

Why Employment Insurance (EI) Reform is a National Priority

For Federal Government Policy Makers



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES



EI is more than an economic policy; it is a critical tool in responding to gender-based violence (GBV) and economic abuse. It does this through.

Centring Safety: For survivors of economic abuse and GBV, access to timely and adequate income is often the deciding factor in whether they can leave an unsafe situation.

Building Economic Stability: EI allows for better job-matching, leading to a more productive workforce and higher-value services.

For more on EI reform and the full policy recommendations, visit <https://ccfwe.org/employment-insurance-and-economic-abuse/>

The Three Gaps: Why the Current System Fails Survivors

1. Eligibility and EI Coverage

The Reality: People experiencing GBV and economic abuse face difficulties in meeting the 420-700 hour threshold due to a variety of reasons beyond their control.

The Reform: Introduce flexibility in insurable hours, including exemptions or credits for employment disruptions caused by violence.

2. Liveability of Employment Insurance Benefits

The Reality: Canada's replacement rate (48%) is among the lowest in the G7. For survivors, the lack of a livable EI support can lead to predatory lending and financial dependence on the person causing harm, which can result in a return to violence.

The Reform: Establish benefit thresholds based on a living wage and eliminate the Maximum Insurable Earnings (MIE) cap to create a more equitable and generous system.

3. Benefits Administration

The Reality: A 50-year-old system and a mandatory waiting period delay life-saving funds. Requirements for standard ID or shared digital accounts can alert people causing harm to a survivor's location, money or plans.

The Reform: Permanently waive the waiting period for survivors, allow alternative documentation (verification from shelters/social workers), and offer safe, confidential payment options like cheques.

EI reform is GBV prevention. By modernizing the administrative framework and centering the needs of the most vulnerable, Canada can ensure its safety net provides a true pathway to recovery, autonomy, and long-term economic independence.