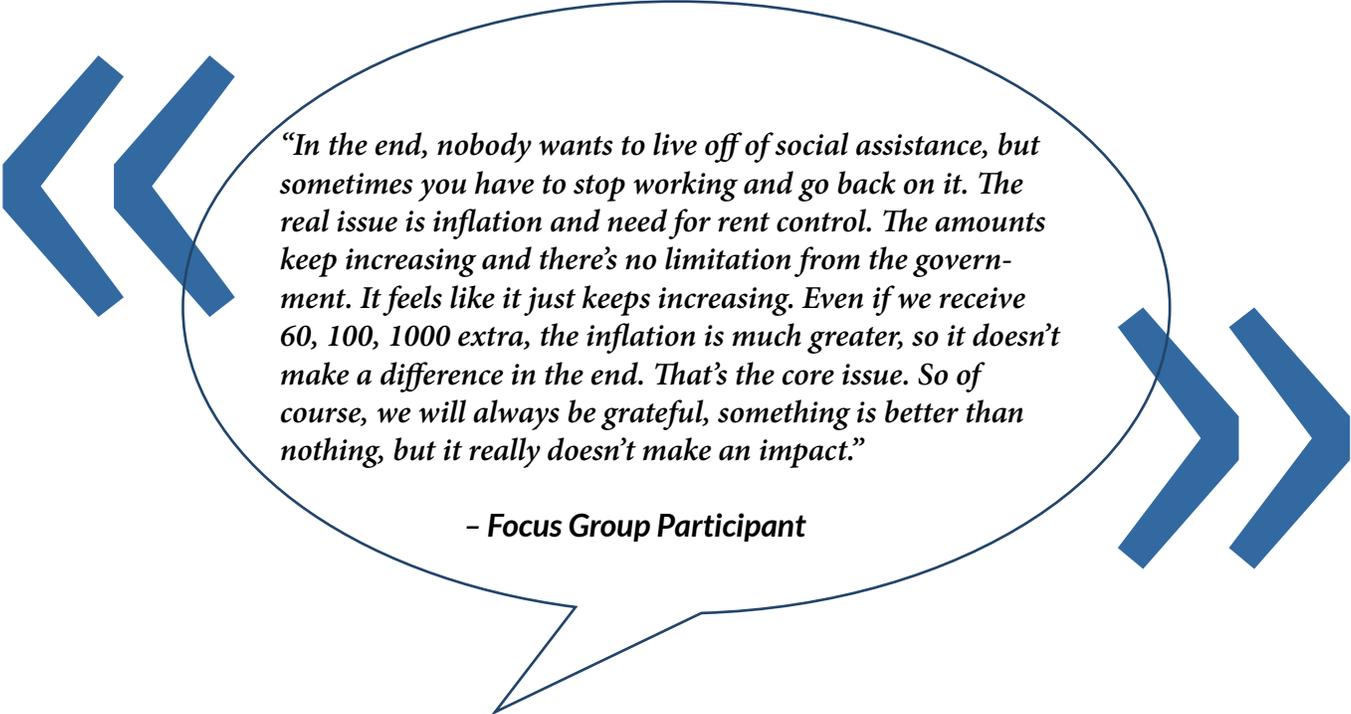
“*To the people who make the decisions, I'd like to ask them this question. Put yourself in the shoes of an Ontarian who was only receiving assistance. How is living with a monthly budget of \$733 temporarily going to help a person get back on their feet for stability to hold down a job and afford energy filled food to have energy to maintain that? With the rising costs of inflation? It's nearly impossible, but that was meant to happen on purpose. I guess it's not about caring for Ontario's people. It shouldn't be like this, why does our lives have to revolve around Money? An I.O.U?*”

-Anonymous Survey Participant

Group discussions were attended by newcomers, single parents, people with precarious housing, people approaching old-age, and many others. Many shared stories emphasized what we already know – that housing security and income security are intricately linked and made more complicated by low social assistance rates.

We also heard about issues unique to participants' lives. Rural participants discussed the impact of poor or non-existent public transit on their ability to connect with services and supports. Suburban participants discussed challenges with finding employment that was not exploitative, and close enough to home so that they could continue to care for their children and family members who are living with disabilities.

The detailed findings from this research will inform our ongoing advocacy efforts, including pushing for higher social assistance rates and other critical improvements. Results from both the survey and the focus groups will be published in 2025-2026.



“In the end, nobody wants to live off of social assistance, but sometimes you have to stop working and go back on it. The real issue is inflation and need for rent control. The amounts keep increasing and there’s no limitation from the government. It feels like it just keeps increasing. Even if we receive 60, 100, 1000 extra, the inflation is much greater, so it doesn’t make a difference in the end. That’s the core issue. So of course, we will always be grateful, something is better than nothing, but it really doesn’t make an impact.”

- Focus Group Participant

Advocating for Clients in the Midst of Changing Systems: Modernization of Social Assistance in Ontario

Last year, the Ministry of Children, Community and Social Services (MCCSS) continued advancing its Social Assistance Renewal initiative, which aims to centralize eligibility and financial assistance administration while shifting life stabilization services to municipalities. A key development was the expansion of centralized intake, allowing Ontarians to apply for Ontario Works (OW) and the Ontario Disability Support Program (ODSP) through a single provincial contact centre. As MCCSS moves towards fully implementing centralized intake in 2025, ISAC is actively monitoring the rollout and engaging with the Ministry to raise concerns and suggest improvements based on clients’ lived experiences.

ISAC has highlighted both the potential of centralized intake to streamline access and the persistent challenges it poses, such as reduced in-person support, long phone wait times, and accessibility barriers for clients with complex needs or limited digital access. Despite progress in some areas, we expressed our concerns about insufficient funding for life stabilization services, including essential supports such as housing assistance, mental health care, addiction services, and supports for survivors of domestic violence.

ISAC continues to engage with MCCSS to address these gaps, participating in ongoing dialogue through the Ontario Community Legal Clinics' inter-clinic Steering Committee on Social Assistance. Our advocacy emphasizes the need for transparency, accountability, and equitable access as centralization and digitization reshape Ontario's social assistance landscape.

Identifying and Addressing Challenges in the Overpayment Collection Process

Social assistance overpayments occur frequently, often for innocent reasons and sometimes with little benefit to the individual depending on social assistance. Multiple overpayments and monthly deductions without adequate records over many years can be difficult to monitor, resulting in miscommunication and administrative errors.

