



POVERTY TRENDS 2023 Reimagining a Rights-Based Social Safety Net

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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.

In 2023, we are celebrating 60 years of engaging justice-oriented people of faith, churches, community organizations, academic institutions, and other advocacy partners in public policy research, dialogue, and non-partisan advocacy.

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Citizens for Public Justice

200 - 334 MacLaren St Ottawa, ON, K2P 0M6 Unceded and unsurrendered Algonquin Anishinaabeg territory

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INTRODUCTION

We hear a lot about affordability concerns these days. The costs of housing, groceries, and transportation have shot up, and the COVID-19 pandemic opened many people's eyes to just how precarious our financial security, our health and food systems, and even our civil cohesion truly are. Unfortunately, instead of a united front to tackle these issues, polarization and scapegoating are muddying the waters of real accountability and solutions. How are we to move forward when these problems seem so entrenched?

One thing to remember is that these crises are not inevitable. Struggles to afford food, shelter, or other staples critical to participating in society are not caused by a lack of resources in this country. The persistent trends we see in low-income, core housing need, and food insecurity, for example, are the result of policy choices that shape how we use those resources, and how we view the people who access them. Rather than creating a social safety net to help people bounce back from times of crisis, we've constructed a web that keeps many stuck. Worse yet, we blame people for needing the social safety net, when we created the need in the first place.

To interrupt these trends, we need to change both the web and the reasons why people are falling into it. We need to understand how past and current systems created this situation, and how we, as a society, can come together to change it, resisting those who would divide or distract us with false solutions.

To do this, we need to remember that our rights and well-being are interconnected with one another and with our natural environment. We need to redesign our systems so they work for our mutual well-being, rather than exploiting some for the benefit of a few. We need to find ways to come together and put the "social" back in the social safety net!

With this goal in mind, Poverty Trends 2023 uses the most recent available data to evaluate the impacts of current policies, and to hold decision-makers accountable to their legal human rights obligations. The report analyzes current trends in our policy landscape and calls for the strengthening of coordinated standards, supports, and action, grounded in treaties, human rights, environmental justice, and the realities of people's day-to-day lives.

Our hope is that you will share this report with others in your community, workplace, place of worship, school, or other networks, and explore ways to act on the information and ideas offered. There is a wonderful variety of people, communities, sectors, and movements committed to our shared vision for a more just and sustainable society - and there is a place for you, too! We need each other. Let's connect!

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MEASURES OF POVERTY IN CANADA

Poverty touches people's lives in many ways that can't be captured by statistics. We share this data not as an accurate portrait of these experiences, but because even with their limitations, these numbers can be effective in tracking progress, pitfalls, gaps, and promises, all of which help us to hold policymakers accountable.

The Government of Canada measures and tracks poverty rates according to people's income using the Market Basket Measure (MBM) and the Low-Income Measure (LIM). They also measure core housing need and food insecurity which can help provide a better picture of people's experiences of poverty. Please note, estimates for Canada at large for the MBM and household food insecurity do not include the territories – a significant gap in the data.



Please see endnotes for data sources for MBMiv, CFLIM-ATv, Core Housing Needvi, and Household Food Insecurityvii.

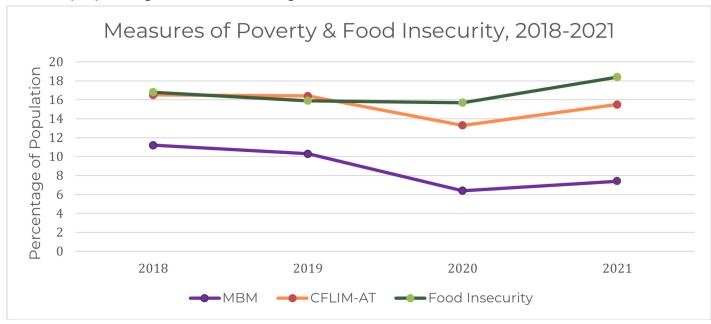
This map provides a snapshot of a moment of time among a certain sample population, often with up to two years between data collection and publication. It's important to note that some measures use different surveys for their estimates, so the population samples and the timing of these various measures don't always line up, making comparison difficult across measures. In particular, data for the MBM and food insecurity from the Canada Income Survey were collected at different times, and data for the territories were collected at yet a later date and with less sampling reliability than the provinces. As a result, we are sharing data for the territories from the Canada Income Survey in a separate table below.

