Employment Insurance and Economic Abuse

A critical review of Canada's financial safety net

CANADIAN CENTER FOR WOMEN'S EMPOWERMENT | CENTRE CANADIEN POUR L'AUTONOMISATION DES FEMMES



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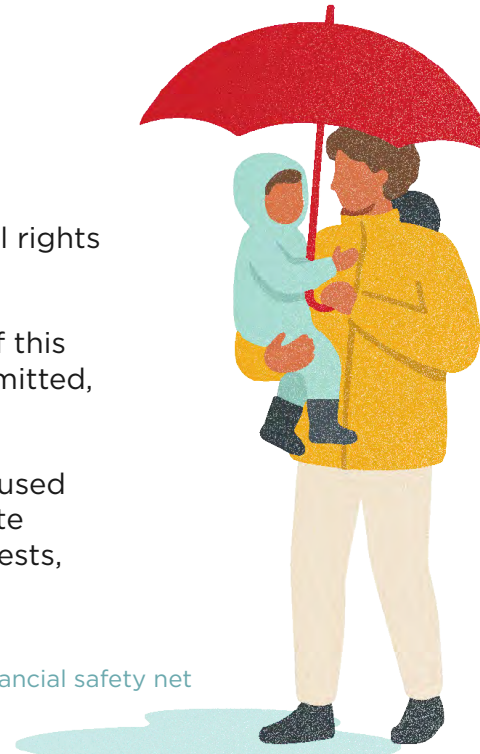
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Land Acknowledgement

CCFWE is located on the unceded territory of the Algonquin Anishinaabe Nation, and we are honoured to be guests on this land. We extend our deepest respect to First Nations, Inuit, and Métis peoples, whose past and present contributions continue to shape this country.

As our work focuses on economic abuse and financial exploitation, it is important to recognize that these harms are not new. They are connected to the history and ongoing legacy of colonization in Canada. Efforts to prevent economic abuse must therefore be grounded in justice, accountability, and ongoing work toward reconciliation.

Executive Summary

For survivors of gender-based violence (GBV) and economic abuse, a robust Employment Insurance (EI) program is a critical lifeline that provides the financial autonomy necessary to exit abusive situations and rebuild stability. As a fundamental pillar of Canada's social safety net for over 85 years, the EI program currently provides temporary relief to over 1.9 million people annually. Beyond individual support, a strong EI program is essential to a healthy economy; it acts as an automatic stabilizer during downturns and encourages market efficiency by allowing workers the time to find employment that aligns with their specialized skills rather than forcing them to accept low-wage positions out of desperation.

However, the report's critical analysis reveals that the current system contains significant policy gaps regarding **Eligibility and EI Coverage** that often exclude survivors. Rigid insurable hour requirements and the limited duration of the benefits fail to account for the reality of employment sabotage, where people causing harm interfere with a survivor's work through restricted transportation, withheld childcare, or workplace harassment, leading to non-linear work histories. These rules disproportionately impact women, who make up 65% of part-time workers and often have fewer insurable hours due to caregiving responsibilities.

Furthermore, the **Liveability of Employment Insurance Benefits** remains a major concern, as Canada's net replacement rate of 48% is the third lowest in the G7. This inadequate "generosity" often places low-income survivors below the poverty line, increasing the risk of coerced debt and forcing many to return to abusive environments for basic economic survival.

The system's **Benefits Administration** creates further barriers, relying on a 50-year-old computer system that is often inaccessible to those in crisis. Administrative hurdles, such as the one-week waiting period or rigid payment options delay life-saving access to money when it is needed most. Additionally, survivors frequently lack access to the necessary identification or safe technology to apply, as the person causing harm may destroy documents or monitor shared devices and bank accounts. If EI access is too dependent on monitored online systems, it can inadvertently increase surveillance risks for those trying to reach safety.

The report concludes that EI reform is a public safety imperative; by modernizing administration and introducing trauma-informed flexibility, Canada can ensure its safety net provides a true pathway to recovery and long-term economic independence for all.



Message from the Executive Director

Economic safety is not separate from personal safety. For many survivors, it is the condition that makes safety possible.

At the Canadian Center for Women's Empowerment, we see every day how economic abuse affects a person's ability to work, earn income, access banking, keep housing, care for children, and rebuild a life free from control. Survivors are often forced to make impossible decisions with limited resources. Leaving an abusive situation can mean losing income, documents, transportation, employment stability, housing, and access to basic financial tools.

Employment Insurance is one of Canada's most important financial safety nets. It was designed to support workers during periods of job loss and transition. Yet for survivors of gender-based violence and economic abuse, the system does not always reflect the reality of their lives. Abuse can interrupt employment, reduce hours, force job loss, create gaps in work history, and make it difficult to meet eligibility, documentation, and banking requirements.

This report asks an important question: What happens when the safety net is not designed for people whose economic lives have been disrupted by coercion, control, and violence?

A survivor-centred Employment Insurance system must recognize that financial instability caused by abuse is not a personal failure. It is often the result of deliberate control, systemic barriers, and policy gaps. Survivors should not be punished because abuse disrupted their employment, limited their access to documents, or prevented them from safely using a bank account, phone, email, or mailing address.

This is why CCFWE is calling for an EI system that is accessible, liveable, confidential, trauma-informed, and responsive to economic abuse. This includes flexible eligibility rules, safe and confidential application pathways, alternative documentation options, safe banking and payment methods, coordination with community and gender-based violence services, and permanent removal of waiting periods for survivors experiencing abuse.