While there are situations where former recipients should accept responsibility for and repay properly assessed overpayments, they should not be required to pay debts that they do not owe, that cannot be accounted for, or that they cannot afford without experiencing financial hardship.

Overpayment collection can be a complicated and stressful process for former social assistance recipients struggling to make ends meet during a time of crucial life

changes. Seniors leaving social assistance for federal pension programs or single mothers re-entering the workforce after their children reach school age require accountability and transparency when subject to overpayment collection processes.

When a person no longer receives income support, the Financial Services Unit (FSU) within the Ministry of Children, Community and Social Services, is responsible for the collection of outstanding overpayments.

The FSU has various methods for collecting overpayments. Given its authority to instruct the Canada Revenue Agency to intercept and apply tax refunds and credits toward social assistance overpayment debts, ISAC aimed to understand how this process operates in practice.

Between June and October 2024, ISAC consulted with approximately 100 community legal clinic caseworkers from across the province to gather feedback on their clients' experiences with overpayment recovery through the FSU. Clinic caseworkers reported that former recipients were often unaware of how much they owed or how the overpayment had been calculated. This was especially true for clients who had received social assistance over an extended period, during which multiple overpayments may have accumulated.

Based on the feedback, ISAC is preparing recommendations aimed to improve transparency, accountability, and fairness in the collection process.

Anti-Poverty Policy Advocacy Bolstered by Community Collaboration

In 2024-2025, ISAC contributed to anti-poverty policy advocacy through collaborations with other sector advocates and by continuously emphasizing in government submissions that income security and social assistance reform are key factors in poverty reduction.

In addition to providing written contributions and expert opinion for anti-poverty-focused reports, submissions, and roundtables undertaken by organizations such as Daily Bread Food Bank, Campaign 2000, and Maytree, ISAC also joined the new Steering Committee for Fair Rent Ontario, a campaign initiated by our sister clinic Advocacy Centre for Tenants Ontario. Fair Rent Ontario is a coalition-based campaign that officially kicked off in November 2024, and which is supported by ISAC's policy expertise on the connections between social assistance and precarious housing.

Ongoing policy-focused coalition work continues in 2025, along with preparation for the upcoming Ontario Poverty Reduction Strategy (PRS), which is scheduled to be refreshed in 2025. This will provide opportunity for ISAC to galvanize community legal clinics, clients, and allies to push for movement away from employment-focused metrics alone, and towards a more robust PRS with timelines and funding attached.

Shaping the Provincial Budget

Amid a deepening affordability crisis and persistent systemic inequities, ISAC remained steadfast in advocating for policies that promote dignity, equity, and opportunity through our written and verbal pre-budget submissions to the Ontario government.

In our 2025 pre-budget submission, we outlined critical recommendations for a robust and inclusive social safety net in the province. These recommendations included doubling the woefully inadequate OW and ODSP rates, and increasing OW rates in line with inflation, to address the rising cost of living, particularly for people with disabilities. We also called for increasing earnings exemptions for OW and ODSP recipients, including a \$1,000 monthly exemption for spouses of ODSP recipients, to support financial independence without punitive clawbacks. To ensure a dignified and healthy life for Ontario workers, we urged immediate action to raise the minimum wage to \$20 per hour, alongside amendments to the *Employment Standards Act, 2000*, to enhance worker protections.

In January 2025, ISAC provided a deputation at a Ministry of Finance budget consultation in North York, where we presented these priorities to a panel that included the Parliamentary Assistant to the Minister of Finance and other Members of Provincial Parliament. This platform allowed ISAC to amplify our call for critical investments in social assistance and systemic reforms to address poverty.

Our analyses of the 2025 and 2024 Ontario Budgets, and the 2024 Economic Outlook and Fiscal Review revealed persistent shortcomings. The 2025 Budget prioritized corporate rebates and tariff-related economic protections over poverty reduction, with OW rates frozen at \$733 for the seventh consecutive year and minimal investment in social services. Similarly, the 2024 Budget represented missed opportunities to strengthen Ontario's frayed social safety net, leaving nearly one million social assistance recipients without adequate support amidst rising food insecurity and homelessness.

Employment Insurance for Vulnerable Workers

When low-wage and precarious workers are fired, they need access to Employment Insurance benefits to support themselves. However, they often face complex challenges to accessing these benefits, relating to immigration and employment status and other issues. ISAC helped to ensure that vulnerable workers can benefit from their EI entitlements.

Employee vs. independent contractor status and entitlement to EI: In *M.C. v. Minister of National Revenue*, ISAC co-counselled with Downtown Legal Services to represent a personal support worker, M.C., who had been fired from her job. The employer took the position that M.C. was an independent contractor rather than its employee, which would mean that M.C. was not entitled to EI. The CRA did not agree and made a ruling that M.C. was an employee entitled to EI benefits. The employer then appealed the CRA's decision to the Tax Court of Canada, still alleging that M.C. was an independent contractor. ISAC and Downtown Legal Services represented M.C. as an intervener in that appeal. Eventually, the employer discontinued the appeal and the CRA's ruling that M.C. was an employee stands. M.C. was able to access EI benefits.

Work permit confusion and eligibility for EI - ensuring working hours count for benefit eligibility: To qualify for EI and Canada Pension Plan (CPP) benefits, a person must have worked enough hours. Some hours may not count towards a worker's eligibility for EI and CPP, for example, if the person did not have a valid work permit when they worked those hours.

ISAC co-counselled with Waterloo Region Community Legal Services on a Ministerial Appeal of a Canada Revenue Agency (CRA) decision. The CRA had decided the client did not qualify for EI and CPP. The case involved Q.C., a person without per-

manent status in Canada. For many years, he had applied annually for a work permit and each year his work permit was renewed. When he lost his job, he applied for EI benefits. His EI application was denied because he did not have enough “insurable” hours. For some months he had been working without a valid work permit, but didn’t know it. He had applied for a renewal before his work permit expired (giving him “implied status” to work in Canada), but Immigration, Refugees and Citizenship Canada never informed him that his application for a renewal was denied.

On appeal, CRA found that he had been working under the good faith belief that his work permit was valid. His employment was therefore valid and his hours of work counted for EI purposes. His hours will also count towards qualifying for CPP, when he applies for that benefit.

