



CITIZENS FOR  
PUBLIC JUSTICE 

# POVERTY TRENDS 2024

## Finding our Place in Systemic Change

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Citizens for Public Justice (CPJ) is a national, progressive organization of members, “inspired by faith to act for justice” in social and environmental public policy. Our rights-based, intersectional, and anti-oppressive work focuses on three key policy areas: poverty in Canada, climate justice, and refugee and migrant rights.

Learn more, join us, and add your voice at [cpj.ca](http://cpj.ca).

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# INTRODUCTION

This 2024 edition of our annual *Poverty Trends* report shows several measures of poverty in Canada are moving in the wrong direction. To be sure, that is disheartening news; engaging with these experiences, statistics, and politics can be heavy work. But this report is also about how, together, we can choose a better way. This year's *Poverty Trends* report places current experiences of poverty within historic and contemporary contexts and invites each of us to find our place in movements for change.

Persistent poverty in Canada is not inevitable. No aspect of anyone's identity, location, or status should make them any more or less likely to enjoy their human right to an adequate standard of living—including their income.

Income is a central factor in people's experiences of poverty and is the basis for official poverty statistics. But income is far from the whole story. When we talk about eradicating poverty in Canada, we don't just mean increasing everyone's income to a certain amount. We also need to consider how much one's income should determine their standard of living. Creating the conditions for all people to enjoy their economic, social, and political rights includes universally accessible and publicly funded infrastructure, programs, and services; it requires regulatory safeguards and controls, and transparent accountability mechanisms. It also requires people in government, institutions, and civil society alike to get involved!

This will be the last *Poverty Trends* report before the next federal election in Canada. We hope the information and recommendations here will enable members of civil society and parliamentarians alike to work towards the implementation of policies and processes that honour Canada's treaty and human rights obligations, that are grounded in people's lived experiences of poverty and injustice, and that are supported by evidence as being effective, equitable, and environmentally viable.

Each of us has a role to play. Join our growing network of CPJ members and partners as we live into our conviction that better is possible when we act together!

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# EXPERIENCES OF POVERTY IN CANADA

When we talk about people experiencing poverty in Canada in this report, we mean people who cannot afford an adequate standard of living. This can mean their income is too low, or that the goods or services they need to enjoy an adequate standard of living are too expensive or simply unavailable.

We recognize this as a failure of governments to uphold their legal and moral obligation to create the conditions in which all people can access their *right to an adequate standard of living*.

*“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”*

~ Article 25, Universal Declaration of Human Rights<sup>1</sup>

While many circumstances may arise that cause people to experience a lapse in income—such as housing, employment, or health—good public policy should prevent people from falling into chronic cycles of poverty and provide them with accessible pathways to security and stability. Food banks and shelters were created as stop-gap measures to address situations of acute need when people fall on hard times; they were never intended (nor are they well-suited) to address an ongoing inability to access food or housing.

This report focuses on the systemic nature of poverty in Canada and evidence-based solutions to realize our shared economic, social, cultural, and political rights.

## Measures of Poverty

While income is critical in determining whether someone is able to meet their basic needs, it is not necessarily the best indicator to estimate how many people are experiencing poverty. When we compare poverty rates based on income such as the Market Basket Measure (MBM)<sup>2</sup> or the Low Income Measure (LIM)<sup>3</sup> with rates of food security or core housing need, we see significantly different estimates of how many people (and which people) are struggling to secure an adequate standard of living.

The map below displays rates of low income using the MBM and LIM, as well as rates for food insecurity and core housing need across Canada. It is important to note, however, that these estimates come from different

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1 Universal Declaration of Human Rights. <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

2 Canada’s official poverty line, the Market Basket Measure (MBM), compares an individual’s or household’s available income to the estimated costs for a “modest standard of living.” People or households with income below this threshold are described as having low income, and this is how poverty is officially defined.

3 The Low Income Measure (LIM), which is used internationally and which CPJ and many partners prefer to the MBM, looks at the median income for each type of household (e.g., number of adults, children, and their ages). Households with less than half of the median income are considered low-income and living in poverty.

data sources (i.e., different surveys or sources of information like tax filings), and are often collected at different times, so they are best viewed as distinct “snapshots.” Specifically, data for the territories is regularly collected through different processes than for the provinces, making it difficult to compare numbers across populations. See the map legend and footnotes for specific data sources.



**Data sources:**

- Market Basket Measure (MBM) low income rates for individuals in provinces, 2022<sup>4</sup>
- Market Basket Measure (MBM) low income rates for individuals in territories, 2022<sup>5</sup>

4 MBM poverty rates. Canadian Income Survey, provincial estimates, 2022. <https://doi.org/10.25318/1110013501-eng>

5 MBM poverty rates. Canadian Income Survey, territorial estimates, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/240619/dq240619d-eng.htm>

- Low-Income Measure (CFLIM-AT) for individuals in provinces and territories, 2022<sup>6</sup>
- Food Insecurity rates for individuals in provinces, 2023<sup>7</sup>
- Food Insecurity rates for individuals in territories, 2022<sup>8</sup>
- Core Housing Need rates for households in provinces, 2021<sup>9</sup>
- Core Housing Need rates for households in territories, 2021<sup>10</sup>

## Who is experiencing poverty in Canada?

Despite each of us having the same inherent human rights, our lived realities within Canadian society can be vastly different. Table 1 compares rates for food insecurity and core housing need among specific groups of people in Canada.

**Table 1:**

	Food Insecurity	Core Housing Need
<b>By Gender</b>		
Male	16% of male-led households (A)	12.2% of male lone-parent households (F)
Female	21% of female-led households	18.4% of female lone-parent households
<b>By Immigrant Status</b>		
Non-immigrants	17% of households led by a person born in Canada (A)	8.3% of non immigrant families (F)
Immigrants	26% of households led by an immigrant	13% of immigrant families
<b>By Race</b>		
Racialized	23% of racialized families (A)	15% of racialized households (G)
Not Racialized	16% of non racialized families	9% of non racialized households
<b>Sexual Orientation</b>		
LGBTQ	24.8% of bisexual-led households (B) 13.3% of lesbian- or gay-led households	17% of LGBTQ-led households (D)
Heterosexual	8.5% of heterosexual-led households	12% of heterosexual-led households
<b>Indigenous identity</b>		
Indigenous identity	34% of Indigenous families	13.5% of Indigenous households (E)
Non-Indigenous identity	18% of non Indigenous families	8.8% of Non-Indigenous-led households

6 Census Family Low Income Measure (CFLIM-AT) poverty rates (provinces & territories), based on 2022 tax filer data. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801>

7 Provincial Food Insecurity rates by family (including a single-person family) using the Canadian Income Survey, 2022. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm>

8 Territorial Food Insecurity rates by family (including a single-person family) using the Canadian Income Survey, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/240619/dq240619d-eng.htm>

9 Core Housing Need rates by households (provinces only), 2021. Canadian Housing Survey. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=4610008501>

10 Core Housing Need rates by household (territories only), 2021. CMHC estimates based on Census and National Housing Survey data. <https://www03.cmhc-schl.gc.ca/hmip-pimh/#Profile/1/1/Canada>

Disability		
Disabled adults	26.4% of households with a disability (C)	10% of persons with a disability (G)
Adults without a disability	12.5% of households without a disability	7% of persons without a disability

## Legend

- (A) Food insecurity among Canadian families. 2021 Canadian Income Survey. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm>
- (B) Statistics Canada, “Household food insecurity (moderate or severe) in previous 12 months, by sexual orientation, population aged 15 and older, 2015 to 2018,” <https://www150.statcan.gc.ca/n1/daily-quotidien/221004/cg-d001-eng.htm>
- (C) Statistics Canada, “Household food insecurity among persons with disabilities in Canada: Findings from the 2021 Canadian Income Survey,” <https://www150.statcan.gc.ca/n1/pub/82-003-x/2024008/article/00002-eng.htm>
- (D) Statistics Canada, “Housing experiences in Canada: LGBTQ2+ people in 2018,” <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00004-eng.htm>
- (E) Statistics Canada, Indigenous Peoples Thematic Series, “Housing experiences and measures of health and well-being among First Nations people living off reserve, Métis and Inuit: findings from the 2018 Canadian Housing Survey,” (2023), <https://www150.statcan.gc.ca/n1/pub/41-20-0002/412000022023001-eng.htm>
- (F) Canadian Mortgage and Housing Corporation. Housing Market Information Portal, Core Housing Need, Full Report for Canada (2021), based on Census and National Housing Strategy data, <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
- (G) Canadian Mortgage and Housing Corporation, “Core housing need data – by the numbers,” <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers>

Looking at changes in measures of poverty over time can help us to see where there is potential for success, as well as the need for different approaches.