Table 1: Territorial Data from the Canada Income Survey, Collected in 2022^{ix}

Territory	% Persons living in poverty (MBM)	% Persons living in food insecure household
Yukon	7.7	12.8
Northwest Territories	15.0	22.2
Nunavut	39.7	46.1

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.

In the graph below, we see changes in poverty rates according to the MBM and CFLIM-AT, as well as food insecurity rates. Again, the rates for the MBM and food insecurity do not include the territories, people living on reserve, or people living in institutional settings.



The notable dip in MBM and CFLIM-AT poverty rates for 2020 is attributed to temporary pandemic benefits, like CERB. Unfortunately, as these benefits were reduced in 2021, we see poverty rates climbing back upwards. Interestingly, we don't see the same change in the 2020 food insecurity rate; even as people's income increased above poverty thresholds, this didn't greatly lower people's experiences of food security, possibly due to spiking costs of living that outpaced increases in income. This reflects a broader finding that many people experiencing food insecurity, core housing need, and other violations of the right to an adequate standard of living are not included in income-based estimates of poverty. Nevertheless, the drop in low-income rates in 2020 points to the huge potential of adequate cash transfers in reducing (and preventing) poverty, as well as the need for regulatory controls to protect their buying power.

PERSISTENT TRENDS

To effectively address people's experiences of poverty in Canada, we need to compare people's actual day-to-day experiences against a common standard. Canada's treaty, human rights, and environmental commitments offer an existing legal framework to analyze and evaluate trends in our current policy responses, offer effective and equitable solutions, and hold governments accountable.

Gaps in Adequacy & Equity

Canada has signed multiple treaties with Indigenous Peoples and ratified numerous human rights and environmental commitments, both internationally and domestically, with critical implications for people's experiences of poverty.

Take, for example, the right to an adequate standard of living described in Article 25 of the Universal Declaration of Human Rights:

Article 25. (1) Everyone has the right to a standard of living adequate for the health and well-being of himself [or herself] and of his [or her] 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 [or her] control.^x

This doesn't mean governments have to provide for each person's needs. But it does mean they are responsible for *creating the conditions* for people to exercise these rights. Article 2 of the International Covenant on Economic, Social and Cultural Rights^{xi} (ICESCR) also specifies that these rights should "be exercised without discrimination of any kind as to race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status^{xii}. The Convention on the Rights of Persons with Disabilities^{xiii} and the UN Declaration on the Rights of Indigenous People^{xiv} explore further what it means to uphold these rights.

We can evaluate the adequacy of government policies by comparing available supports with the actual costs of living, typically a question of **social investment**. We can also consider the adequacy of the **regulations** in place to create the conditions for people to exercise their rights. By looking at how these policy decisions impact different groups, we can evaluate how equitable they are.

As every edition of our Poverty Trends report has shown, there are huge equity gaps in who gets to exercise our rights in our day-to-day lives. Whether you are looking at income, employment, food security, housing, access to health services, health outcomes, the impacts of climate change, child apprehensions, or incarceration (to name a few), the same patterns are repeated in terms of who is most likely to come out on top, and who is most likely to be pushed down, with risk factors compounding at intersections of race, Indigeneity, gender, disability, immigration status, country of origin, and other facets of identity that are supposedly protected by our human rights obligations.

It's important to recognize that these violations are not just a legacy of the past. Current systems and policies continue these patterns of discrimination and inadequacy.

Despite the much-needed re-engagement of the federal government in addressing the housing crisis, including the legislation of the National Housing Strategy Act and substantial investments, we're still seeing inequitable gaps. Indigenous populations, particularly in northern and remote communities^{xv}; women and gender-diverse people^{xvi}, racialized people, disabled people, migrants, and people with low-income face many systemic barriers

to their right to housing. Large differences also exist between owners and renters.