EI and voluntarily leaving a job: When a worker voluntarily leaves their job without “just cause”, the EI Commission can decide they do not qualify for EI benefits. ISAC represented a worker, A.K., who had been denied EI benefits for this reason. A.K. was a childcare worker with a four-hour round trip transit commute to her job. The long daily commute was harming her health and making it impossible to attend job interviews to find another job. A.K. had asked the EI Commission to reconsider, but it upheld its original decision.

ISAC represented the worker directly at the Social Security Tribunal – General Division (SST-GD) to scale up our knowledge and experience in EI appeals. The SST-GD recognized that this worker had no reasonable alternative but to leave her job, so leaving was not voluntary in her case. The appeal was successful and the worker received EI benefits.



CLC employment lawyers Elsa A. (CLCYR), and Nabila (ISAC) at the 2024 GTA and Specialty Clinic Training in Toronto.

Enhancing Access to the Human Rights Tribunal of Ontario

ISAC is co-counseling with Don Valley Community Legal Services and the Clinic Resource Office to represent a client, A.B., in an application for judicial review before the Divisional Court. A.B. was an ambulance driver who was fired after he requested time off to recover from an ankle injury. He filed an application at the Human Rights Tribunal of Ontario, alleging his employer discriminated against him on the basis of disability. The Tribunal dismissed his application based on its finding that A.B. did not have a disability, and his application was therefore not within the Tribunal's jurisdiction to consider. However, the Tribunal made this finding at a very preliminary stage, without any evidence about A.B.'s condition and without an oral hearing.

ISAC and its co-counsel have sought judicial review of the Tribunal's decision at the Divisional Court of Ontario. We argue that the Tribunal's decision was unreasonable because, among other things, it applied the wrong test for "jurisdiction" and the wrong test for assessing whether a person has a disability. The Tribunal's approach impedes access to justice for people who have experienced discrimination. The hearing is scheduled for the fall of 2025.

As part of the judicial review proceedings, we also brought a motion asking the court to order the Tribunal to disclose an internal "protocol" that it relied on to dismiss A.B.'s application. Unfortunately, the Divisional Court declined our request, stating that the protocol was protected by deliberative privilege.

Fighting discrimination against migrant farm workers

In *S.S.P. v. U.P.*, ISAC co-counselled with Waterloo Region Community Legal Services to represent a migrant worker who worked on poultry farms in rural Ontario. Like many migrant farm workers, she spoke limited English, was working on a closed work permit, and engaged in gruelling work and long hours. She was sexually harassed and assaulted by her supervisor and experienced a poisoned work environment. When she eventually found the courage to raise this with management, the employer terminated her, forcing her to return to her home in Peru.

In 2021, ISAC and Waterloo Region Community Legal Services filed an application at the Human Rights Tribunal of Ontario, alleging that the employer discriminated against S.S.P. on the basis of sex and disability. Initially, the Tribunal alleged that it could not consider S.S.P.'s application because it was filed after the 1-year deadline. In response, we provided comprehensive submissions and evidence to the Tribunal about why her late application should still be allowed to proceed. We explained the barriers that S.S.P., as a vulnerable migrant worker, faced to bringing her application on time. These barriers include the trauma she experienced, the fact that she was

sent back to Peru immediately upon termination, did not know about her legal rights and could not access legal services in Canada, and her language barrier.

The Human Rights Tribunal eventually allowed S.S.P.'s application to proceed. We then successfully settled the application at mediation.

Challenging COVID-19 Benefit Overpayments for Low-Wage and Precarious Workers

Workers in Ontario, and across Canada, continue to face challenges with attempts by the CRA to recover alleged pandemic benefit overpayments. Since 2020, the CRA has sent overpayment notices to many low-wage and precarious workers who accessed the Canada Emergency Response Benefit and/or one of the Canada Recovery Benefits. In these cases, the CRA alleges that the workers were not eligible to receive the benefits and must repay them. In some cases, workers are being asked to pay back tens of thousands of dollars. ISAC continued its work in successfully challenging CRA overpayment decisions.

In ***K.M. v. Attorney General of Canada***, ISAC co-counselled with Rexdale Community Legal Services to represent an individual with multiple disabilities who ran a custom mask business during the pandemic. The CRA alleged that she had not earned the \$5,000 in income required to qualify for pandemic benefits. Over the course of two years, ISAC and Rexdale Community Legal Services represented K.M. in two different applications for judicial review before the Federal Court, both of which settled in exchange for new internal reviews before the CRA. In the final CRA internal review, ISAC and Rexdale submitted strong evidence and written submissions about K.M.'s business, income, and barriers as a person living with multiple disabilities. The CRA granted the internal review, cancelled K.M.'s overpayment, and provided her with additional pandemic benefits.

In *M.S. v. Attorney General of Canada*, ISAC co-counselled with Downtown Legal Services to represent an individual who worked as a teacher for a private school. Although he had completed enough work to earn the \$5,000 in income required to qualify for pandemic benefits, the school had failed to pay him most of his wages, and failed to provide appropriate documentation when they did pay him. As a result, the CRA determined that he had not received \$5,000 in income and that he had pandemic benefit overpayments of approximately \$30,000. ISAC and Downtown Legal Services filed applications for judicial review at the Federal Court. The applications were successfully settled in exchange for new internal reviews before the CRA.

ISAC and Downtown Legal Services then represented M.S. in his CRA internal reviews, where they provided comprehensive submissions and evidence about the client's work history and income. CRA granted the internal reviews and cancelled the client's \$30,000 overpayment.

Coercive Control and Cultural Context are Relevant in Determining whether a Spouse is a “dependant”

Last year, ISAC represented Ms. M.I., an Ontario Works recipient and a mother of three children who fled domestic violence. The OW Administrator cancelled her income assistance and assessed an overpayment of over \$95,000 for “not living as a single person” and failing to provide information about her estranged spouse. Ms. M.I. was successful in her Divisional Court appeal. The Court ruled that the Social Benefits Tribunal had breached procedural fairness by providing inadequate reasons, and ordered a fresh hearing in *M.I. v. Administrator, Ontario Works Region of Peel*.

Alongside Mississauga Community Legal Services, ISAC successfully co-represented Ms. M.I. in a fresh hearing, disputing the overpayment of over \$95,000. At the hearing, Ms. M.I. testified that she lived apart from her estranged husband during the entire time in question, but her abusive husband unpredictably showed up uninvited. She let him stay in her home briefly due to his poor mental health, relationship with her kids and her fear. She explained that she did not seek a divorce in Canada because it would bring shame to her community and she was afraid of how he or his family would react. She said that she was open about her situation with the OW Administrator, and filed documents contained in her OW file confirming so.