# Why are people experiencing poverty in Canada?

The data is clear that certain groups are more likely to experience poverty in Canada, and experience it more severely—but why? Let’s explore some of the historical and contemporary factors contributing to people’s experiences of poverty in Canada in 2024.

## HISTORICAL CONTEXTS

There are many ways in which colonialism, racism, sexism, ableism, xenophobia, homophobia, transphobia, and other systems of oppression have shaped and continue to influence public policies, decision-making processes, and societal norms in Canada. They have also had significant impacts on people’s wealth, well-being, and security (and how these conditions are passed on to subsequent generations), as well as their participation and influence in politics and policy-making processes.

Historically, discriminatory policies have created barriers to property ownership, education, civic and political rights, paid labour force participation and compensation, immigration, and many other cultural, social, and economic rights.

Consider the following examples:

## Land Rights

- Colonization forcibly displaced First Nations, Inuit, and Métis communities. Even where treaties or scrip<sup>11</sup> were used to designate certain lands for Indigenous Peoples (and extinguish their rights to the rest of their traditional territories), the lands allocated were a tiny fraction of traditional territories, and agreements about benefiting from the resources of these lands have not been honoured<sup>12</sup>. Many communities were forcibly moved to locations far from their traditional territories with inadequate access to traditional food sources. Given this lack of access to traditional food sources (or clean water), many communities became dependent on monetary systems and government supports, while simultaneously being denied economic opportunities to build their own financial security. In other cases, traditional territories remain unceded and unsurrendered, meaning no treaty was signed to relinquish Indigenous land rights—but the land was taken anyway. In addition to the economic implications of land rights, the dispossession of Indigenous lands has had serious social, cultural, and health implications, which further exacerbate risks of poverty. The Yellowhead Institute's *Land Back*<sup>13</sup> and *Cash Back*<sup>14</sup> reports offer an in-depth exploration of the centrality of land claims to Indigenous sovereignty and well-being, as well as environmental sustainability.
- The Indian Act of 1876 officially banned First Nations people from land ownership and eventually allowed companies to extract resources on reserve land for nominal or no consideration at all<sup>15</sup>.
- Historically, Black Canadians' access to colonial land grants and residential housing was often restricted based on race. For instance, some Black Loyalists in Nova Scotia and Ontario did not receive land grants as promised by the British in the Philipsburg Proclamation<sup>16</sup>. Those who did receive land grants were given smaller allotments located on land that was of poorer quality and, in some places, physically segregated from white settlers<sup>17</sup>.
- Beginning February 24, 1942, between 21,000–22,000 Japanese Canadians were forcibly removed from their homes and exiled to remote areas of British Columbia and elsewhere (including to labour camps). The federal government stripped them of their property and pressured many of them to accept mass deportation after the Second World War. Those who remained were not allowed to return to the West Coast until April 1, 1949<sup>18</sup>.
- Since the early 20th century, discriminatory covenants have been written into the deeds of millions of homes to restrict the sale, occupation, and use of land on the basis of identities including sex, race, nationality, and religion. These covenants were not legally void until 1978<sup>19</sup>. There are also examples of Black people being

11 Leah Dorion, with Darren R. Préfontaine, The Virtual Museum of Métis History and Culture, “Métis Land Rights and Self-Government.” <https://www.metismuseum.ca/media/db/00725>

12 Yellowhead Institute, *Land Back: A Yellowhead Institute Red Paper* (2019), <https://redpaper.yellowheadinstitute.org/>

13 Ibid.

14 Yellowhead Institute, *Cash Back: A Yellowhead Institute Red Paper* (2021), <https://cashback.yellowheadinstitute.org/>

15 Assembly of First Nations website, <https://afn.ca/environment/land-rights-jurisdiction/>

16 Oyeniran, C., *The Canadian Encyclopedia*, “Black Loyalists in British North America” (2021), <https://www.thecanadianencyclopedia.ca/en/article/black-loyalists-in-british-north-america>

17 Natasha Henry-Dixon, *The Canadian Encyclopedia*, “Racial Segregation of Black People in Canada” (2019), <https://www.thecanadianencyclopedia.ca/en/article/racial-segregation-of-black-people-in-canada>

18 Greg Robinson, *The Canadian Encyclopedia*, “Internment of Japanese Canadians” (2017), <https://www.thecanadianencyclopedia.ca/en/article/internment-of-japanese-canadians>

19 The Laurier Institution, “Vancouver Land Covenants Reveal Racist Past and Present” (2021), <https://thelaurier.ca/>



routinely turned away when seeking rental accommodations based on their race<sup>20</sup>.

## Migration

- The first Immigration Act, passed in 1869, specifically discriminated against people on the grounds of class and disability. Immigration policies also discriminated on the basis of race. In 1885, under pressure from British Columbia, the federal government imposed policies to restrict Chinese immigration such as a head tax and, later on, the Chinese Immigration Act of 1923. These explicitly racist measures directed at Chinese immigrants continued until the late 1940s. It was not until in 1962 that the federal government ended explicit racial discrimination as a feature of the immigration system<sup>21</sup>.
- In 1955, the Canadian government introduced the West Indian Domestic Scheme to attract eligible Black women between the ages of 18-35, mainly from Jamaica and Barbados, to fulfill a chronic shortage of domestic low-wage jobs with poor working conditions. Racist immigration practices made it difficult for racialized professionals to come to Canada except as domestic workers<sup>22</sup>.

## The Right to Vote

- When Canada was formed, only men who were 21 years of age or older and who owned property were allowed to vote federally. Nine years later, in 1976, the Indian Act gave First Nations people the right to vote only if they gave up their Indian status. It was not until 1948 that Asian Canadians were given the right to vote regardless of what province they lived in. Inuit people did not have the right to vote until 1950 and First Nations men and women were denied voting rights until 1960<sup>23</sup>.
- It was not until 1982 that the Canadian Charter of Rights and Freedoms gave every Canadian citizen the right to vote and run for office<sup>24</sup>.
- Prison inmates were disqualified from voting from 1898 until 2004, when all prisoners got the right to vote, no matter the length of their sentence<sup>25</sup>.

## Schools & Education

- The Truth and Reconciliation Commission of Canada (TRC) concluded that residential schools were “a systematic, government-sponsored attempt to destroy Aboriginal cultures and languages and to assimilate Aboriginal peoples so that they no longer existed as distinct peoples.” The TRC characterized this intent as “cultural genocide<sup>26</sup>.” Residential schools have had traumatic intergenerational impacts on the children who attended them, as well as on their families, communities, and descendants. These various forms of trauma have cultural, social, health, political, and economic implications.