Table 2:
Percentage of Persons Living in Core Housing Need (Canadian Housing Survey, 2021)

	Total	Owners	Renters
Overall Population - Provinces Only	7.2	3.5	16.9
By Gender			
Men	6.5	3.2	15.6
Women	7.8	3.9	18.2
By Immigrant Status			
Non-immigrants	6.3	2.9	16.8
Immigrants	9.2	5.6	17.4
Immigrants, 10 years or less in Canada	10.7	5.8	15.3
Non-permanent residents	13.4	7.4	15.3
By visible minority group			
Visible minority population	9.2	5.2	17.2
Not a visible minority	6.3	2.9	16.7
Indigenous identity			
Indigenous identity	13.1	5.8	23.0
Non-Indigenous identity	6.9	3.5	16.5
Household			
One-person households	19.4	13.1	26.0
Couple households	3.9	2.0	11.6
One-parent households	21.0	12.9	30.0

In addition to this provincial data from the 2021 Canadian Housing Survey, housing researchers and advocates (including those with lived experience) have interviewed and surveyed people experiencing core housing need, revealing further gaps in equity and adequacy of supports. Here are just two examples of many:

"These (Northern) conditions are among the worst in Canada, yet studies on these housing issues have been predominantly informed by southern, settler researchers and methods—if any research is conducted at all. More often, these issues are ignored in mainstream discussions on housing and homelessness, with Inuit and northern Indigenous peoples so often absent from these conversations."

- Janine Harvey & Lisa Alikamik

Stark Truths: Indigenous Housing Realities & Solutions in Northern, Remote Communitiesxvii

"...Data analysis indicated that on every single category of discrimination (e.g., race, income, pets, religion), gender-diverse persons were more likely to report experiencing discrimination by a landlord and/or property manager than cisgender women. Almost half of the gender-diverse participants reported experiencing discrimination from landlords or property managers on the basis of gender (43%). This group also reported higher rates of discrimination on the basis of income (59% vs. 42%), age (30% vs. 20%), and sexual orientation (21% vs. 5%). When asked what would have prevented their homelessness, two participants responded: "more regulations for landlords" and "Not to be discriminated against because of my sexual orientation."

- Alex Nelson, Jayne Malenfant, & Kaitlin Schwan

Housing Need & Homelessness Amongst Gender-Diverse People in Canadaxviii

Upholding the right to housing isn't just about housing, per se. The Canadian Centre for Policy Alternatives calculated the hourly wage needed in each province to rent a one- or two-bedroom apartment without falling into core housing need (i.e., not paying more than 30% of your income for shelter)^{xix}. They call this the rental wage. None of the provincial minimum wages matched the required rental wage. At the city level, only three Census Metropolitan Areas were found with higher minimum wages than the required rental wage, all in Quebec. In Vancouver and Toronto, the required rental wages were more than double the current provincial minimum wages.

A similar gap in adequacy is typical of income supports. Maytree's 2022 Welfare in Canada report^{xx} clearly shows that welfare incomes consistently lag far below the MBM poverty line^{xxi}. Even worse, 83% of the example households in the provinces were below the Deep Income Poverty threshold^{xxii} (defined as only having 75% of the income needed to reach the poverty line). We can easily make the case that these income supports are inadequate to meet our human rights obligations.

"We have not traditionally seen social assistance as a positive part of our social safety net, one that shores up our human right to an adequate standard of living. Our systems do not treat recipients as people who are claiming their human rights. The idea that social assistance is a form of benevolent charity, rather than the government's primary duty, permeates the program. The idea that people who receive social assistance are to blame for their situation, that they don't deserve help, does too. As a society, we seem content to under-invest in social assistance and prevent people from getting onto a pathway out of poverty."

- Alan Broadbent & Elizabeth McIsaac, Maytree Foundationxxiii

These inadequate income supports can be contrasted with temporary pandemic benefits that contributed to a 40 per cent decrease in the MBM poverty rate from 2019 to 2020xxiv. While these pandemic benefits demonstrated the great potential of adequate income supports, they weren't actually designed with the intent to reduce poverty; they were meant to stabilize people's income when the pandemic prevented them from working. In fact, people already relying on income assistance were ineligible to apply for CERB, while others couldn't access emergency benefits because they were excluded on account of their immigration status or other factors.