In allowing the appeal, the Tribunal found that Ms. M.I. lived separate and apart from her husband during the entire time of the overpayment. Importantly, the Tribunal recognized that the analysis should include, among other things, a consideration of any cultural or religious influences, the power dynamics between Ms. M.I. and her abusive spouse, and her economic vulnerability. The Tribunal acknowledged that the coercive control of domestic violence takes many forms, including physical violence, psychological abuse, financial abuse and intimidation. Her estranged spouse was not a “dependant” under the legislation. So, there was no requirement to provide his income or asset information, negating the basis for the overpayment assessment.

Ontario's Guide Dog Benefit is Discriminatory: Ontario (Minister of Children, Community and Social Services) v. Robinson-Cooke

Ontario Works (OW) and the Ontario Disability Support Program (ODSP) offer a monthly Guide Dog Benefit for the routine care of a guide, service, or hearing dog. Those on social assistance can receive an additional \$84 per month if an accredited facility trains and certifies their dog. However, for some people with disabilities, no accredited facility in Ontario can certify a service dog for their specific disabilities. Accordingly, OW and ODSP routinely denied the Benefit for recipients with service dogs who cannot access an accredited facility but who rely on their service dog for challenges and difficulties resulting from their complex disabilities.

Following a complaint that took over five years, the Human Rights Tribunal of Ontario ruled that the Guide Dog Benefit is discriminatory, on the basis of disability, contrary to *Ontario's Human Rights Code*. The Tribunal reached this conclusion because the strict Benefit requirements make accessing the Benefit very difficult for people with mental health disabilities. The Benefit's policy requires service dogs to be trained and accredited by a single organization, and that organization does not have any locations in Ontario that train and certify service dogs to assist people with mental health disabilities (other than veterans or first responders). The Ontario government decided to challenge the Tribunal's decision in a judicial review application before the Divisional Court.

ISAC intervened in the case at the Divisional Court. On July 18, 2024, three judges of the Divisional Court upheld the Tribunal's decision. In a unanimous ruling, the court rejected all of the Ontario government's arguments. ISAC's intervention arguments helped influence the Court's analysis. The Court decided that the Tribunal had used the right test for discrimination under the *Human Rights Code* when it focused on whether adverse treatment based on disability resulted in a disadvantage. The

PUBLIC INTEREST INTERVENTIONS

Court also upheld the Tribunal's power to award broad remedies to prevent future discrimination. The Court decided that the Tribunal dealt with the evidence in a reasonable way, and properly justified its departure from a few past Tribunal decisions that did not find the Guide Dog Benefit discriminatory.



Adrian and Robin on a “break” during the Robinson-Cooke hearing.

The Ontario government then sought permission to appeal the Divisional Court's decision to the Court of Appeal for Ontario. However, on February 28, 2025, the Court of Appeal declined to revisit the Divisional Court's finding. Accordingly, Ontario is now required to redesign the Guide Dog Benefit in a non-discriminatory way. ISAC will be following the redesign of the Guide Dog Benefit closely to ensure that Ontario's new policy abides with the Tribunal's original order.



Adrian and Robin at Osgoode Hall after the Robinson-Cooke hearing.

Pandemic Benefits Program Discriminated Against Persons with Disabilities but was Justified due to the COVID Emergency: Jacob v. Canada (Attorney General)

ISAC intervened in *Jacob v. Canada (Attorney General)* at the Court of Appeal on the proper framework for a section 15(1) of the *Charter of Rights and Freedoms* analysis in this legal challenge concerning workers living with severe disabilities and their exclusion from receiving pandemic benefits.

To be considered a “worker”, claimants must have earned at least \$5,000 from specified income in the 12 months prior to the claim. Income from federal or provincial disability support benefits did not qualify as income.

PUBLIC INTEREST INTERVENTIONS

Ms. Jacob challenged the \$5,000 threshold, arguing that it discriminated against workers living with disabilities. She lives with a disability, which means she is only able to work part-time, and she receives Canada Pension Plan Disability (CPP-D) benefits.. Because she was unable to work sufficient hours to earn the required \$5,000, Ms. Jacob was ineligible to receive the Canada Emergency Response Benefit and the Canada Recovery Benefit.

Ms. Jacob brought an application challenging both the \$5,000 income threshold as an all-or-nothing eligibility requirement, and the exclusion of CPP-D from the eligible income sources that counted toward this threshold. She asserted that these exclusions violated her right to equality under the *Charter* because they discriminated against her based on her disability. The application judge dismissed her *Charter* application. Ms. Jacob appealed that decision to the Ontario Court of Appeal.



Anu (ISAC), Érik A. (Henein Hutchison LLP), and Mannu C. (Paliare Roland), at the Ontario Court of Appeal.

At the Court of Appeal, ISAC argued that a substantive equality framework under the *Charter* must include two key principles:

- To establish discrimination, claimants do not have to prove that the benefits scheme was the only or major contributing factor to the negative impacts that the claimant experienced as a result of exclusion from that scheme; and
- Even if a benefit scheme does not impact all members of a *Charter*-protected group in the same way, it can still be discriminatory.

In September 2024, the Court of Appeal released its judgment in which it agreed with ISAC's intervention submissions and found the application judge made errors of law in its discrimination analysis. The Court concluded that the government had violated s. 15(1) of the *Charter*. However, the Court decided that the breach was justified as a reasonable limit under s. 1 of the *Charter*, due to the emergency nature of the pandemic.

This is an important development in the law about equality and government benefits. Historically, courts have been hesitant to say that a government benefits program discriminates against people in violation of section 15 of the *Charter*. Although the Court ultimately found that the discrimination in this case was justified, this case still may open the door to challenges to other benefits programs that may be discriminatory.

ISAC is grateful to Ewa Krajewska, Mannu Chowdhury, and Érik Arsenault for their excellent pro bono representation in this case.

Demystifying the Canadian Dental Care Plan

The Canadian Dental Care Plan (CDCP) is a new dental coverage plan for individuals without access to dental insurance, and generally aims to improve the oral health of low-income Canadian residents. The CDCP intends to make dental care more accessible for Canadian residents who otherwise may struggle to afford these services.