EI reform is not only economic policy. It is gender-based violence prevention. It is financial inclusion. It is racial equity. It is child and family safety. It is public safety.

I want to acknowledge the survivors, advocates, researchers, service providers, and policy leaders whose experiences and expertise continue to shape this work. Their voices remind us that Canada's systems must do more than recognize economic abuse. They must respond to it with urgency, dignity, and care.

This report is a call to strengthen one of Canada's most important public programs so that it reflects the realities of those most at risk of being left behind. When survivors can access timely and adequate income support, they have more than temporary relief. They have a pathway to safety, recovery, and long-term economic independence.

That is the safety net survivors deserve. That is the future we must build together.

Meseret Haileyesus
Founder and Executive Director, Canadian Center for Women's Empowerment



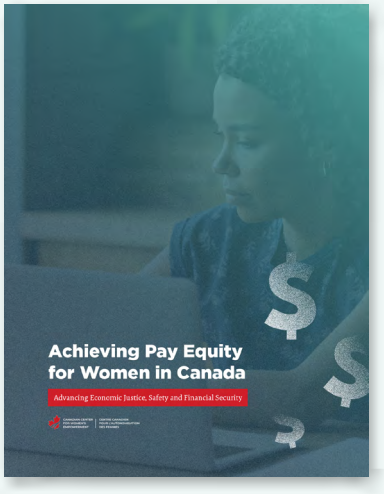
Introduction

The Employment Insurance program is a safety net for many workers in Canada, providing temporary financial relief when they lose their jobs or experience other life events, such as sickness, childbirth, or parental leave. Income support programs like EI can also be critical for individuals leaving situations of economic abuse, a pervasive form of gender-based violence (GBV) where a partner controls, restricts, or sabotages a person's access to financial resources, employment, or economic independence.

Not being able to afford leaving is one of the main reasons why people experiencing abuse stay in abusive situations. Those experiencing abuse may face job disruption, forced job loss, or barriers to maintaining employment as a result of abuse, which complicates their access to EI. Without timely income supports, people experiencing economic abuse may be forced into debt, unsafe housing, dependence on the person causing harm, or return to an abusive situation for economic survival. This makes acknowledging economic abuse in the creation and review of income supports such as EI critical, as without these unique circumstances addressed, financial safety and recovery can remain out of reach for many. Racialized female workers, who already experience economic disadvantages related to the gender and racial wage gap, face increased barriers to escape and rebuild.

This paper examines the Employment Insurance (EI) system in Canada to identify critical policy gaps that may limit access to income supports for workers facing economic vulnerability. In particular, it considers how existing EI eligibility rules, benefit structures, and administrative processes may fail to account for the realities faced by individuals experiencing employment disruption due to gender-based violence, including economic abuse. By analyzing the current EI framework, the paper aims to highlight areas where policy reforms could better support workers' financial stability and ensure the program more effectively responds to complex social and economic circumstances.

This paper is meant to be read in conjunction with our sister report, **Achieving Pay Equity for Women in Canada**. Pay equity, which is the act of ensuring fair and liveable compensation for all workers, and is essential in ensuring that EI programs are successful. Without pay that meets basic living standards, questions about replacement rates within EI become irrelevant. Our report takes an intersectional lens to what needs to be done to ensure Pay Equity is achieved in Canada.



Achieving Pay Equity for Women in Canada:
Advancing Economic Justice, Safety and Financial Security
(Sister report)

What is the EI Program and How It Works

From April 1, 2022, to March 31, 2023, over 1.9 million people in Canada received EI benefits, totalling $19.7 billion (CEIC, 2024). Despite noted shortcomings (addressed below), the program plays an important role during times when people's livelihoods are at risk.

To be eligible for EI benefits, applicants must demonstrate that they worked for 1 year before the date of their application; that they accumulated a minimum 420-700 insurable hours; and that they "lost their job through no fault of their own" or for a "just cause" (Government of Canada, 2026). Applicants can receive 55% of their previous earnings, limited to a weekly amount. The duration of benefits depends on the region's rate of unemployment and workers' insurable hours. There are multiple economic regions in every province and territory. Workers and employers stop making contributions to the EI program based on the workers' maximum insurable earnings (MIE).

Applicants are subject to a one-week waiting period during which they will not be paid, which works like a deductible. However, due to the current economic situation, it has been waived temporarily. It generally takes 2-4 business weeks to process an application, but it might take up to 6 weeks.

For more details about the key elements that describe the EI program, please refer to our appendices section.

Why a Strong EI Program is Important

Despite some economic claims that EI programs are a financial burden, they are essential to a healthy and strong economy. Without unemployment insurance, workers are more likely to fear the consequences of job loss, which can have negative effects on the broader economy (Acemoglu and Shimer, 1999). When workers lack adequate income protection, they may be less willing to pursue higher-paying jobs or move between employers because the financial risks of unemployment are too great. In response, employers face less pressure to offer better wages and working conditions. This can contribute to a labour market with lower-wage jobs and reduced investment in innovations, ultimately slowing economic growth.

Conversely, when unemployment insurance provides adequate income protection, workers are better able to pursue jobs that match their skills and experience without facing severe financial consequences if employment ends (Acemoglu and Shimer, 2000; Yalnizyan et al., 2021). This can encourage workers to invest in specialized skills and seek higher-quality employment opportunities. In turn, employers have greater incentives to create more skilled positions and invest in productivity-enhancing technologies and practices. The result is a more productive workforce, higher-value goods and services, and stronger economic growth.