Pandemic benefits showed what is possible when the will is there. They provided critical relief to many, but also left a lot of people wondering where all this money and political will has been over decades of calling for adequate income assistance, or investments in critical infrastructure for basic needs like clean water or affordable food and housing.

As Alan Broadbent and Elizabeth McIsaac point out above, it begs the question of who we deem "deserving" and why "we seem content to under-invest" in realizing our collective human rights.

Deregulation & Privatization

Another persistent policy trend we are seeing across sectors is putting private interests ahead of public benefit through deregulation and increasing privatization. While reducing "red tape" and overly complicated bureaucratic systems is not a bad thing, we still need rules to make sure governments, businesses, and individuals alike are working together to uphold our rights – not undermine them.

Governments are required to use "maximum available resources^{xxv}" to create the conditions for people to exercise their rights. This means spending resources as well as using all available policy levers to set standards and generate needed revenue. It also means spending resources effectively and equitably, targeting them where they are most needed to support people's rights.^{xxvi}

As CPJ outlined in our submission to the National Housing Council pervii, the right to housing is being undermined by the deregulation and increasing privatization of Canada's housing market. This includes a phenomenon called financialization, where housing is treated as a commodity or investment product more so than a place to live. Inadequate or nonexistent rent controls mean that even when governments invest in housing benefits or other forms of income assistance, for example, they lose their buying power and become ineffective in upholding the right to housing. Likewise, stripping building, zoning, or funding regulations of affordability or accessibility standards may be presented as a way to get more homes built quickly, but the end result is public dollars being used to increase private profits, not public good. This deregulation results in the loss of affordable units without adequate replacements, and skyrocketing rents and housing prices**xxviii*. Relying on a deregulated private market to provide housing, and underinvesting in public, non-market housing means that governments are failing the requirement to devote "maximum available resources" to meet their human rights obligations.

A similar trend toward privatization is pervading our care systems. While governments may still foot the bill for certain services, these funds could be used more efficiently and more equitably if we weren't paying for-profit prices for care providers. Canadian Doctors for Medicare cites research that demonstrates for-profit delivery of care may reduce wait times for wealthier people who can afford to pay, but worsens wait times overall. They also state that for-profit care produces worse, not better quality of care, and results in higher costs overall to the public^{xxix}.

"Private, for-profit medical clinics are focused on making money for their shareholders. To maximize profits, they only accept the healthiest and wealthiest patients, often refusing services to the elderly or those with chronic conditions. If patients get sick or complications arise, they are sent to the public health care system so that private clinics don't lose money.

Canadian Health Coalitionxxx

Our efforts to mitigate climate change and its impacts on people's right to an adequate standard of living are also being compromised. Public subsidies and preferential tax treatment are still made available to the fossil fuel industry, when the oil and gas sector is the "largest single contributor to Canada's greenhouse gas emissions, and by extension, the main Canadian driver of climate change.xxxi" The same groups that are disproportionately impacted by poverty in Canada are also bearing the brunt of climate change, with Indigenous Peoples, especially in the North, seeing firsthand the disastrous impacts on traditional sources of food, safe drinking water, forest fires, melting polar ice, rising sea levels, and other forms of environmental and ecological degradation. Human Rights Watch found that disabled people and older people were particularly at risk of illness and death during climate-change induced heatwaves, and that this risk was compounded by poverty, social isolation, inadequate housing, and inadequate government supports and services in generalxxii.

Canada needs much stronger regulatory policies to shift us to a green economy and ensure that polluters aren't raking in profits while the rest of us pay for the fallout. These regulatory processes must also include tax measures to help fund the critical investments needed for this shift, including income supports, training programs, public transportation, research and development of renewable energy sources, and other supports for people and communities during this transition.