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### [discriminatory-covenants/](#)

20 Natasha Henry-Dixon, *The Canadian Encyclopedia*, “Racial Segregation of Black People in Canada” (2019), <https://www.thecanadianencyclopedia.ca/en/article/racial-segregation-of-black-people-in-canada>

21 Gerald E. Dirks, *The Canadian Encyclopedia*, “Immigration Policy in Canada” (2006), <https://www.thecanadianencyclopedia.ca/en/article/immigration-policy>

22 Public Service Alliance of Canada, “Moments in Canadian History of Black Labour” (2021), <https://psacunion.ca/moments-canadian-history-black-labour>

23 Elections Canada, “A Brief History of Federal Voting Rights in Canada,” [A Brief History of Federal Voting Rights in Canada | Elections Canada’s Civic Education \(electionsanddemocracy.ca\)](https://www.elections.ca/education/teaching-resources/residential-school-history/)

24 Ibid.

25 Ibid.

26 National Centre for Truth and Reconciliation, “Residential School History,” <https://nctr.ca/education/teaching-resources/residential-school-history/>

- The last racially segregated schools in Canada operated as late as 1965 in Ontario and 1983 in Nova Scotia<sup>27</sup>.
- Many universities in Canada rejected Black students' applications based purely on race in the mid-19th century. Those who were accepted into higher education faced even more restrictions, such as a lack of hospitals willing to accept Black medical interns<sup>28</sup>.

## Work & Economic Opportunity

- 4,200 slaves were recorded in New France in the 1600s (two thirds of whom were Indigenous, and one third of whom were Black). The British brought another 3,000 Black unpaid workers to Canada by the late 1700s. There were likely more slaves and unpaid workers that were not recorded. Enslaved Black workers worked in the military, for merchants, fur traders, in taverns and hotels, and in religious organizations for free until slave ownership was abolished in 1834 by the British government. Even after slavery, Black workers were paid very little for their labour in comparison to other workers, which kept them in poverty. Many Indigenous and Black women found employment as nannies to well-off white families in Upper Canada<sup>29</sup>.
- Before 1964, women in Canada were not entitled to open a bank account without obtaining their husband's signature<sup>30</sup>.
- In 1975, women in Canada earned 60 cents for every dollar earned by men<sup>31</sup>.
- In 1995, women made up almost half the paid labour force in Canada (i.e., working outside the home)<sup>32</sup>.

## Social and Political Exclusion

- In 1996, the Canadian Human Rights Act was modified to include sexual orientation<sup>33</sup>.
- In 2004, women made up slightly more than 50% of Canada's population but only 21% of Members of Parliament in the House of Commons<sup>34</sup>.

Creating a more just and equitable society requires us to be honest about how wealth and power have long been built through the exploitation of certain communities and environments. This doesn't necessarily mean that individuals abused or took advantage of others directly (though that certainly happened); our systems were designed to privilege and restrict certain groups. This is why many calls for justice include reparations; specific policies to prevent, monitor, and address discrimination; and a redistribution of wealth and power, so that all people and communities can access equitable opportunities for their civil, political, social, cultural, and economic rights.

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27 Natasha Henry-Dixon, *The Canadian Encyclopedia*, "Racial Segregation of Black People in Canada" (2019), <https://www.thecanadianencyclopedia.ca/en/article/racial-segregation-of-black-people-in-canada>

28 Ibid.

29 Public Service Alliance of Canada, "Moments in Canadian History of Black Labour" (2021), <https://psacunion.ca/moments-canadian-history-black-labour>

30 Public Service Alliance of Canada, "Canadian Women's History" (2013), <https://psac-ncr.com/canadian-womens-history/>

31 Ibid.

32 Ibid.

33 Ibid.

34 Ibid.

## CONTEMPORARY FACTORS

Some of these historic barriers have been addressed to varying degrees over the years through policy and law reforms and shifts in public attitudes, norms, and practices. But they still have long-term impacts, particularly in terms of the concentration of wealth and power, and institutional and societal norms. And we cannot deny the persistence of ongoing discrimination and persecution on the basis of Indigeneity, race, (dis)ability, gender, sexual orientation, or class in Canadian society today, both in terms of interpersonal interactions, as well as in the design and application of laws and other policies. It's also important to recognize that this can happen both intentionally or through unconscious biases.

Other contemporary factors such as climate change, globalization, global health crises, changes in technology, and social, economic, and political contexts contribute to the trends we see in poverty in Canada today.

### Wealth Inequality

Wealth inequality and disparity are significant drivers of poverty in Canada. With the widening income gap and increasing barriers to the labour market, Canadians are facing heightened economic insecurity and reduced social and income mobility, leading to a cycle of poverty that becomes harder to escape<sup>35</sup>. Statistics Canada reports that “the wealthiest (top 20% of the wealth distribution) accounted for more than two-thirds (67.7%) of Canada’s total net worth in the second quarter of 2024, averaging \$3.4 million per household, while the least wealthy (bottom 40% of the wealth distribution) accounted for 2.8%, averaging \$69,595<sup>36</sup>.”

### Labour Conditions

A recent poll found that nearly one quarter of Canadians work in the ‘gig economy.’ Gig work is defined as short-term jobs or tasks that do not guarantee steady income such as rideshare or food delivery drivers, short-term rental hosts, or online tutors. Labour researchers say that this is a sign that wages in traditional jobs are not keeping pace with rising inflation<sup>37</sup>.

In 2022, the average worker received a raise of 3% while prices of everyday necessities such as food and rent increased 6.8%. This equates to a pay cut of almost 4% when inflation is factored in<sup>38</sup>. While workers earned wages that were not able to meet their most basic needs, the richest CEOs were paid 246 times more than the average worker<sup>39</sup>.

In addition, significant pay gaps still exist between different gender and racial groups in Canada. The most recent data from 2016 showed that women in Canada earned 89 cents for every dollar their male peers made, and that Black Canadians earn 75.6 cents for every dollar a white worker earned<sup>40</sup>. On average, racialized women made

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35 Institute for Research on Public Policy. *Policy Options*. “The troubling rise of income and wealth inequality in Canada.” <https://policyoptions.irpp.org/magazines/july-2024/income-wealth-inequality>.

36 Statistics Canada. *Distributions of household economic accounts for income, consumption, saving and wealth of Canadian households, second quarter 2024*. <https://www150.statcan.gc.ca/n1/daily-quotidien/241010/dq241010a-eng.htm>

37 Isaac Phan Nay, “Nearly a quarter of Canadians work in the gig economy: poll” (2024), <https://www.cbc.ca/news/canada/british-columbia/securian-canada-gig-work-poll-1.7340681>

38 David MacDonald, Canadian Centre for Policy Alternatives, *The Monitor*, “Canada’s new gilded age: CEO pay in Canada in 2022” (2024), <https://monitormag.ca/reports/canadas-new-gilded-age/>

39 Ibid.

40 Labour Market Information Council. “What can the data tell us about Black Canadians and the labour market?” (2023), <https://tinyurl.com/3dfsud6h>

59.3% of white men's earnings<sup>41</sup>. According to the 2021 census data, the median individual income for individuals aged 25 to 64 was lower for all Indigenous groups (ranging from \$32,000 - \$48,800) compared to the non-Indigenous population (\$50,400). "Registered Indians" living on reserve had the largest gap in median individual income, making \$18,400 less a year than non-Indigenous people<sup>42</sup>.

Furthermore, in 2022, 37.5% of workers reported they still do not have paid sick leave<sup>43</sup>.

## Incarceration & the Justice System

Individuals experiencing poverty and homelessness are at increased risk of involvement with the criminal justice system. Similarly, involvement with the criminal justice system puts people at greater risk of poverty. Legislation has been used to criminalize poverty survival tactics such as loitering or soliciting<sup>44</sup>. In 2021, approximately one-in-six people incarcerated in Ontario correctional facilities were unhoused upon arrest<sup>45</sup>.

In Ontario between 2014 and 2021, 68.2% of the individuals in provincial custody were being held on remand. This means they have been charged with a crime but have not yet been convicted and therefore are considered innocent. Most of these individuals were being held in maximum security units<sup>46</sup>. Many of the individuals being held in remand had been periodically or chronically unhoused or living in unstable situations. Many struggle from serious mental illnesses and have been victims of crime, abuse, and trauma themselves<sup>47</sup>.