Unemployment insurance may lengthen job searches for some workers, which is often cited as a critique of more adequate EI programs. However, this economic perspective does not fully capture the realities people face when unemployed. A longer job search may reflect a worker's ability to find employment that is better aligned with their skills, experience, and long-term economic security, rather than feeling pressured to accept the first available job. In some cases, it may also provide individuals with the time needed to address health concerns, caregiving responsibilities, or recover from significant life disruptions.

This is particularly important for survivors of GBV, including economic abuse. Employment Insurance can help mitigate the adjustments needed during these difficult times in a person's life by providing temporary income support during periods of job loss, transition, or recovery, reducing financial vulnerability and creating space for survivors to rebuild stability, heal from trauma, and pursue sustainable employment opportunities.

Employment Insurance also serves as an economic automatic stabilizer during downturns by helping sustain consumer spending and reducing the severity of economic shocks (Holmlund, 2015). This function proved particularly important during the COVID-19 pandemic, when the Government of Canada provided approximately $27.3 billion through the temporary EI Emergency Response Benefit (CERB) program to support workers facing job loss. Research carried out across Canada among 1500 recipients showed that 40% of respondents were able to pursue formal or informal training while on CERB and 66% reported that the benefit supported their re-entry into the job market in a way that best suited their needs (CCPA, 2023).

Employment Insurance and Economic Abuse

A Critical Analysis

EI plays a critical role in supporting workers during periods of job loss or interruption. However, the program is not designed to account for the realities faced by all individuals, especially those who are experiencing economic abuse. Economic abuse can significantly disrupt a person's ability to maintain stable employment, access income supports, and achieve financial independence. People experiencing economic abuse have unique impacts that add to the existing downfalls of the program. Taken together, these considerations demonstrate that while EI is intended to function as a safety net, its current design does not fully account for the complex and intersecting barriers faced by individuals experiencing GBV and economic abuse.

This section explores the three core areas that impact the effectiveness of Canada's EI Program:

1. eligibility and coverage;
2. the "generosity" or liveability of benefits; and
3. the benefits' administration

It is important to understand how these areas are functioning within Canada's existing program as a baseline before examining how the program can be improved, particularly for those facing GBV and economic abuse.



Eligibility and EI Coverage

When unemployment insurance policies consist of rules that are difficult to follow, these might limit workers from accessing benefits, especially those who are in great need of protection (Asenjo & Pignatti, 2019).

Unemployment insurance benefits that cover part-time workers are likely to reinstate workers into the labour force since having a part-time job is better than being out of work (Holmlund, 2015).

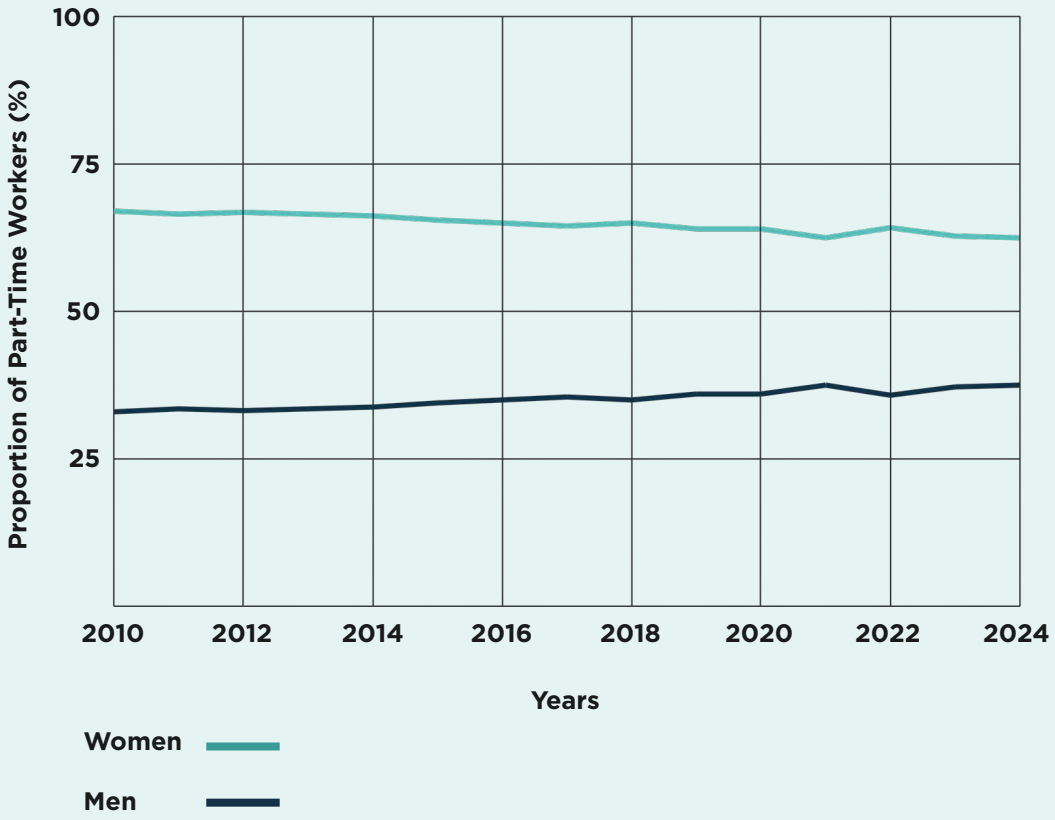
Coverage refers to the level of financial protection workers receive through the EI program. In its current form, EI falls short of providing adequate coverage for many of those who need it most, and this is often due to the barriers people face in meeting the threshold to access EI (Chejfec & Samson, 2022; HUMA, 2021; Lambert & McInturff, 2016). A key challenge is the minimum insurable hours requirement, which can be difficult to meet for workers whose employment is interrupted by illness, disability, caregiving responsibilities, seasonal or part-time work, migration-related barriers, or experiences of gender-based violence (GBV).