Misdirection

The multiple, interconnected crises we are facing today can easily feel overwhelming. Some pieces may seem simple, if not easy, while others might make us feel like we don't have the expertise or technical knowledge to know what to do. Experts or not, however, we can all participate in identifying the values and principles that should guide our choices. Often, even if we disagree on the "how," we will find that we agree on the "what" we want to achieve. But when we lose these guiding stars, or compromise them out of fear, greed, or even apathy, we become susceptible to another trend in public policy and rhetoric: misdirection.

Scapegoating is nothing new; it seems to ebb and flow in its influence in society, often at its strongest when people are experiencing fear or a sense of scarcity. It's also strengthened by unreliable information, which becomes particularly problematic when government representatives skew, cherry-pick, or outright deny facts to score points against their opponents, or when media outlets prioritize sensational stories over sound analysis to increase profits. These popularity wars result in a huge amount of collateral damage, particularly for those already marginalized by our public policies and systems.

Even now, under the guise of "cracking down on fraud," the federal government is chasing after people at or below the poverty line to repay pandemic benefits that they received in good faith. This is pushing many people further into poverty, despite having used the benefits for their intended purpose**xxiii*. People applying for social assistance or disability assistance have to jump through hoops to prove their "worthiness" and often face dehumanizing levels of scrutiny and surveillance by program administrators. But the money to be recouped through these efforts is a pittance compared to the loss of revenue that happens through both illegal (and legal!) tax practices of ultra-wealthy individuals and corporations. Why has this level of scrutiny been directed at those with the least, rather than those with the most?

Similarly, many recent articles in Canadian news outlets have made a false connection between the current lack of affordable housing and migration numbers, including international students in particular. This misplaced blame puts people's rights (and lives) at risk by stoking racist and xenophobic lies about migrants (often extending to racialized people more broadly), while at the same time completely covering up the actual causes of the housing crisis. It distracts us from the real issues of affordable housing, and ignores the matter of migrant rights altogether, rather than seeing these rights as being interconnected. In fact, migrants are among those most disproportionately impacted by core housing need and other human rights violations, particularly because their rights are undermined by their precarious immigration status.

The example of international students being blamed for our lack of affordable housing demonstrates both trends of misdirection and deregulation. Academic institutions had policies relaxed, giving them more control over admission rates for international students and their tuition fees. This allowed them to charge exorbitant tuition from increasing numbers of international students (often with the promise of a pathway to permanent residency), while simultaneously increasing residence fees and/or not providing enough spaces in student residences. International students pay extremely high tuition fees and in many cases find themselves unable to afford adequate, safe housing or food. Meanwhile, government divestment in affordable and public housing has continued since the 90s, alongside increasing deregulation and financialization of housing markets, resulting in skyrocketing rents and a lack of affordable units. Any decision to reduce the number of international student enrollments should be done as a means of protecting them from exploitation, not as a false solution to our current housing crisis.

Misdirection takes other forms as well. While it might not outwardly seem as nefarious as scapegoating, misdirection of public policies plays a huge role in perpetuating the inequities and injustices impacting people's everyday lives. Many of our public policies direct funds (and power) towards the interests of a few (who generally already have more wealth and power) rather than being directed where they are most needed to uphold our human rights obligations.

This can look like preferential tax policies that either spend public funds or forego collecting potential revenue in order to protect the wealth and power of individuals and corporations. It can look like delivering cash transfers to people who don't actually need them, while underfunding programs directed at those with low-income or those with higher costs of living, perhaps due to disability or living in a remote, northern community, for example. As Campaign 2000 points out, it can also look like policies that remove children from loving parents or caregivers, placing them into state care for "negligence" that is, in fact, poverty-related food or housing insecurity caused by negligent government policy choices**

TREND STOPPERS

Lest we feel too depressed or overwhelmed, let's remember that these trends in both measures of poverty and policy decisions are not inevitable. They are the results of human choices – and we can choose better!

To stop these trends and start new ones, we need a diverse movement of people from across sectors, communities, identities, and experiences committed to reimagining a new social safety net that honours our treaty, human rights, and environmental obligations, as well as the realities of people's day-to-day lives. In terms of policy solutions, CPJ and partners are proposing a joint call for coordinated standards, supports, and actions.