ISAC developed a Backgrounder document that summarizes the CDCP and provides recommendations for improvement. The Backgrounder includes information that simplifies and sets out the relevant legislation that governs the CDCP, eligibility criteria, application timelines and processes, how the CDCP interacts with other dental benefits, and the CDCP's coverage scheme. The Backgrounder also includes a set of recommendations to improve the CDCP for low-income recipients, particularly regarding eligibility criteria, coordination with other dental benefits, appeal processes, additional fees and out-of-pocket expenses, and potential coverage restrictions.

ISAC is grateful for all of the work done on the Backgrounder by Abby Taher, a University of Toronto Masters of Public Health student who completed a four-month placement with ISAC that concluded in April 2024.

New Resource for Medical Practitioners Supporting Access to the Disability Tax Credit

Starting in June 2025, individuals living with disabilities will be able to apply for the new Canada Disability Benefit. Currently, access to the CDB is only available to those who have an approved Disability Tax Credit (DTC). The DTC is a non-refundable tax credit intended to help offset the additional costs associated with living with a disability. While the DTC does not provide a monthly payment, it can reduce income tax for people with disabilities or their supporting family members. Importantly, even

those who do not owe income tax are encouraged to apply, as the DTC serves as a gateway to other essential federal benefits.

However, one significant barrier to accessing the DTC is that the application requires a medical practitioner to complete a certification form (T2201). Many practitioners are unaware of the DTC's importance for patients living on low-income who do not pay tax. Practitioners also find the form unclear and time-consuming.

To address this gap, ISAC developed a new tip sheet for healthcare practitioners. The resource outlines the basics of the DTC, provides five key reasons why practitioners should support their patients in applying, and includes links to additional resources for further information.

ISAC is thankful for the contributions of Angelica Longobardi, Western Law placement student, to this piece of work.

Supporting Clinics with Complicated CERB/CRB Overpayment Cases Through a New Toolkit

ISAC launched a new Toolkit, "Challenging CERB & CRB Overpayments Through Judicial Review" in Fall 2024. The Toolkit was designed to help community legal clinic workers represent and support individuals struggling with pandemic benefit overpayments. Many individuals continue to receive decisions from the CRA requiring them to repay thousands of dollars' worth of pandemic benefits, but legal clinics do not always have the expertise to challenge these decisions through judicial review. To fill this gap, the Toolkit provides clinic staff with a comprehensive, step-by-step guide to conducting an application for judicial review at the Federal Court of Canada to challenge CRA decisions about overpayments. The Toolkit was successfully launched through an on-line webinar, and has become an important resource for clinic staff.

ISAC is very grateful to Peter Ling, University of Toronto Faculty of Law placement student, for his assistance with drafting and creating the Toolkit.

New Resource for Connecting People to Health Benefit Programs in Ontario

Many people with low incomes in Ontario cannot afford health services not covered by the Ontario Health Insurance Program (OHIP), like prescription medicines, eye care, and dental services. Although there are some publicly funded programs that offer each of these supplementary benefits, they are a confusing patchwork of federal, provincial, and municipal programs that can be difficult to navigate.

ISAC developed a new Guide to Health Benefits in Ontario to connect people living on a low income to publicly funded programs that cover or subsidize the cost of these aspects of health care. The Guide is intended as a resource for legal clinic staff, community organizations, and health care providers. We published the Guide on our website in English and French in Spring 2025 and held an online launch for the clinic system.

The law influences many social determinants of health – things like income, employment, and housing – that determine the conditions in which people live and grow. We hope this Guide will improve health equity for low-income and marginalized populations in Ontario.

Rallying for the Issues We Hold Dear: Improving the Canada Disability Benefit, Supporting Community Members Living in Encampments, and More

Community organizing is a crucial pillar of ISAC's work. Gathering with community in person at meetings, rallies, marches, and demonstrations is integral to our mission. ISAC regularly meets with community members and supports their calls for improvements to public systems that impact their lives on a daily basis.

Over the 2024-2025 year, ISAC attended many public gatherings and co-hosted a few key events through partnership with the ODSP Action Coalition (of which ISAC is an agency co-chair), Disability Without Poverty, Disability Justice Network of Ontario, Toronto Disability Pride March, and the Raise the Rates Coalition.

Our co-hosted July 2024 Canada Disability Benefit (CDB) Rally was held across the street from then Finance Minister Chrystia Freeland's constituency office, and saw a large turnout of students and first-time rally-goers. The Rally was timed to draw attention to the failed promises of the CDB, including the 2024 Federal Budget announcement of an inadequate maximum CDB amount of \$200 per month and an inaccessible Disability Tax Credit qualifying requirement.

COMMUNITY ORGANIZING AND OUTREACH



Team ISAC at the July 4 CDB Rally in Toronto.



Asif (ISAC) and Mithilen M., at the July 4 CDB Rally in Toronto.

COMMUNITY ORGANIZING AND OUTREACH

In addition to the CDB rally, ISAC continued to support adjacent advocacy on a variety of issues that impact our clients and communities such as harm reduction, encampment justice, migrant rights, the rights of injured workers, Indigenous justice movements, ongoing access to public healthcare, and more.



*Panelists Claudia (ISAC), Syed H. (Migrant Workers Alliance for Change),
Delaney G. (UPP), Alexi W. (Maytree) with
moderator Sahar R. (Daily Bread Food Bank) and panelists at Daily Bread Food Bank's
Who's Hungry event in December 2024. Photo credit: Black Ram Media Inc.*

Fix OW Campaign and the Raise the Rates Coalition

In July 2024, when annual OW and ODSP rates were announced, ISAC and many others were disappointed to see that OW rates were left untouched for the sixth year in a row. Along with producing the annual rates sheet, showing changes to social assistance rates and additional information, ISAC also launched a letter-writing campaign.

The Fix OW Campaign is aimed at MPPs and draws attention to common myths and misunderstandings about the OW program and its recipients. Hundreds of letters have been sent through the ongoing campaign from people across Ontario who are on social assistance or who care about people on social assistance. The campaign has reached a majority of MPPs, and although the campaign was put on hold for the early Spring election, it continues to connect individuals with their MPPs and allows for direct advocacy on the necessity of fixing OW's systems, in addition to raising the rates.

ISAC has also been part of a cross-sectoral revival of the Raise the Rates Coalition since 2023, and in 2024-2025, the Coalition continued to push for broad-based support on improving the rates.