Women are disproportionately affected by these eligibility requirements. Over the last 14 years, approximately 65% of part-time workers were women (Figure 1). Many women work part-time to accommodate caregiving responsibilities, resulting in lower earnings and fewer insurable hours, which can reduce both eligibility for EI and the level of benefits received (Lambert & McInturff, 2016). For racialized women and other marginalized groups already facing labour market inequities, these intersecting barriers can result in lower EI benefits, or in some cases, ineligibility altogether, at precisely the time when income support is most needed.

These challenges are often compounded for people who are experiencing GBV and economic abuse as their employment histories may be disrupted by violence, coercion, or financial control. Economic abuse can directly interfere with a person's ability to access and/or maintain stable employment. Survivors may be forced to leave jobs due to safety concerns, workplace harassment or stalking, or employment sabotage by a partner through restricted transportation, withheld childcare, or other forms of coercive control. These disruptions can make it difficult to meet EI eligibility thresholds despite having contributed to the program through premiums.

Without policy mechanisms that recognize and address violence-related labour disruptions, EI risks excluding some of those most in need of income protection. This is particularly concerning given that access to income is often a critical factor in a survivor's ability to leave or remain free from an abusive situation.

Figure 1 - Proportion of Part-time Workers by Gender for the Period of 2010 - 2024.



Note: According to Statistics Canada, part-time hours of work are less than 30 hours per week.
Source: Statistics Canada, 2025.

The Liveability of Employment Insurance Benefits

Generous unemployment insurance benefits give workers the opportunity to preserve their basic living standards and might prevent them from getting a job that does not match their skills. One of the purposes of unemployment insurance benefits is to "redistribute resources to the most vulnerable groups in the labour market" given that part of the active labour force is already at risk of poverty (Asenjo & Pignatti, 2019).

The average **net replacement rate** among the Organization for Economic Co-operation and Development (OECD) countries is 58% during the first months of unemployment for a worker "earning the average rate". However, after a long period of unemployment the rate goes down to 37% (OECD, 2024).

"Generosity" of unemployment insurance is the term used by economists and industry to describe the extent to which benefits replace lost income and support individuals during periods of unemployment. While "generosity" is used in technical and economic contexts, this concept is more strongly felt by people who need these benefits in terms of the liveability of EI. It is critical to review whether benefits are sufficient enough to allow individuals to meet basic needs, maintain stability, and navigate periods of unemployment with dignity and few disruptions.

The Organization for Economic Co-operation and Development (OECD) uses the net replacement rate (NRR) as a key indicator of this "generosity," measuring how much of a person's after-tax (net) employment income is replaced by EI benefits. According to the OECD, in 2024 Canada's NRR was 48% for the first 6 months of unemployment, which put Canada as the third lowest among the G7 economies. Canada fell 10% below the average (58%) among all the OECD countries. According to the OECD, Canada's public spending on unemployment insurance programs as a proportion of the gross domestic product (GDP) from 2017 to 2022 was approximately 0.5%.

Table 1 - G7 Countries Net Replacement Rate (NRR) in Unemployment for the Period of 2024

Unemployment Duration	NRR (%)						
	Canada	France	Germany	Italy	Japan	United Kingdom	United States
2 months	48	68	60	64	60	12	33
4 months	48	68	60	64	60	12	33
6 months	48	68	60	62	60	12	7
12 months	15	68	60	54	23	12	7
24 months	15	68	17	30	23	12	7
36 months	15	23	17	0	23	12	7

Note: The NRR calculations are based on the average earnings from a single person without children.
Source: OECD, 2024

This ranking supports the findings that the 55% benefit rate that the EI program in Canada offers "places low-income individuals below the poverty line in many provinces" (Chejfec & Samson, 2022). Failing to meet the minimum standards for unemployment benefits puts many in precarious situations that make it difficult for them to meet the costs of their lives. Experts have called for the Canadian government and financial support systems to collectively share the risks of involuntary unemployment and to provide better protection to low-income earners, especially women who have lower weekly wages and lower levels of employment (Corak, 2022; HUMA, 2021; Lambert & McInturff, 2016).

Table 2 - G7 Countries Public Social Expenditures on Unemployment Benefits as a Proportion of Their National GDP for the Period of 2017 - 2022

	2017	2018	2019	2020	2021	2022
Canada	0.6	0.5	0.5	1.1	1.1	0.4
France	1.6	1.5	1.5	2.8	1.9	1.3
Germany	0.8	0.8	0.8	1.6	1.4	N/A
Italy	1.0	1.0	1.1	2.5	1.5	N/A
Japan	0.2	0.2	0.2	0.2	0.2	0.2
United Kingdom	0.1	0.1	0.1	0.1	0.1	0.1
United States	0.2	0.1	0.1	0.8	0.9	0.2

Source: OECD, 2025

It is worth mentioning that from an international point of view, Canada's unemployment insurance policies oscillate between two opposite sides: On the one hand, Canada's spending in unemployment insurance programs is not as high as that of the European countries, for example, France and Germany, where workers experience a longer period of unemployment and have more protections from losing their jobs because employers decide their positions are not needed. On the other hand, Canada's unemployment insurance benefits are not as limited as countries like the United States and the United Kingdom, where labour laws and worker protections while unemployed are weaker than in Canada.