Coordinated Standards

Canada's treaties with Indigenous Nations, human rights obligations, and climate commitments should operate as minimum standards for all policy decisions at all levels of government. These minimum standards should be used as criteria for all government budgets, transfers, funding programs, and tax policies, specifically. Coordinated standards also refers to regulatory standards, including, for example, labour standards, tax policies, zoning, industrial and commercial practices, etc. Both public and private actors need to work together towards our treaty and human rights obligations and climate commitments.

Specific Federal Policy Examples:

- End all boil water advisories on First Nations reserves and ensure equitable outcomes for Indigenous Peoples on- and off-reserve through adequate funding and other forms of compliance with treaty and human rights obligations, including the UN Declaration on the Rights of Indigenous Peoples.
- Set minimum rights-based standards for provinces and territories to receive the Canada Social Transfer (e.g., adequacy of social assistance rates and rent controls; number of deeply affordable, accessible housing units created; minimum wage and other conditions of decent work; closing equity gaps), the Canada Health Transfer (e.g., the provision of publicly-funded, publicly delivered care services; preventing privatization; closing equity gaps), and all other transfers across government jurisdictions.
- Co-create a Canada Disability Benefit with disabled people that upholds human rights standards. Ensure provinces and territories cannot claw money back.

- Ensure the wealthiest individuals and corporations are contributing their fair share through decent work standards, increased corporate tax rates and a wealth tax, among other progressive tax policies. End the preferential tax treatment of Real Estate Investment Trusts and other financialized landlords. Cancel all subsidies to the fossil fuel sector and increase tax rates on large polluters; use revenue to invest in a just transition to a green economy.
- Work with people with lived experience of core housing need from a variety of communities and intersecting
 identities to invest effectively and equitable in deeply affordable, accessible, supportive, non-market
 housing.

Coordinated Supports

Policy decisions across multiple levels of government should always improve, never worsen the outcomes of existing benefits, programs, or services. Additionally, multi-sector initiatives are critical to ensure effective and equitable results - policy decisions in any one sector have significant impacts on others, and no one program or initiative can fix everything. Investments in publicly-funded, universally accessible, and culturally appropriate housing, income security, access to health care and medication, early childhood education and care, trauma-informed mental health and social supports, and other supportive programs and services produce **better outcomes** for less money than our current piecemeal, underfunded, and often punitive approaches**

Specific Federal Policy Examples:

- Stack federal, provincial, and territorial income supports and prevent clawbacks to achieve adequate income
 levels. Gradually reduce benefits as earned income increases.
- Develop an income-tested federal guaranteed basic income program^{xxxvi}. Gradually reduce the benefit amount as earned income increases and prevent clawbacks.
- Invest in supports for people and communities transitioning to a green economy through income supports, education and skills training, public transportation, research and development of renewable energy, etc., while also engaging in effective climate mitigation and adaptation efforts.
- Provide necessary, coordinated funding for infrastructure, social services, and care services to close equity
 gaps and uphold treaty and human rights obligations for Indigenous Peoples. This should include the implementation of the UN Declaration on the Rights of Indigenous Peoples, and the calls to action of the Truth
 and Reconciliation Commission and the Final Report of the National Inquiry into Missing and Murdered
 Indigenous Women and Girls.
- Increase housing supply while ensuring regulations and standards are maintained for Indigenous land and treaty rights, accessibility, affordability, energy efficiency, and environmental protections. Ensure rent controls and tenant rights protect the buying power of housing benefits and other income supports.

Coordinated Action for Collective Rights & Well-Being

Our rights and well-being go together. We cannot achieve a healthy, equitable, and sustainable society so long as some groups' rights are withheld or the natural environment is destroyed for the profit of a few. We need coordinated actions across sectors, jurisdictions, industries, and communities to uphold our interconnected rights and promote the well-being of all people and nature in Canada.