COMMUNITY ORGANIZING AND OUTREACH



Protestor holds a sign that says “Ontario Disability Sustains Poverty” at the Hamilton Raise the Rates rally in October 2024.



Poster-making at the 2024 GTA and Specialty Clinic Training in Toronto.

COMMUNITY ORGANIZING AND OUTREACH

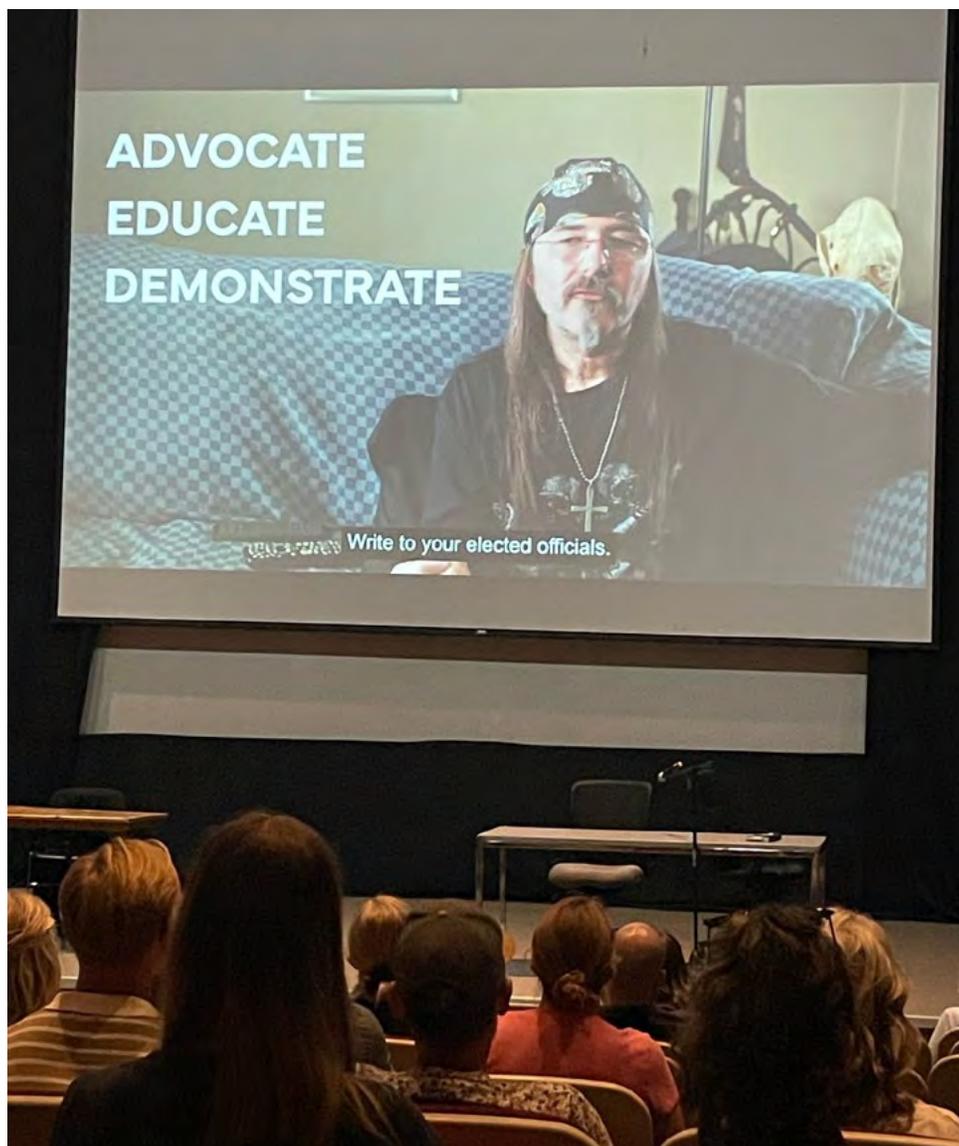
As part of the coalition, throughout Fall 2024, ISAC supported Raise the Rates rallies in Toronto, Hamilton, and Ottawa. One such Toronto rally held outside of the MCCSS offices in September 2024 coincided with the filming of an AMI and TVO Docs road trip docuseries. The series, called “Crip Trip”, is described as taking “viewers on a journey of hilarity, friendship and hope, while shedding light on glaring holes in support systems for members of the disability community”, featuring the Albertan filmmaker Daniel Ennet, who is a quadruple amputee, and his best friend and new caregiver. Rally attendees got to hear from local speakers and also about life in Alberta for people with disabilities, fostering cross-province solidarity and support.



*Claudia (ISAC) and ODSP Action Coalition members at a Raise the Rates rally
in September 2024.*

COMMUNITY ORGANIZING AND OUTREACH

In early 2025, ISAC was invited to join a panel discussion and screening of the short film “Disposable: Life on ODSP”, featuring several members of the ODSP Action Coalition. The panel, hosted by CUPE Ontario, allowed for open and frank discussion on how OW workers can better support clients within the social assistance system and how these workers can help support advocacy efforts outside of work.



September 2024 screening of 'Disposable: Life on ODSP' at OISE in Toronto, featuring Trevor M., and other members of the ODSP Action Coalition.

Promoting Public Engagement During Two Unexpected Elections in Early 2025

Despite the unconventional timing of back-to-back provincial and federal elections, ISAC was ready for both.

After a few weeks of intense public speculation, the provincial election period ran from January 26, 2025, to February 28, 2025. In that time, ISAC produced:

- A how to vote one-pager which was widely shared across social media by sister clinics and by community advocates like Disability Justice Network of Ontario;
- An Income Security Election Forum that was attended by candidates from 3 of the 4 major political parties and moderated by journalist Kat Eschner;
- Information “round-ups” which were posted to ISAC’s website on a weekly basis and which promoted ISAC’s educational materials, materials and campaigns produced by allies, events hosted by local community legal clinics from across Ontario and their local community partners, and more; and
- A questionnaire for political parties on their plans to improve income security in Ontario – ISAC posted the parties’ answers on our website for informational purposes.

With the dust barely settled from the Ontario election, the federal election was called on March 23, 2025, and ran until April 28, 2025. Though the majority of ISAC’s federal election work took place in the fiscal year following 2024-2025, internal planning occurred throughout March 2025 to ensure that public materials would be useful to other clinics and our clients, and to promote community advocacy that was in line with our ongoing federal advocacy.