That said, having a level of EI that does not meet liveability standards has unique and detrimental impacts for survivors of economic abuse, particularly during periods of transition and separation. For people who have experienced economic abuse, these numbers are not just data. They can determine whether someone has enough income to leave safely, pay rent, care for children, replace documents, avoid debt and begin rebuilding after abuse. This is especially important for Black women, racialized women, newcomer women and low wage workers, who are already more likely to face unstable work, lower wages, and greater barriers to financial safety.

Economic abuse often undermines an individual's financial stability, employment continuity, and access to independent income. After leaving a situation of abuse, individuals often have little or no access to financial resources, while facing many urgent needs and costs at the same time in order to stay safe. This includes rent deposits, moving expenses, childcare costs, disruption in school for children, legal and court navigation, replacing identification and immigration documents, transportation, and phone safety. Without adequate financial resources to cover these costs, survivors may face significant barriers to establishing independence and long-term stability.

When EI benefits replace only a modest share of prior income, survivors may struggle to meet basic needs such as housing, food, transportation, and childcare. Furthermore, EI benefits that do not meet liveability standards can also increase the risk of coerced debt, missed payments, arrears, damaged credit, predatory lending, and unsafe financial dependence on the person causing harm. As a result, some may face pressure to remain in or return to abusive situations for economic survival. From a financial consumer protection perspective, liveable EI can help prevent survivors from being pushed into deeper financial instability during separation and recovery. However, the "generosity" of EI is not only a matter of labour market policy, but a key determinant of safety, autonomy, and the ability to exit abuse.



Benefits Administration

In order to properly reinstate workers into the labour force, it is essential to have in place a "strong administrative capacity to administer" unemployment insurance benefits (Asenjo & Pignatti, 2019).

One of the main weaknesses of the EI program administration in Canada is its computer system. It is more than 50 years old, complicated, and inaccessible, particularly for "Indigenous persons, low-income seniors, and persons with disabilities" (HUMA, 2021). Modern times call for modern administration, including systems that enable the fast release of payments and smooth application processes with transparent timelines and procedures. Furthermore, it is known that access to technology and/or wireless connection is still not equitable among all people in Canada. Maintaining multiple channels to access EI, in accessible formats (including language, technology and other means of access), is critical in ensuring that EI administration is accessible to all.

Many survivors may not have access to a safe device, private internet, stable housing, a secure email address, or a phone they can use without being monitored. If EI access becomes too dependent on online systems, it may unintentionally increase surveillance risks and create new barriers for people trying to reach safety.

People in Canada have also expressed the need to eliminate EI's waiting period, as many workers do not have an emergency fund, making the first weeks of unemployment the most difficult for "vulnerable" workers (HUMA, 2021). While this has been done for an interim period, this waiting period needs to be waived permanently to ensure that the administrative process does not delay life-saving access to money.

Economic abuse can also create significant barriers to accessing EI benefits, even when individuals are eligible. Survivors may lack access to identification, banking information, or communication tools required to apply for and receive benefits. In many cases, partners causing harm restrict or withhold these resources or maintain financial surveillance over joint accounts. Survivors may also leave abusive situations quickly without essential documents. Without proper identification, opening a bank account, often a prerequisite for receiving benefits, can be difficult or impossible. Without safe access to banking, identification, and private financial tools, even survivors who qualify for EI may not be able to receive, protect, or use that support safely.

Additionally, some individuals may avoid applying altogether due to fear that the process could alert the person causing harm. These challenges highlight how EI's administrative processes can inadvertently exclude survivors. Expanding alternative payment methods, such as cheque-based options, and ensuring confidential, trauma-informed application pathways are critical to improving access.

Recommendations

The EI program is a safety net for many people living in Canada. It has expanded to attend to the needs of many families and self-employed workers. Despite these enhancements, the EI program still needs adjustments to ensure that all workers are kept out of poverty and have access to the EI benefits. Furthermore, considerations of the unique needs of people experiencing GBV and economic abuse must be addressed so that they can have access to this money when and where they need it. This can be a matter of life or death.

This section begins with recommendations on how to improve EI for all people. This is critical for the economic empowerment of all people in Canada. It is also a critical intervention to prevent economic abuse from happening, as it allows people to have access to financial security. This will be followed by recommendations specific to people who are experiencing GBV and economic abuse, and the changes that must happen to the EI program to ensure they have access to this social safety.

The Canada Employment Insurance Commission (CEIC) oversees the EI program, while Employment and Social Development Canada (ESDC) and Service Canada administer the program on its behalf. Unless otherwise noted, these recommendations are directed to CEIC. To support implementation, CEIC should work closely with the Ministry for Women and Gender Equality (WAGE), given its expertise in the impacts of economic abuse, and the Ministry of Jobs and Family.

Improving EI for all people

To improve the EI program so that all people in Canada who participate in the workforce can have access to liveable and fair coverage during disruptions of employment, the following adjustments to the current system are recommended:

Recommendation 1
Eliminate the existing Maximum Insurable Earnings (MIE) and instead set a contribution system where all workers and employers participating in the program pay premiums based on full insurable earnings and not up to a limited amount of insurable earnings. This will increase the amount of EI contributions and allow for a more generous and fair system.

Recommendation 2
Establish a minimum and maximum EI benefit threshold that is based on the living wage to ensure resources are well redistributed. In some countries, like Brazil, this system is already in place (Amorim et al., 2024; Asenjo & Pignatti, 2019).

Recommendation 3
The duration of the benefits needs to be increased to reflect the realities of the job market. The increased coverage should seek to balance the amount needed to live, in the form of a guaranteed minimum threshold that is paid at the living wage rate, with the public cost of employment insurance to ensure the feasibility of the program to be administered by the government.