Specific Federal Policy Examples:

- Develop specific targets and accountability mechanisms to close inequitable gaps in health outcomes, employment, income, housing, food security, and other measures of well-being identified by people with lived experience.
- Remove barriers to eligibility and access for public supports and programs, employment, and participation in society more generally. Regularize Permanent Resident Status for all migrants.
- Change policy decision-making and accountability processes so the people most impacted by these decisions have a meaningful role in developing, monitoring, evaluating, and improving them. Fund meaningful accountability mechanisms.
- Adopt a "whole of government" approach towards Canada's commitment to just transition, ensuring that the
 cost of the transition is paid by historical emitters, not by equity-seeking groups and communities.

JOIN US!

We hope this resource has provided you with helpful information and inspiration. We are all needed in this work of transformative change. What role will you play?

We would love to hear from you about questions, ways to get involved, and gifts you are bringing to this shared work. We also want to be a resource to you, and are happy to provide workshops, webinars, policy resources, and news of upcoming advocacy actions and events.

You can find out more about ways to engage with us at cpj.ca or by contacting us at cpj@cpj.ca.

ENDNOTES

- i Canada's Official Poverty Line, the Market Basket Measure (MBM), considers someone to be living in poverty if they don't have enough income (including government supports and subsidies) to afford the cost of a "basket of goods and services" deemed necessary for an adequate standard of living. The Low-Income Measure (LIM) looks at the median income for a household of a given size (including singles), and defines poverty as having less than half of that median income. Because of this, the LIM reflects not only material deprivation, but also income inequality.
- ii A household is considered to be in core housing need if (a) their housing is unacceptable in terms of adequacy (i.e., major repairs needed), suitability (i.e., insufficient rooms for the size and make-up of the household), or affordability (i.e., shelter costs are more than 30% of total before-tax income); and/or (b) acceptable alternative housing in the community would cost 30% or more of their before-tax income.
- iii Food insecurity means not having consistent access to both the right kind, and the right amount of food, because of a lack of money. Source: https://proof.utoronto.ca/food-insecurity/#foodinsecurity
- iv Statistics Canada, (2023), Low income statistics (Market Based Measure) by age, sex and economic family type, Table 11-10-0135-01. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110013501
- v Statistics Canada. Table 11-10-0018-01 After-tax low-income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801
- vi Statistics Canada, (2023), Core Housing Need, Table 46-10-0073-01. https://www150.statcan.gc.ca/n1/daily-quotidien/220921/mc-b005-eng.htm
- vii Statistics Canada, (2023), Household Food Insecurity by selected demographic characteristics, Table 13-10-0835-01. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310083501. Note: while this table shows data from the 2021 Canadian Income Survey, the food security data was actually collected from January June 2022.
- viii Special thanks to Tim Li of PROOF at the University of Toronto for sharing his expertise and advice.
- ix Statistics Canada, (2023), Canadian Income Survey: Territorial Estimates. https://www150.statcan.gc.ca/n1/daily-quotidien/230621/dq230621c-eng.htm.
- x United Nations, (1948), Universal Declaration of Human Rights. https://www.un.org/en/about-us/uni-versal-declaration-of-human-rights
- xi International Covenant on Economic, Social and Cultural Rights https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights
- xii Ibid.
- xiii Convention On The Rights Of Persons With Disabilities. https://social.desa.un.org/issues/disability/crpd/convention-on-the-rights-of-persons-with-disabilities-crpd

- xiv United Nations Declaration On The Rights Of Indigenous Peoples. https://social.desa.un.org/issues/indigenous-peoples/united-nations-declaration-on-the-rights-of-indigenous-peoples
- xv Janine Harvey & Lisa Alikamik (2023), The National Right to Housing Network, "Stark Truths: Indigenous Housing Realities & Solutions in Northern, Remote Communities." https://housingrights.ca/stark-truths/
- xvi Alex Nelson, Jayne Malenfant, & Kaitlin Schwan (2023), Women's National Housing and Homelessness Network, "Research Brief on Housing Need & Homelessness Amongst Gender-Diverse People in Canada: A Preliminary Portrait." https://womenshomelessness.ca/wp-content/uploads/Research-Brief-on-Housing-Need-Homelessness-amongst-Gender-Diverse-Persons.pdf
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