Providing Candid Commentary, Growing Our Social Media Presence, and Supporting Media Efforts of Clinic Colleagues

In 2024, ISAC staff spoke to media both on and off the record, aiming to both summarize complicated information into useful soundbites, and to provide more detailed information for journalists on background.

Throughout the year, ISAC's media efforts included connecting with journalists off the record to provide expert background information on issues like the Canada Disability Benefit, the provincial modernization of social assistance, and spousal rules for social assistance recipients. ISAC also supported colleagues across the clinic system to speak on the record about their clients' experiences. Direct quotes from ISAC staff were included in media stories in Spring 2024, on the outcome of the *Fair Change* case, and on the failure of the 2024 Ontario Budget to boost OW and ODSP rates significantly (or at all).

ISAC also expanded our presence on social media, starting Facebook, Bluesky, and Reddit accounts in 2024-2025, to promote our work to new audiences and encourage traffic to our website, which includes 3-4 new posts or more per month.



Asif, Zumrad, and Judy give three thumbs up

***Access to Justice for Social Assistance Recipients:
Article Published in the Canadian Journal
of Administrative Law and Practice***

In November 2024, ISAC staff lawyers, together with Anna Rosenbluth from the Clinic Resource Office, co-authored a new article in the *Canadian Journal of Administrative Law and Practice*, titled: “*Yatar v. TD Insurance Meloche Monnex: Access to Justice Implications for Low-Income Litigants in Ontario.*”

The article explores the Supreme Court of Canada’s decision in *Yatar* and its significance for access to justice, particularly for recipients of social assistance. ISAC intervened in this case to highlight the perspective of social assistance recipients in Ontario. ISAC argued that limiting access to review in statutory schemes with narrow rights of appeal would further entrench barriers for social assistance recipients, undermine their dignity, and jeopardize their access to basic necessities. The Supreme Court unanimously agreed with ISAC’s argument that a limited right to appeal certain tribunal decisions does not restrict a person’s ability to seek judicial review of other questions not dealt with in the appeal. This is a significant victory for access to justice for people living in poverty. Individuals who rely on social assistance will be able to seek judicial review of decisions made by the Social Benefits Tribunal, which can have a significant impact on their lives.

In the article, the authors argue that the ruling promotes access to justice by reaffirming predictable access to judicial review and confirming that considerations of judicial economy are not, on their own, a sufficient reason to deny relief. At the same time, the decision presents new challenges for courts tasked with managing concurrent appeals and judicial reviews.

Expanding our media reach through op-eds highlighting important income security issues and solutions

In the 2024 Ontario Budget, a major change to provincial auto-insurance legislation was added without much notice by the general public. The small change in question was billed as a consumer relief measure: the option to “opt out” of income-replacement benefits coverage under auto insurance. These benefits were previously mandatory.

In a piece for *Policy Options*, the digital magazine for the Institute for Research on Public Policy, ISAC argued that giving consumers the choice to “opt out” of income replacement benefits will have a huge impact on low-wage workers who may end up saving now as they try to keep their regular cost of living down, but who could end up losing out on significant income supports in the event of a motor vehicle accident. This change will have the effect of forcing workers recovering from an injury related to a motor vehicle accident to turn to inadequate, publicly-funded sick benefits or social assistance programs, while insurance companies will continue to profit.

Other outlets took months to pick up this important story that illustrates the disadvantage now faced by low-wage workers who are trying to afford to live during the ongoing cost of living crisis. ISAC will be monitoring this issue in the months to come as the public impacts of this change will become apparent.

A piece on the Canada Disability Benefit (CDB) was published in July 2024 in *Healthy Debate*, another new outlet for ISAC. Former ISAC public health student Abby Taher wrote the op-ed, focusing on the question of appeal rights for future CDB recipients. Abby argued that appeal rights are a necessary component of income support programs, and provided three solid policy recommendations for what the ideal appeals process could look like for the CDB.

ISAC 2024-2025 FINANCIALS

INCOME SECURITY ADVOCACY CENTRE

Statement of Financial Position

March 31, 2025

	General Fund \$	Legal Disbursements Fund \$	Capital Fund \$	Non-LAO Fund \$	Total \$
ASSETS					
Current Assets					
Cash	104,141	60,336	-	-	164,477
Accounts receivable	2,042	-	-	-	2,042
HST recoverable	11,143	131	-	-	11,274
Prepaid expenses	23,537	-	-	-	23,537
	140,863	60,467	-	-	201,330
Capital assets	-	-	1,330	-	1,330
Total assets	140,863	60,467	1,330	-	202,660
LIABILITIES					
Current Liabilities					
Accounts payable and accrued liabilities	71,386	-	-	-	71,386
Inter-fund payable	17,265	138	-	(17,403)	-
	88,651	138	-	(17,403)	71,386
FUNDS BALANCE	52,212	60,329	1,330	17,403	131,274
Total liabilities and funds balance	140,863	60,467	1,330	-	202,660

Approved on behalf of the Board:

Director
Income Security Advocacy Centre



Statement of Operations and Funds Balance

Year ended March 31, 2025

	General Fund \$	Legal Disbursements Fund \$	Capital Fund \$	Non-LAO Fund \$	Total \$
Revenues					
Legal Aid Ontario					
-direct receipts	1,407,939	-	-	-	1,407,939
-indirect receipts	82,107	-	-	-	82,107
Other income	872	31	-	-	903
	1,490,918	31	-	-	1,490,949
Expenses					
Salaries	973,298	-	-	-	973,298
Benefits	164,781	-	-	-	164,781
Professional dues	10,104	-	-	-	10,104
Travel	23,392	-	-	-	23,392
Communications	19,501	-	-	-	19,501
Accommodations	128,246	-	-	-	128,246
Equipment	2,022	-	-	-	2,022
Library	9,467	-	-	-	9,467
Supplies and services	18,888	-	-	-	18,888
Audit fees	5,171	-	-	-	5,171
Indirect payments	82,107	-	-	-	82,107
Consulting and legal	10,121	-	-	-	10,121
Legal disbursements	-	1,961	-	-	1,961
Amortization	-	-	6,045	-	6,045
	1,447,098	1,961	6,045	-	1,455,104
Excess of revenues over expenses (expenses over revenues)	43,820	(1,930)	(6,045)	-	35,845
Return of funding to Legal Aid Ontario	(133,475)	-	-	-	(133,475)
Funds balance, beginning of year	141,867	62,259	7,375	17,403	228,904
Funds balance, end of year	52,212	60,329	1,330	17,403	131,274

2024-2025 Staff Changes, Board of Directors

In 2024-2025, ISAC said goodbye to Nasek Shalef, ISAC's Finance and Administration Manager, and welcomed back Elena Koneva in February 2025, who was previously in the role. Welcome back Elena! ISAC also welcomed Robin Nobleman to the team as a Staff Lawyer in April 2024.