The duration of the benefits should have at minimum of 39 weeks (approximately 9 months) for circumstances where the rate of unemployment is extremely high and long-lasting, similar to the levels of unemployment that took place during the COVID-19 pandemic. The duration could be extended in recessionary periods until the end of the recession, but only up to the living wage level.

Moreover, the minimum and maximum duration thresholds should be based on the most up-to-date rate of unemployment, considering the current state of the economy. The emphasis should be on an increased duration of benefits in times when there are downturns in the economy, while saving any proceeds from premium surpluses and/or keeping a reserve fund for prudential purposes when the economy is booming.

Recommendation 4
EI currently does not encourage workforce participation as in some instances EI recipients may be willing and able to work, but the jobs available to them pay substantially less than their previous employment. This would mean that taking their new position would end their EI benefit, while also receiving less pay. To assist them, they should receive the difference between their lower-paying new job and their EI benefits. For example, if the EI benefit is $80,000 and the new employment pays $30,000, they should continue to receive $50,000 in EI benefit for the duration of their EI benefits. This will help the EI recipients participate in the economy despite there not being jobs that may meet their accustomed level pay.

Recommendation 5
Modify the eligibility requirement to allow workers to qualify by meeting either a minimum number of insurable hours or a minimum number of shifts worked during the qualifying period, whichever is more favourable to the worker. This adjustment will make it easier for workers to access the EI program, especially those who have precarious job arrangements and are at the bottom of the income distribution.

Recommendation 6
Modernize the administration and delivery of EI to improve accessibility, equity, privacy and safety for all applicants. The CEIC, ESDC and Service Canada need to review the administrative structure, delivery mechanisms and programs used to administer EI benefits. This review should ensure that EI can be accessed through multiple channels (online, over the phone, in app, mail), recognizing that a one-size-fits-all approach creates barriers for many workers. This approach should use an equity-, trauma- and survivor-centered approach to ensure that the program administration is secure and confidential. It should also consider the needs of workers who have disability, language, technology access, housing instability or geographical needs.

Improving EI for people who have experienced GBV and economic abuse

Recommendation 1

Permanently waiving the EI Waiting Period

Eliminating the EI waiting period for people experiencing GBV and economic abuse is critical. Many people experiencing harm or violence leave situations without access to savings or financial resources, making even a one-week delay in benefits financially destabilizing. Waiving the waiting period in these cases would recognize the urgency of their circumstances and better align EI with its role as an immediate income support during periods of acute need. The current waiver (for new claims starting between March 30, 2025 and October 10, 2026) should therefore be extended indefinitely.

Recommendation 2

Flexible Identification and Documentation Requirements

People experiencing GBV and economic abuse may not have access to essential identification documents, as these are often withheld, controlled, or destroyed by the person causing harm or because they have left in a hurry. To address this, the CEIC should explore alternative verification pathways, such as confirmation through trusted third parties, including shelters, social workers, or community organizations. Providing temporary access to EI benefits while documentation is being replaced would also help prevent immediate financial crises during periods of transition.

Recommendation 3

Flexible Eligibility and Insurable Hours

Eligibility criteria within EI should be adapted to reflect the non-linear and disrupted employment patterns that often result from GBV and economic abuse. People may be forced to leave employment, experience job loss due to interference or safety concerns, take days off for court appearances beyond the days allowed in provincial legislation, or face gaps in work history related to relocation or legal processes. Introducing flexibility in insurable hours requirements, including exemptions or credits for violence-related employment disruptions, would help ensure that survivors are not excluded from accessing benefits due to circumstances beyond their control.

Recommendation 4

Safe and Confidential Access to EI

The design of EI application and delivery systems must account for safety and confidentiality concerns. People experiencing GBV and economic abuse may be monitored through shared devices, bank accounts, or communication channels, creating risks when applying for or receiving benefits. Establish secure and confidential application processes that include survivor-safe communication options, such as confidential mailing addresses, safe phone numbers, alternate email addresses, designated third-party contacts, restricted information sharing, location privacy protections, and the ability to hide or protect application details from shared accounts or devices. These measures would help ensure that accessing EI does not inadvertently expose a person's location, financial activity, or safety.

Recommendation 5
Flexible Payment and Banking Options
Accessing EI benefits depends on a safe and independent financial infrastructure. People experiencing economic abuse may lack control over bank accounts or have limited financial histories. Introducing flexible payment options, including paying by cheque or other forms of payment or the ability to direct benefits to newly created or temporary accounts without extensive documentation, would improve accessibility. Partnerships with financial institutions to support rapid, low-barrier account creation could further strengthen financial autonomy during transition periods.

Recommendation 6
Coordination with GBV and Community Supports
Improved coordination between EI and GBV-related support systems is essential to reducing access barriers. Formal partnerships with shelters, community organizations, legal aid services, and settlement agencies could facilitate application support and allow trusted intermediaries to verify circumstances where appropriate. Embedding EI access within existing survivor support pathways would create more seamless and trauma-informed entry points to income supports.

Recommendation 7
Trauma-Informed Service Design and Delivery
Integrating trauma-informed approaches into EI administration is critical. This includes training staff to understand economic abuse, coercive control, and how these experiences shape employment and financial realities. A trauma-informed lens should also apply to audits, overpayments, penalties, and repayment plans. Some survivors may have been forced to apply, had the benefits taken from them, lost important records during separation, or been unable to respond to notices because they were in crisis or did not have a safe way to receive mail, email, or phone calls.