Indigenous people face higher rates of poverty in Canada and they are also grossly overrepresented in the justice system with Indigenous women making up 50% of all federally incarcerated women and 65% of sentenced women in maximum security custodial centers across Canada, despite making up 4% of the total female population in Canada<sup>48</sup>.

While large policing and prison budgets are typically rationalized as necessary to protect public safety and deter crime, the system is plagued with ineffective rehabilitation measures that have not been shown to reduce or prevent crime<sup>49</sup>. In 2015-2016, Ontario's recidivism rate was 37%, meaning this proportion of individuals who

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41 United Food and Commercial Workers Union Canada. "By the Numbers—Gender Pay Gap" (2023), <https://tinyurl.com/258cc5hf>

42 Statistics Canada, "An update on the socio-economic gaps between Indigenous Peoples and the non-Indigenous population in Canada: Highlights from the 2021 Census" (2023), <https://www.sac-isc.gc.ca/eng/1690909773300/1690909797208#chp3-1>

43 Adam D.K. King, *The Maple*, "Most Governments Learned Nothing From The Pandemic On Sick Leave" (2023), <https://www.readthemaple.com/most-governments-learned-nothing-from-the-pandemic-on-sick-leave>

44 John Howard Society of Canada, Social Research and Demonstration Corporation, and Canadian Observatory on Homelessness, "No Fixed Address: The Intersections of Justice Involvement and Homelessness," (2022), <https://johnhoward.on.ca/wp-content/uploads/2022/05/No-Fixed-Address-Final-Report.pdf>

45 Ibid.

46 Ontario Chief Coroner's Expert Panel on Deaths in Custody, "An Obligation to Prevent: Report from the Ontario Chief Coroner's Expert Panel on Deaths in Custody, Part one: The foundations for our review and recommendations" (2023), <https://www.ontario.ca/document/obligation-prevent-report-ontario-chief-coroners-expert-panel-deaths-custody-part-one>.

47 Ibid.

48 Statistics Canada, "First Nations, Métis and Inuit Women" (2016), <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/14313-eng.htm>

49 John Howard Society of Canada, Social Research and Demonstration Corporation, and Canadian Observatory on Homelessness, "No Fixed Address: The Intersections of Justice Involvement and Homelessness," (2022), <https://johnhoward.on.ca/wp-content/uploads/2022/05/No-Fixed-Address-Final-Report.pdf>

had completed prior sentences of six months or longer were reconvicted within two years<sup>50</sup>. Upon release, people who have been incarcerated often return to low-income, 'high-crime' communities that initially led to criminalized survival behaviours<sup>51</sup>, because these underlying conditions were never addressed and have been further exacerbated by their incarceration.

Often, the criminal justice system is used to respond to issues that are health or social problems, not criminal matters. Among police encounters, 5% involve individuals with mental health issues, and only half of these interactions are associated with alleged criminal behaviour<sup>52</sup>. People with mental illness are not only more likely to come into contact with the police but also face a higher risk of being cited or arrested during police interaction compared to those without mental illness<sup>53</sup>. Those experiencing poverty, homelessness, mental health issues, and other vulnerabilities get caught in the justice system and struggle to get out. Long wait times, inequitable options for bail, and proven patterns of discrimination in sentencing or trials further exacerbate the issue, keeping individuals in crisis for extended periods of time, far longer than necessary while they await trial or release.

## Housing

In 2022, the wait time for an affordable, one bedroom unit in Toronto was 14 years<sup>54</sup>. In Montreal, the wait was 6 years<sup>55</sup>. There is simply not enough affordable housing for those who need it. In addition to a lack of supply, many people face barriers to housing because of their race, gender expression, or socioeconomic status. A 2022 study revealed, for example, that visible minorities face structural barriers to affordable housing in Canada<sup>56</sup>. Furthermore, it is well known that discrimination against racial minorities exists when they are applying for a mortgage and hoping to purchase a home. Often, banks will deny mortgages to people based on factors such as their race or the area in which they live<sup>57</sup>.

According to a 2021 women's housing and homelessness survey, 57.3% of Indigenous participants reported experiencing homelessness for the first time before the age of 24 while one-in-four women experienced homelessness before the age of 16. Almost 53% of Indigenous women reported experiencing discrimination by landlords or property managers on the basis of income<sup>58</sup>. The same survey found that identifying as Indigenous was correlated with experiences of evictions among women, Two-Spirit, and gender-diverse people<sup>59</sup>.

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[on.ca/wp-content/uploads/2022/05/No-Fixed-Address-Final-Report.pdf](https://www.cbc.ca/news/canada/subsidized-housing-canada-need-1.6906053)

50 Ibid.

51 Gålnander, R. "Shark in the Fish Tank": Secrets and Stigma in Relational Desistance from Crime. *British Journal of Criminology*, 2020; 60(5), 1302–1319. <https://doi.org/10.1093/bjc/azaa015>

52 Ibid.

53 Ibid.

54 Mary Vallis, "How long do Canadians in need have to wait for affordable housing? Depends where they live" (2023), <https://www.cbc.ca/news/canada/subsidized-housing-canada-need-1.6906053>

55 Ibid.

56 Kate H. Choi and Sagi Ramaj, "Ethno-racial and nativity differences in access to affordable housing in Canada," *Housing Studies*, (2023), <https://osf.io/preprints/socarxiv/s32x7>

57 Jean Folger, "The History of Lending Discrimination" (2024), <https://www.investopedia.com/the-history-of-lending-discrimination-5076948>

58 Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). *The Pan-Canadian Women's*

*Housing & Homelessness Survey*. Toronto, ON: Canadian Observatory on Homelessness. <https://womenshomelessness.ca/wp-content/uploads/EN-Pan-Canadian-Womens-Housing-Homelessness-Survey-FINAL-28-Sept-2021.pdf>

59 Ibid.

Additionally, the financialization of housing—that is, treating housing as a commodity used to invest and grow wealth rather than as homes for people—is contributing to the unaffordability crisis<sup>60</sup>. A report published by the government of Canada shows that, according to the Canadian Human Rights Commission, financialization has contributed to the price of homes outpacing wage growth.

## Deregulation & Privatization

Common to many of these issues is a decrease in governments' willingness to regulate and tax certain industries, and a move towards privatization over publicly funded and provided services. This comes after decades of chronic underinvestment in social services, infrastructure, and public health (and/or misallocation of funds), with the argument that private actors are needed to fix broken systems. This has also coincided with shifts in people's confidence in public institutions and experts.

## Climate Change

The same groups that are disproportionately impacted by poverty in Canada are also bearing the brunt of climate change. Warming temperatures in the north impact food security by compromising access to traditional hunting. Ice roads are reliable for shorter yearly periods, impacting the availability (and affordability) of outside supplies.

At the other extreme, Human Rights Watch noted that people with disabilities and older people faced disproportionate risk during the BC heat dome of 2021, but were the least able to cope with high temperatures, often because they could not afford air conditioners, or were in housing conditions that were more prone to overheating. People with low-income often struggle to access insurance, making losses experienced during extreme storms, flooding, and fire much more difficult to recoup<sup>61</sup>.