Also in 2024-2025, ISAC said goodbye to public health student Abby Taher, who completed a four-month placement with ISAC in April 2024. ISAC welcomed law students Peter Ling and Angelica Longobardi, who completed placements at ISAC throughout Summer 2024.

At the Board level, we said goodbye to Jenny Gullen and Julia McNally, both valued members of the ISAC Board Executive. We also welcomed new Board Member Debbie Caswell, and returning Board Members Sandra Parker and Jess Rueger.



Team ISAC posing at Osgoode Hall (Judy, Nasek, Nabila, Adrian, Anu, Robin, Claudia, Zumrad, Peter, and Angelica).



Team ISAC celebrating summer 2024 (Asif, Anu, Claudia, Judy, Peter, Robin, Angelica, Nabila, Adrian, Zumrad, Nasek).

A special note of reflection in honour of Kyle Vose

Kyle Vose was a beloved community member and long time co-chair of the ODSP Action Coalition, who many members of ISAC staff past and present worked with over the years. Kyle passed away in early 2025. He had been battling an aggressive illness for some time, but made a miraculous recovery in 2023 which allowed us to have two more precious years to learn from his wisdom and enjoy his calm yet occasionally mischievous demeanor. We miss him dearly and will keep fighting for justice for people with disabilities in his honour. May his memory be a blessing to all who knew him.



Kyle V. (ODSP Action Coalition) and People with Aids Foundation, Ron A. (ODSP Action Coalition), and Janet R. (Disability Without Poverty), Summer 2024

Key Partners in Our Work

Artists' Legal Advice Services (ALAS)
Association of Community Legal Clinics of Ontario (ACLCO)
Association of Human Rights Lawyers
British Columbia Civil Liberties Association (BCCLA)
Campaign 2000
Canadian Network for Equity and Racial Justice
CLEO Connect
Clinic Resource Office (CRO)
Co-operative of Specialty Community Legal Clinics of Ontario
CPP/Pensions Group
Creative Connector
CUPE Ontario
Daily Bread Food Bank
Disability Justice Network of Ontario (DJNO)
Disability Without Poverty
EI Working Group
Feed Ontario
Food Banks Mississauga
Health & Justice Community of Practice
Health Justice Coalition
Health Providers Against Poverty (HPAP)
Income Security Research and Policy Exchange
Humber College
Interprovincial EI Working Group
Journal of Law and Social Policy - Osgoode Hall Law School
Justice for Workers (J4W)
Lincoln Alexander School of Law
Maytree Foundation
Migrant Rights Network (MRN)
Ministry Relations Sub-Committee
North York Harvest Food Bank (NYHFB)
ODSP Action Coalition
Ontario Council of Agencies Serving Immigrants (OCASI)
Ontario Health Coalition
Ontario Project for Inter-Clinic Community Organizing (OPICCO)
Poverty Free Thunder Bay
Pro Bono Ontario
Prosper Canada
Regional Income Maintenance Study Groups:
North, Southwest, East, GTA
Social Benefits Tribunal Sub-Committee
Social Security Tribunal of Canada - Income Security Appeals
Consultative Committee
Social Planning Toronto
Society of Ontario Adjudicators and Regulators (SOAR)
South Asian Women's Resource Office (SAWRO / SAWIS)
St. Michael's Hospital Health Justice Program
Steering Committee on Social Assistance
Unity Health
Western Law
Women's Legal Education and Action Fund (LEAF)
Workers Action Centre (WAC)
Workers' Rights Action Group (WRAG)

Clinics we've co-counselled or collaborated with this year

Aboriginal Legal Services
Advocacy Centre for Tenants Ontario (ACTO)
Advocacy Centre for the Elderly (ACE)
Algoma Community Legal Clinic
ARCH Disability Law Centre
Centre for Spanish Speaking Peoples (CSSP)
Chatham-Kent Legal Clinic

Justice for Children and Youth (JFCY)
Kinna-aweya Legal Clinic
Lake Country Community Legal Clinic
Legal Clinic of Guelph and Wellington County
Mississauga Community Legal Services
Neighbourhood Legal Services
Neighbourhood Legal Services (London & Middlesex)
Northumberland Community Legal Centre
North Peel & Dufferin Community Legal Services
Northwest Community Legal Clinic
Parkdale Community Legal Services
Renfrew County Legal Clinic
Rexdale Community Legal Clinic
Scarborough Community Legal Services
South Etobicoke Community Legal Services
South Asian Legal Clinic of Ontario (SALCO)
Sudbury Community Legal Clinic
The Legal Clinic
Unison Health & Community Services
Waterloo Region Community Legal Services
West Scarborough Community Legal Services
West Toronto Community Legal Services
Willowdale Community Legal Services
Windsor-Essex Bilingual Legal Clinic /
Clinique juridique bilingue Windsor-Essex

“It is so wonderful having someone take up the systemic issues when we are being bombarded with individual case work”

Clinic caseworker who accessed ISAC services

Chinese and Southeast Asian Legal Clinic (CSALC)
Clinic Resource Office
Clinique juridique Grand Nord
Clinique juridique Roy McMurtry Legal Clinic (Stormont, Dundas & Glengarry)
Community Advocacy and Legal Centre
Community Legal Assistance Sarnia
Community Legal Clinic – Brant, Haldimand, Norfolk
Community Legal Services of Ottawa
Don Valley Community Legal Services
Downtown Legal Services
Durham Community Legal Clinic
Elgin-Oxford Legal Clinic
Grey Bruce Community Legal Clinic
Hamilton Community Legal Clinic
HIV & AIDS Legal Clinic Ontario (HALCO)
Injured Workers Community Legal Clinic (IWC)

“It really helps so much to have ISAC as a resource, we wouldn't be able to do this litigation without you.”

Clinic caseworker who accessed ISAC services

incomesecurity.org



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