Moving away from rigid, compliance-focused processes toward more flexible, survivor-centred service delivery would help ensure that EI functions as an accessible and responsive safety net for those experiencing complex forms of economic vulnerability. Furthermore, for ad-hoc EI programs, such as CERB, the pay-back model must be trauma-informed. Understanding that various circumstances, such as prolonged unemployment or GBV, may impact a person's ability to pay back the funding must be considered and accommodated.

Conclusion

Employment Insurance is a sound public investment that has provided an essential safety net for workers in Canada for over 85 years. While the program has supported millions of people through periods of unemployment and economic disruption, it has not kept pace with the realities of today's workforce or the diverse circumstances that lead people to seek support.

The recommendations outlined in this brief aim to make the EI program more responsive to the realities of people's lives, particularly those experiencing GBV and economic abuse. This includes increasing eligibility and access to the program as well as the coverage provided. Economic abuse, employment sabotage, interrupted work histories, lower earnings, and precarious employment can reduce eligibility for EI or result in lower benefit amounts at the very time survivors need financial support most.

An effective EI program must recognize that workers require support during major life transitions, including leaving an abusive relationship, rebuilding employment after workplace disruption, upgrading skills, or recovering from trauma. Measures such as permanently waiving the waiting period, increasing flexibility around eligibility and documentation requirements, expanding payment and banking options, and strengthening coordination across services through a safety-focused, confidential, and trauma-informed approach would make EI more accessible to survivors. In doing so, EI can serve not only as an income support program, but also as a pathway to safety, recovery, and long-term economic security.

EI reform is not only essential for a strong economy. A livable EI program that meets people's needs when they need it is also a gender-based violence prevention strategy, a driver of financial inclusion, a tool for advancing racial equity, and an investment in child, family, and public safety.



About the Canadian Center for Women's Empowerment

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only nonprofit organization solely dedicated to addressing economic abuse and advancing economic justice. Based in Ottawa, CCFWE works to dismantle the systemic barriers that prevent survivors from accessing economic safety, financial security, and long-term independence.

CCFWE's work is grounded in survivor-informed practice, trauma-informed research, equity, and systems change. The organization works across research, policy, public education, financial empowerment, technology, and community collaboration to help ensure that survivors are not left to navigate financial harm alone.

Through its programs and partnerships, CCFWE supports survivors, service providers, financial institutions, policymakers, employers, and community organizations to better recognize and respond to economic abuse. This includes work on coerced debt, financial exploitation, employment sabotage, access to banking, safe technology, and the policy gaps that keep survivors trapped in unsafe situations.

CCFWE also leads national awareness and advocacy initiatives, including Economic Abuse Awareness Day, survivor-informed research, financial empowerment programs, training for multiple sectors, and tools that help advance economic safety and inclusion. At the heart of this work is a simple belief: economic safety is essential to freedom, dignity, and justice.

Learn more through CCFWE's website www.ccfwe.org



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Appendices

Definitions

There are several key elements that define the EI program such as the eligibility criteria, the benefit levels, the maximum insurable earnings, the waiting period, and the processing times, they are described as follows:

Eligibility Criteria
Applicants should demonstrate that they worked for a period of 1 year prior to the date of the application or since the latest application; that they accumulated a minimum of 420-700 of insurable hours which depends on the rate of unemployment of the 62 economic regions; show that they "lost their job through no fault of their own" or a "just cause" (Government of Canada, 2026).

Benefit levels
The amount of money applicants can receive if they are eligible is 55% of their previous earnings limited to $729 per week, and the duration of the benefits also called "weekly benefit" depends on the applicants' rate of unemployment and the accumulated insurable hours of the qualifying period and applicants can obtain 14 - 45 weeks.

Maximum Insurable Earnings (MIE)
It is the maximum amount of insurable earnings at which workers and employers stop making contributions to the EI program and it also "determines the maximum weekly EI benefit rate for all types of benefits under the EI program" (Government of Canada, 2026). As it stands right now the MIE is $68,900.

Waiting Period and Processing Times
The waiting period is usually one week and the time it takes to process EI applications is approximately 28 days. However, due to the current economic issues, the one week waiting period has been waived temporarily.