## Migration

The exploitation of migrant labour and international students is a built-in feature of Canada's current economy. There are many risks facing migrant labourers whose access to health care, housing, income, and other components of an adequate standard of living are precariously dependent on their employers. Although they pay taxes here, people in Canada without regularized immigration status (and their children, even if born in Canada) cannot access income supports like the Canada Child Benefit<sup>62</sup> and face many barriers to health care<sup>63</sup>. They are particularly susceptible to human rights abuses by their employers (and others) because of the risk of deportation if they report these crimes. International students are charged exorbitant tuition fees and then arrive to find a severe lack of affordable housing and limited employment options, leading to high rates of core housing need and food insecurity<sup>64</sup>. Migrants are not the cause of current affordability and housing crises, which have been decades in the making; they are disproportionately bearing the brunt of these domestic policy failures, even

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60 Martine August, "The Financialization Of Housing In Canada: A Summary Report for the Office of the Federal Housing Advocate," (2022), [https://publications.gc.ca/collections/collection\\_2023/ccdp-chrc/HR34-7-2022-eng.pdf](https://publications.gc.ca/collections/collection_2023/ccdp-chrc/HR34-7-2022-eng.pdf)

61 Canadian Poverty Institute, Fair Access to Insurance Roundtable (FAIR), <https://www.povertyinstitute.ca/fair>

62 Campaign 2000: End Child and Family Poverty, *2023 Update on Child and Family Poverty in Canada: Unprecedented Progress on Child Poverty Being Undone* (2024), <https://campaign2000.ca/wp-content/uploads/2024/02/C2000-2023-Update-on-Child-and-Family-Poverty-in-Canada.pdf>

63 Emilio Rodriguez and Tracy Glynn, "Work, Study, Pay Taxes, But Don't Get Sick: Barriers to Health Care Based on Immigration Status" (2022), <https://cpj.ca/report/work-study-pay-taxes-but-dont-get-sick/>

64 Sarah Law, "Nearly all free food service users at Lakehead University in Thunder Bay are international students," (2023), <https://www.cbc.ca/news/canada/thunder-bay/food-insecurity-international-students-thunder-bay-1.7006004>

while they are being exploited for their contributions to the Canadian economy and profit margins of private institutions and industry.

## THE POVERTY CYCLE

The multitude of historic and contemporary factors discussed so far combine to create a cycle of poverty that people can enter—or exit—through just as many ways. Poverty is experienced through many different aspects of life, all of which affect one another. There are many interconnected risk and protective factors, which can be static or fluid. The choices people make are also constrained or enabled by other factors, including our policy landscape.

These risk and protective factors tend to beget similar experiences. Individuals who start out with more tend to get more, while those who start out with little often get trapped in a cycle of poverty. This can be seen in wealth inequality in our society and disproportionate rates of poverty, housing need, incarceration, food security, and barriers to employment and pay equity.

When a crisis arises (for an individual, household, or community), people with more income and savings, stable housing, better health, stronger social relationships, and stable-yet-flexible jobs (including options to work from home, access to health insurance, and paid sick leave) are cushioned from the impacts in a way that those with precarious income, work, housing, or access to health care are not. Similarly, people are made more vulnerable to risks of violence, incarceration, and other forms of harm if their options are hampered by poverty.

Thankfully, effective interventions addressing key factors of risk or resilience have the potential to interrupt this cycle and start to build in greater security. But to be effective, these interventions must be designed in a way that is responsive to other connected factors and the realities of people's lived experiences.

## WHAT CAN WE DO ABOUT POVERTY IN CANADA?

Poverty is a complex issue with many interrelated historic and contemporary causes and effects. But it is not inevitable. The experiences of poverty we see in Canada today are the result of policy choices—and we can choose better. Evidence-based solutions exist, some of which are already being used in Canada and other places in the world. But many of them need to be expanded to effectively and equitably tackle persistent trends in people's experiences of poverty. Other responses to poverty and related factors or experiences need to be done away with altogether because they are actually making things worse.

We also need to mobilize more and more people to build the public and political support necessary to take on transformative changes. Developing policy recommendations is one piece of the puzzle, but getting them implemented (and meeting people's immediate needs in the meantime) is a much larger undertaking that requires all of us to play our part.

## Policy Recommendations

We need a comprehensive approach that recognizes the interdependence of various lived experiences of poverty, as well as the interdependence of our rights and well-being. CPJ and partners are advocating for policy

changes across a variety of sectors to address common, underlying inequities in our systems and to work towards the realization of each person's right to an adequate standard of living. These recommendations can be grouped into the categories of income supports, publicly funded infrastructure and services, regulatory controls, and monitoring and accountability.

## INCOME SUPPORTS

- **Develop a national guaranteed livable basic income.** A universally accessible basic income guarantee should be available to anyone who falls below a certain income threshold. Basic income programs provide critical stability and security for recipients, leading to improved nutrition and physical and mental health, which have been demonstrated to generate downstream savings in health care costs. Recipients were also likely to improve their education and/or career training—and, despite many concerns regarding work disincentives, it was shown to have no impact on labour force participation (unlike existing Social Assistance programs). Basic income has also been shown to reduce costs in the criminal justice system and shelter systems.
- **Build on the success of the Canada Child Benefit (CCB) by expanding its eligibility and adequacy for low-income parents and caregivers.** Remove eligibility requirements related to immigration status from the CCB. Expand the circle of people able to attest to a child's residency, ensuring that kinship, customary care and families caring for children outside a formal arrangement have access to the CCB. Increase assistance to low-income parents and caregivers by initiating a non-taxable Canada Child Benefit End of Poverty Supplement (CCB-EndPov) to households with an earned income of less than \$19,000<sup>65</sup>.
- **Build on the success of income supports for seniors and direct funds towards those with low income.** Income supports for seniors contribute critically to relatively low rates of poverty compared to all other age groups<sup>66</sup>. This is not to downplay the critical need to address poverty among seniors, but to demonstrate the power of cash transfers, particularly when they have low-barrier application requirements including auto-enrolment. To build on this success, we should provide a 10% increase to Guaranteed Income Supplement for seniors with low income 75 years and older and cancel the 10% Old Age Security boost for that same group and redirect those funds to lower the age of eligibility for the GIS to age 60. Reducing the age of eligibility for GIS is estimated to lift 84,000 people out of poverty according to MBM estimates<sup>67</sup>.
- **Increase the accessibility and adequacy of disability supports.** Of the total sample of persons with disabilities in the 2021 Canadian Income Survey, 26.4% lived in a food insecure household, compared with 12.5% of those without disabilities<sup>68</sup>. The new Canada Disability Benefit (CDB) was framed as a critical initiative to address disproportionate rates of poverty among disabled people and their households. However, the budget allocation of \$6.1 billion over six years announced in the last federal budget has drastically hampered its ambition. Draft regulations were written to fit within this limited funding envelope, resulting in a grossly inadequate proposed benefit amount of maximum \$24,000 per year, compared to a gap ranging from about \$5,000 to just over \$16,000 annually between available supports and the MBM poverty threshold,

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65 Campaign 2000: End Child and Family Poverty, *2022 National Report Card on Child and Family Poverty. Pandemic Lessons: Ending Child and Family Poverty is Possible*, (2022), [https://campaign2000.ca/wp-content/uploads/2023/02/English-Pandemic-Lessons\\_Ending-Child-and-Family-Poverty-is-Possible\\_2022-National-Report-Card-on-Child-and-Family-Poverty.pdf](https://campaign2000.ca/wp-content/uploads/2023/02/English-Pandemic-Lessons_Ending-Child-and-Family-Poverty-is-Possible_2022-National-Report-Card-on-Child-and-Family-Poverty.pdf)

66 Canadian Centre for Policy Alternatives. *2025 Alternative Federal Budget*. Income Security & Poverty Chapter. <https://policyalternatives.ca/publications/reports/alternative-federal-budget-2025>

67 Ibid.

68 Statistics Canada, "Household food insecurity among persons with disabilities in Canada: Findings from the 2021 Canadian Income Survey," (2024), <https://www150.statcan.gc.ca/n1/pub/82-003-x/2024008/article/00002-eng.htm>



depending on household size and place of residence<sup>69</sup>. Budget constraints also impacted the proposed eligibility criteria and application process, which require applicants to attain a Disability Tax Credit (DTC) Certificate and file their previous year's taxes. The DTC has long been criticized for the complexity, inaccessibility, and expense of its application process; its limited definition of disability (far less inclusive than the definition used in the Canada Disability Benefit Act); the inadequacy of the benefit; and, as a result, its very low uptake. To make the CDB what it was meant to be, CPJ and partners recommend the following:

- **Immediately increase funding for the new Canada Disability Benefit** so draft regulations can be revised and the benefit can be made adequate and accessible.
  - **Change the proposed eligibility criteria for the CDB** so they are in alignment with the social model definition of disability used in the Canada Disability Benefit Act.
  - **Make the CDB a refundable tax credit.** The CDB should be exempt from provincial and territorial clawbacks and should not be used in the calculation of Adjusted Family Net Income (AFNI). Designing the CDB as a refundable tax credit will prevent people from losing other federal, provincial and territorial benefits including rent supplements and child benefits, or having them reduced.
  - Act on the Canada Revenue Agency committee's 26 **recommendations for improving the DTC**, as well as calls for reform from people with disabilities<sup>70</sup>.
- **Immediately retire CERB debt and implement CERB repayment amnesty for people with low income**<sup>71</sup>. Many people with low income were instructed to apply for CERB, or did so out of desperation for financial support. After using the benefit, some were later informed that they were ineligible or that they did not have the proper documentation to prove their eligibility, and are being required to repay the government, despite not having enough money to pay for their basic necessities. Benefit money was spent on necessities, not put in savings. People with low income do not have this money. Repayment requirements, even with gradual payment plans, are pushing people further into precarity and poverty.
  - **Maintain the Canada Carbon Rebate program.** Though hotly debated this year, the Carbon Tax Rebate does, in fact, provide additional income assistance to low income households by distributing 80% of generated revenue to Canadian households. The David Suzuki Foundation notes, “[a]round 80 per cent of households get more back than they spend on the levy. Rural residents receive an additional 20 per cent rebate. This helps address economic hardships for lower-income households<sup>72</sup>.”
  - **Implement a Homeless Prevention and Housing Benefit for households experiencing chronic homelessness and those at risk of homelessness.** CPJ joins partners such as the National Right to Housing Network in calling for a federal housing benefit that would fill the gap between household income and the average cost of an appropriate rental unit in the city or region in which they live, based on an appropriate measure of affordability<sup>73</sup>.

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69 Jennefer Laidley and Mohy-Dean Tabbara, *Welfare in Canada, 2023*, (2024), [https://maytree.com/wp-content/uploads/Welfare\\_in\\_Canada\\_2023.pdf](https://maytree.com/wp-content/uploads/Welfare_in_Canada_2023.pdf)

70 Jill Teeple, “The disability tax credit needs immediate reform,” *Policy Options*, (2024), <https://policyoptions.irpp.org/magazines/june-2024/disability-tax-benefit-reform/>

71 Campaign 2000: End Child and Family Poverty, “Pre-Budget 2024 Submission, House of Commons Standing Committee on Finance, August 2, 2024”, (2024), [https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget\\_2025\\_C2K\\_Submission.pdf](https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget_2025_C2K_Submission.pdf)

72 David Suzuki Foundation, “Canada’s carbon pricing (a.k.a. “carbon tax”) explained,” (<https://david Suzuki.org/what-you-can-do/carbon-pricing-explained/>)

73 National Right to Housing Network, “Embedding the Human Right to Housing: A Blueprint for Canada’s Bud-

## PUBLICLY FUNDED INFRASTRUCTURE & SERVICES

- **Increase non-market, affordable, and accessible rental housing supply.** Canada has a very low proportion of “non-market<sup>74</sup>” rental housing compared to other OECD<sup>75</sup> countries. This means more of the rental supply is subject to financialization and skyrocketing rent levels, particularly in the absence of rent controls. While many politicians agree on the need to increase housing supply in general, what is critically needed is more affordable, accessible housing, with related supports. To meet this need, CPJ joins partners in calling for the following recommendations:
  - Invest in the creation of one million new non-market and co-op housing units over the next decade through low-interest, long-amortization loan financing for a minimum of 100,000 non-market homes per year on a cost-recovery basis. 50,000 should be targeted for those experiencing core housing need and homelessness and have rents permanently set at no more than 30% of household income.
  - Redesign and expand the Public Land Acquisition Fund, investing \$10 billion to bring more private land into public ownership for the construction of non-market, affordable rental housing.
- **End discrimination in funding and delivery of infrastructure and health and social services on First Nation reserves and for all First Nations, Inuit, and Métis Peoples.**
  - On January 26, 2016, the Canadian Human Rights Tribunal ruled that the Canadian government is racially discriminating against 165,000 First Nations children<sup>76</sup>. CPJ supports the calls of the *Spirit Bear Plan*, proposed by the First Nations Child and Family Caring Society, to end inequalities in public services for First Nations children, youth and families<sup>77</sup>.
  - The *Calls for Justice of the National Inquiry into Missing and Murdered Indigenous Women and Girls* state that “governments must ensure that Indigenous women, girls, and 2SLGBTQQIA people have access to housing that is safe, appropriate to geographic and cultural needs, and available wherever they reside, whether in urban, rural, remote, or Indigenous communities<sup>78</sup>.” We call on the federal government to close the gap on Indigenous housing by investing \$3 billion per year into the Urban, Rural and Northern Indigenous Housing Strategy.
- **Increase the availability, affordability, and accessibility of childcare.** While cash transfers can help parents and caregivers afford costs of living like childcare, they don’t address the infrastructure or labour force needs of creating more childcare spaces and accessible, high-quality care. Campaign 2000 notes that “significant progress has been made in developing a national system of early learning and child care since 2021, which is a crucial component in the solution to eradicate child and family poverty. The creation of child care spaces,

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get,” (2024), <https://housingrights.ca/wp-content/uploads/NRHN-Pre-Budget-2025-Consultation-Submission-FINA-July-2024-1.pdf>

74 “Non-market” housing refers to housing that is owned or controlled by a government or a non-profit entity and is rented to low and moderate income households at less than market rent. <https://www.lawinsider.com/dictionary/non-market-housing>

75 Organisation for Economic Co-operation and Development (OECD), <https://www.oecd.org/en/about.html>

76 First Nations Child and Family Caring Society of Canada, “Background - I am a Witness: Human rights case,” <https://fncaringsociety.com/i-am-witness/background>

77 First Nations Child and Family Caring Society of Canada, “Spirit Bear Plan,” <https://fncaringsociety.com/spirit-bear-plan>

78 National Inquiry into Missing and Murdered Indigenous Women and Girls, Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls, volume 1B, (National inquiry into missing and murdered Indigenous women and girls, 2019), 1 at 182. <https://www.mmiwg-ffada.ca/final-report>

however, is not keeping up with demand, and the cost of \$10 a day remains out of reach for low income households<sup>79</sup>.” CPJ joins partners at Campaign 2000: End Child and Family Poverty in calling on the federal government to:

- standardize a \$0-\$10/day child care model;
  - invest into fair compensation for the workforce;
  - and to increase investments into publicly owned infrastructure.
- **Invest in a just and sustainable transition that supports workers and communities.** Allocating \$2 billion to the “Futures Fund” initiative is crucial for fostering economic diversification and clean energy development, thereby ensuring a just transition in fossil fuel-dependent provinces like Alberta, Saskatchewan, and Newfoundland and Labrador<sup>80</sup>. While commitments to this crucial funding have been made by the current Liberal government, its allocation has not yet been reflected in the budget. This investment is key to fostering regional economic growth and diversification, and lays the foundation for a fair, inclusive, low-carbon economy that upholds the rights of workers and communities in fossil fuel-dependent regions, addresses historical and present inequities, and emphasizes social protection.
  - **Continue progress towards a national, public, single-payer pharmacare program.** Canada is the only country with a universal health care system that does not include universal coverage for prescription drugs outside of hospitals<sup>81</sup>. Bill C-64, The Pharmacare Act, received royal assent on October 10, 2024, an “important first step in continuing progress toward a universal national pharmacare program<sup>82</sup>” that will make essential contraception and diabetes medication more accessible and affordable. CPJ joins many partners in calling for ongoing progress towards a “national pharmacare program that is truly universal, comprehensive, public and single-payer, providing free coverage for prescribed medicines to everyone in Canada...as recommended by the 2019 government appointed Advisory Council on the Implementation of National Pharmacare<sup>83</sup>.”