Table 3 - Summary of the Most Widely Used EI Program Benefits

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Regular Benefits"	"Provides regular benefits to individuals who lost their jobs through no fault of their own and are available for and able to work, but cannot find a job".	"Employed in insurable employment; Lost your job through no fault of your own; Affected by flooding or wildfires; Have been without work and pay for at least 7 consecutive days in the last 52 weeks or since the start of your last EI claim, whichever is shorter; Have accumulated between 420 and 700 hours of insurable employment during the qualifying period based on the unemployment rate of the region".	"The benefit rate is 55% of the average insurable weekly earnings for most people, and up to a maximum of $695 per week; The amount of benefits is calculated using your total insurable earnings for the required number of best weeks and the regional rate of unemployment; The amount of weekly benefits is 14 to 45 weeks based on the rate of unemployment and the number of insurable hours accumulated during the qualifying period; If your net family income is $25,921 or less, you may be eligible to receive the EI family supplement".	"1 week".	"The time it takes to qualify for EI benefits is approximately 28 days".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Sickness Benefits"	"Provides financial assistance if a person cannot work for medical reasons".	"Unable to work due medical reasons; Have hours of work decreased by more than 40% for 1 week; Have accumulated 600 insurable hours in the 52 weeks before the start of the claim or since latest claim whichever is shorter; Get a medical certificate and keep it for 6 years".	"The benefit rate is 55% of insurable earnings before taxes in the past 52 weeks or since the last claim whichever is shorter, and up to a maximum of $695 per week; The amount of weekly benefits is up 26 weeks and depends on how many weeks a person is unable to work due to medical reasons; If your net family income is $25,921 or less, you may be eligible to receive the EI family supplement".	"1 week".	"The time it takes to qualify for EI benefits is approximately 28 days".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Caregiving Benefits"	"Offers 3 types of caregiving benefits: Family caregiver benefits for children If you are away from work to provide care or support for a critically ill or injured child under 18. Family caregiver benefits for adults If you are away from work to provide care or support to a critically ill or injured person 18 or older. Compassionate care benefits If you are away from work to provide care or support to a person who requires end-of-life care, whether they are a child or an adult. The weeks of benefits can be shared by eligible caregivers, either at the same time or one after another".	"Have hours of work decreased by more than 40% for 1 week; Have accumulated 600 insurable hours in the 52 weeks before the start of the claim or since latest claim whichever is shorter; A medical doctor or practitioner nurse has certified that you are providing care for someone that is critically ill or needing end-of-life care; Being a family member or considered family member; Check eligibility criteria for self-employed people".	"The benefit rate is 55% of insurable earnings before taxes in the past 52 weeks or since the last claim whichever is shorter, and up to a maximum of $695 per week; The amount of weekly benefits is up to 35 weeks with the family caregiver benefit for children,15 weeks with the family caregiver benefit for adults, and 26 weeks with compassionate care; Benefits can be spread out over a period of 52 weeks or all at once; If your net family income is $25,921 or less, you may be eligible to receive the EI family supplement".	"1 week. If the benefits are shared with another person only one caregiver serves the waiting period".	"The time it takes to qualify for EI benefits is approximately 28 days".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Fishing Benefits"	"Provides financial support to qualifying, self-employed fishers who are actively seeking work".	"Eligibility for EI fishing benefits is based on earnings, not insurable hours of employment; Eligibility depends on how much was earned during the qualifying period which cannot start more than 31 weeks immediately before starting a benefit period; Summer fishing qualifying period cannot start earlier than the week of March 1st and the winter fishing qualifying period cannot start earlier than the week of September 1st.; The amount of earnings needed to qualify for EI varies depending on the rate of unemployment in the region you live; Earnings should be a minimum of $2,500 to $4,200 during your qualifying period; To qualify for special benefits like maternity leave you must earn $3,160 or more from self-employment in fishing during the qualifying period".	"We compare your weekly insurable earnings with the allowed maximum weekly amount and select the lower figure and multiply it by 55% to obtain the amount of your weekly benefits; The amount of weekly benefits can be up to 26 weeks within a period of 37 or 38 weeks; If your net family income is $25,921 or less, you may be eligible to receive the EI family supplement".	"1 week".	"The time it takes to qualify for EI benefits is approximately 28 days".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Maternity and Parental Benefits"	"Provides financial assistance to people who are away from work because they are pregnant, have given birth and to parents to care for their new born or adopted children. The person receiving maternity benefits can also receive parental benefits".	"Have hours of work decreased by more than 40% for 1 week; Have accumulated 600 insurable hours in the 52 weeks before the start of the claim or since latest claim whichever is shorter; Demonstrate that you are pregnant or have given birth; Show that you are caring for an adopted child for parental benefits".	"The benefit rate depends on insurable earnings before taxes in the past 52 weeks or since the last claim whichever is shorter; The amount of weekly benefits depends on the benefit type you choose and if you decide to share it with other partner; The benefit amount is calculated based on your highest paid weeks of employment and on the unemployment rate of the region where you live".	"1 week. If the benefits are shared with another person only one parent serves the waiting period".	"The time it takes to qualify for EI benefits is approximately 28 days". "Maternity benefits can start as early as 12 weeks before the due date or the date you give birth".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Self-employed Benefits"	"Provides special benefits for self-employed people when they need time away from their business to care for themselves, their children or other family members".	"If you run your own business, or control more than 40% of the corporation's voting shares, you are considered self-employed; Be a Canadian citizen or permanent resident; Own your own business or control more than 40% of the corporation's voting shares; Have decreased the amount of time working on your business by more than 40% for at least one week; Have earned a minimum amount of $8,826 in net self-employed earnings between January 1 and December 31, 2024; Have entered into an agreement with the Canada Employment Insurance Commission (CEIC) for at least 12 months;	"If you qualify, you could receive financial support of up to 55% of your earnings, to a maximum amount of $695 per week in 2025; If you are self-employed and also receive insurable earnings from an employer, both employment and self-employment may be combined to increase your benefit rate; You can receive maternity benefits, parental benefits, sickness benefits, and caregiving benefits".	"1 week. If the family caregiver benefits or parental benefits are shared with another person only one person serves the waiting period".	"The time it takes to qualify for EI benefits is approximately 28 days".

	EI Program Benefits	Eligibility Criteria	Benefits Levels	Waiting Period	Processing Times
"EI Self-employed Benefits"		Pay $1.64 for every $100 you earn, to a maximum of $1,077.48 in 2025 as a premium; EI premiums are based on your self-employment income for the entire calendar year, starting the year you enter into the agreement; Your agreement must be active for at least 12 months before you can receive any special benefits. For caregiving benefits, show that your time working in your business has decreased by more than 40% for at least 1 week due to time off to care for a family member that is critically ill or needing end-of-life care; For caregiving benefits, show that you have an annual agreement with the Canada Employment Insurance Commission and have been active for the last 52 weeks before the start of the claim".			

Sources: Government of Canada, 2025