## REGULATORY CONTROLS

- **Create accessible pathways to permanent residency for undocumented migrants.** The federal government has continued to delay plans for a regularization program that will allow undocumented migrants to apply for permanent resident status. Undocumented migrants are an integral part of Canadian communities. The majority of individuals that become undocumented were formerly on temporary authorization. In many cases they may not be aware that they no longer have status or fall victim to fraudulent immigration consultants. Regularization brings with it both economic and humanitarian benefits. Without status, migrants live with the threat of deportation, are forced into exploitative jobs, and are unable to access essential services like health care. Regularization brings with it enhanced wages, productivity, purchasing power, and tax

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79 Campaign 2000: End Child and Family Poverty, “Pre-Budget 2024 Submission, House of Commons Standing Committee on Finance, August 2, 2024”, (2024), [https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget\\_2025\\_C2K\\_Submission.pdf](https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget_2025_C2K_Submission.pdf)

80 Liberal Party of Canada. “Ensuring Workers and Communities Prosper as We Move to Net-Zero.” (Accessed 2024), <https://liberal.ca/our-platform/ensuring-workers-and-communities-prosper-as-we-move-to-net-zero/>.

81 Canadian Health Coalition, “Canadian Health Coalition submission to the Senate Standing Committee on Social Affairs, Science and Technology (SOCl) on Bill C-64, An Act Respecting Pharmacare,” (2024), <https://www.healthcoalition.ca/wp-content/uploads/2024/10/SOCI-Brief-bilingual-from-CHC.pdf>

82 Ibid.

83 Campaign 2000: End Child and Family Poverty, “Pre-Budget 2024 Submission, House of Commons Standing Committee on Finance, August 2, 2024”, (2024), [https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget\\_2025\\_C2K\\_Submission.pdf](https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget_2025_C2K_Submission.pdf)

contributions. It is time for the federal government to implement a regularization plan that is consistent with proposals established by Migrant Rights Network<sup>84</sup>.

- **Transition to open work permits for migrant workers.** Canada has increasingly become reliant on low-wage migrant workers brought in through the Temporary Foreign Worker Program (TFWP). Many of these workers are issued employer-specific work permits which restricts their labour mobility within the country. A Senate committee study on temporary migrant workers highlights that the inability to change employers has denied migrant workers basic workplace rights, and has given way to a power imbalance that facilitates rampant abuse<sup>85</sup>. Addressing this acute power imbalance necessitates transitioning to open work permits, consistent with the Open Work Permits Now Campaign<sup>86</sup>.
- **Generate needed revenue while addressing wealth inequality and corporate responsibility.** Canada's human rights obligations aren't just about how much money is spent on programs, services, and infrastructure; creating the conditions in which people can access an adequate standard of living also requires governments to consider how they are generating the revenue needed for these investments, and how they will target these investments to effectively reach those in greatest need<sup>87</sup>.

Tax policy is a critical tool to fight the inequitable concentration of wealth and power and to ensure wealthy corporations and individuals are contributing their fair share to the public good. CPJ joins many partner organizations such as Canadians for Tax Fairness and the Canadian Centre for Policy Alternatives in calling for fairer taxation policies that put people and the planet ahead of increasing personal and corporate profit margins:

- Implement an **extreme wealth tax** of 1% on net wealth over \$10 million, 2% on net wealth over \$50 million, and 3% on net wealth over \$100 million, combined with steep exit taxes so that the wealthiest can't avoid the tax by leaving the country. This tax would not apply to 99.5% of the population.
- Treat **capital gains** like worker incomes. Increase the inclusion rate for capital gains to 100% and adjust the capital purchase price for inflation. Over half of capital gains accrue to those with the highest 1% of incomes.
- End the preferential tax treatment of Real Estate Investment Trusts.
- **End all forms of public subsidies to fossil fuel companies**, including those extended to crown corporations, and reallocate public funds towards electrifying the energy grid and investing in sustainable transit solutions.
- Implement a one-time **windfall profits tax** of 15% to taxable income over \$1 billion in the oil and gas sector in 2022, similar to the Canada Recovery Dividend that was applied to the banking sector.

## MONITORING AND ACCOUNTABILITY

- **Increase transparency and accountability for federal transfers and government spending.** The federal

84 Migrant Rights Network, "Regularization in Canada" (2022), <https://migrantrights.ca/wp-content/uploads/2022/07/MRN-Brief-Regularization-July-2022.pdf>

85 The Standing Committee on Social Affairs, Science and Technology, "Act Now: Solutions for Temporary and Migrant Labour in Canada," accessed July 18, 2024, <https://sencanada.ca/en/info-page/parl-44-1/soci-temporary-and-migrant-labour/>

86 Open Work Permits Now, "Open Work Permits Now Declaration" at <https://www.openworknow.ca/>

87 Citizens for Public Justice, "Submission to the National Housing Council Review Panel on the Financialization of Purpose-Built Rental Housing," (2023), <https://cpj.ca/cpj-faith-partners-stand-up-for-the-right-to-housing/>

government transfers money to provinces and territories through the Canada Health Transfer (with requirements laid out in the Canada Health Act) and the Canada Social Transfer (CST). The CST is intended to support post-secondary education, social assistance and social services, and programs for children. Federal legislation dictates only one condition that the provinces and territories are required to meet to receive CST funding: to ensure that there is no minimum residency period required before persons are eligible to receive social assistance<sup>88</sup>. CPJ joins partners including The Canadian Association of Social Workers, Campaign 2000, the Centre for Equality Rights in Accommodation, and the National Right to Housing Network in echoing the UN Committee on Economic, Social and Cultural Rights (CESCR) recommendation that the federal government of Canada ensure that transfer payments for housing and social programs be linked to compliance with the right to housing and other economic, social, and cultural rights<sup>89</sup>. This should include conditions related to adequacy of social assistance rates, the implementation of rent controls, and regular reporting from provinces and territories on how funds are advancing human rights obligations using disaggregated data and local indicators<sup>90</sup>.

- **Invest in effective monitoring and evaluation using disaggregated data and appropriate data collection strategies.** This is particularly critical to address the inequitable impacts of our current policies on specific populations, recognizing compounding risk and protective factors.
  - Invest in **required ongoing training and professional development** for all elected officials, Senators, government staff, and public service managerial staff in: intersectional, anti-oppressive GBA+ analysis; the impact and historic and contemporary contexts of systemic oppression in Canada (including colonialism, racism, white supremacy, cis-heteropatriarchy, ableism, and xenophobia); and human rights obligations, including Indigenous rights and Treaty rights, specifically.
  - Provide adequate, sustainable funding to develop best practices and minimum criteria for **meaningful and respectful consultation with people with lived experience of systemic oppression** and others disproportionately impacted by specific policy decisions. Consultations with First Nations, Inuit, and Métis Peoples must be consistent with the articles of the UN Declaration on the Rights of Indigenous Peoples, including the principle of free and prior informed consent.
  - Invest in training and staffing to support a mandated **data collection strategy** that collects data disaggregated by Indigenous identity, race, gender, immigration status, (dis)ability, and 2SLGBTQIA+ identity, among other sociodemographic identities in a way that is culturally sensitive (including hiring and resourcing people from marginalized communities to do this work in-community). Training should also be provided to build greater capacity in applying intersectional, anti-oppressive analyses using both qualitative and quantitative data.
  - Invest in training and resources to ensure that the **collection and use of data is consistent with First Nations OCAP principles**<sup>91</sup> of ownership, control, access, and possession to support decision-making

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88 Canadian Association of Social Workers, “The Canada Social Transfer and the Social Determinants of Health” (2013), [https://www.casw-acts.ca/files/executive\\_summary\\_-\\_the\\_canada\\_social\\_transfer\\_and\\_the\\_social\\_determinants\\_c\\_2013\\_1.pdf](https://www.casw-acts.ca/files/executive_summary_-_the_canada_social_transfer_and_the_social_determinants_c_2013_1.pdf)

89 Centre for Equality Rights in Accommodation and The National Right to Housing Network, *Implementing The Right To Housing In Canada: A Responsibility of All Governments*, (2022), <https://housingrights.ca/wp-content/uploads/2022/05/Implementing-the-R2H-Multijurisdictional-accountability-CERA-NRHN.pdf>

90 Campaign 2000: End Child and Family Poverty, “Pre-Budget 2024 Submission, House of Commons Standing Committee on Finance, August 2, 2024”, (2024), [https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget\\_2025\\_C2K\\_Submission.pdf](https://campaign2000.ca/wp-content/uploads/2024/08/PreBudget_2025_C2K_Submission.pdf)

91 First Nations Information Governance Centre, “Ownership, Control, Access, and Possession,”

processes, implementation, monitoring, and evaluation in the service of closing gaps in socioeconomic and health outcomes and furthering the work of reconciliation.

## Opportunities to Take Action

Simply knowing we can make better policy choices is not going to make that change happen: transforming our systems, institutions, communities, and personal perspectives is a collective and intergenerational process. It takes our minds, hearts, and whole bodies both as individuals and as collectives, and each of us has a role to play!

We all have a part to play in building a more just and equitable world, but engagement in social change doesn't have to look the same for everyone. We need a variety of voices and approaches, whether you're someone who thrives on advocating for policy change, sharing stories that inspire action, or caring for others in your community. It's about leveraging our individual strengths to contribute to a collective effort. This transformation will not happen instantly, but it starts with each of us showing up in our way.

The *Climate Action Venn Diagram* by Dr. Ayana Elisabeth Johnson<sup>92</sup> and the *Social Change Ecosystem Map* by Deepa Iyer<sup>93</sup> are excellent tools to help you identify where your contribution can be most impactful.



Dr. Johnson's Venn diagram invites us to find the points of overlap among three key questions:

**What are you good at?** Think about your skills, resources, and networks. What are your areas of expertise? Who and what do you have access to? What can you bring to the table?

**What is the work that needs doing?** Think about systems-level change. Are there particular issues or solutions that interest you? Are there current windows of opportunity or increased attention?

**What brings you joy and satisfaction?** What gets you out of bed in the morning? Don't pick things that make you miserable and will burn you out! This is the long haul—find things that enliven and energize you.

The *Social Change Ecosystem Map* by Deepa Iyer suggests a variety of roles people play in social change or advocacy movements. Note that your role might change depending on the issue, community, location, or timing of any particular advocacy effort.

Finding where you fit within broader social change and advocacy movements can help you engage in meaningful ways that feel sustainable and energizing. These frameworks invite us to consider our unique interests, gifts, and positions in choosing how best to contribute to broader social change movements. Our unique contributions and spheres of influence are essential to creating sustainable change. Just as no single policy offers a solution to

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<https://fnigc.ca/ocap-training/>

92 <https://www.ayanaelizabeth.com/climatevenn>

93 <https://buildingmovement.org/our-work/movement-building/social-change-ecosystem-map/>

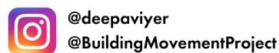
poverty in Canada, no single role is more important than another; it's the combination and coordination of these unique efforts that enables the broader movement to bring about transformative change.

A few other questions we might ask ourselves (as individuals, faith communities, or institutions):

- Whose voices and experiences are being centred in leadership, language, and decision-making processes?
- What are some of the power dynamics at play in this issue, community, or movement? What are the historical and contemporary contexts?



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www.buildingmovement.org  
www.solidarityis.org  
www.socialchangemap.com

## Ideas for Getting Involved

### POLITICAL ENGAGEMENT

- **Contact politicians:** write, call, or meet with Members of Parliament (MPs) or Senators about poverty-related issues using CPJ reports, parliamentary briefs, and other evidence from your own experience or community to support your claims. Host or attend a townhall with electoral candidates.
- **Support legislative campaigns:** follow CPJ on social media and sign up for our JusticeE-newsletter to learn about upcoming advocacy campaigns and opportunities to contribute to CPJ submissions and open letters.
- **Public consultations:** participate in government-led discussions on poverty, housing, food security, and other related topics.
- **Petition for change:** start or sign petitions of advocacy groups demanding better social services and programs to address poverty.

### PUBLIC ENGAGEMENT

- **Raise awareness:** use social media platforms, letters to the editor, book clubs, or special announcements at your place of worship or work to highlight solutions to poverty and inequity in Canada.
- **Join networks:** engage with CPJ's community of advocates, partners, and supporters, as well as your own local community groups to learn and advocate together.
- **Work with grassroots organizations:** support organizations providing direct services to individuals facing poverty and feed these experiences and insights into advocacy initiatives.

- **Small group discussions:** use CPJ's resources to lead small group discussions within your community, school, or place of worship, or invite a guest speaker or workshop facilitator from CPJ. Use CPJ's *Poverty Trends* report to dig deeper into research and explore how you can partner with others to lend your unique gifts to amplify and support advocacy efforts.

## PRACTICING SOLIDARITY & COMMUNITY CARE

- **Show up & bring others:** attend activities, events, or rallies led by others to show support for their advocacy efforts. Help others get to events and try to address any accessibility barriers.
- **Financial support:** provide financial contributions to advocacy organizations like CPJ or other groups working toward poverty reduction.
- **Amplify lived experience:** share stories and insights from the people most directly impacted, and those who are typically excluded to ensure their voices are heard.
- **Provide peer support:** engage in peer listening, offer respite care, or provide behind-the-scenes support to enable others to lead or take on advocacy roles.

## PERSONAL GROWTH & SELF-CARE

- **Ongoing learning:** attend workshops, webinars, or discussions offered by CPJ and other advocacy or service organizations to expand your understanding of poverty and related issues. Read books and articles, listen to podcasts, watch films or documentaries—whatever your preferred medium, there is a wealth of information and experience that has been generously shared!
- **Personal reflection and healing:** engage in personal reflection or healing practices to build resilience. Seek out others who can help you in this journey.
- **Set boundaries:** establish healthy boundaries to maintain your well-being while advocating for yourself and/or others. While each of us has a role to play, none of us is responsible for doing it all, or all the time. Taking time away to recharge and seeking support when needed is good for you and models healthier expectations and practices for others.
- **Find communities of support:** seek out support from friends, family, colleagues, and other community members to foster personal growth, healing, and to sustain your advocacy work. Joining networks of others who care about justice and advocacy can help us feel less isolated and can encourage us in our work—this is a long game, and victories are not always easily won.

## PARTING WORDS

We hope this *Poverty Trends* report equips you with information, inspiration, and practical suggestions to find your place in this great community of people who are passionate, generous, courageous, and faithful in our shared conviction that a better way is possible. We honour the tremendous support and advocacy of so many individuals and communities giving of themselves today and for generations before us. We do not journey alone.

The evidence, expertise, and abundance of resources needed to address poverty in Canada effectively and equitably already surround us. Join us in spreading a message of hope—not in our existing systems or responses, as though they could miraculously solve the systemic inequities or injustices they have perpetuated for years—but hope in the alternatives we know to be possible, grounded in the inherent rights and dignity of all people.