



CITIZENS FOR
PUBLIC JUSTICE 

POVERTY TRENDS 2025

Pathways From Poverty to Rights & Well-being

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

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INTRODUCTION

In this year's edition of Poverty Trends, we're exploring two key questions: Who is experiencing poverty in Canada, and what should we do about it?

To do this, we'll consider what shapes how we define, measure, and respond to poverty. We'll look at the commitments Canada has made through treaties and human rights conventions and what that means for governments, institutions, and individuals. We'll use the most recent available data to get a picture of people's experiences of poverty in Canada. We'll explore proven policy responses grounded in those experiences that can effectively eradicate chronic poverty and uphold our treaty and human rights obligations. And we'll ask ourselves: what role will we play in all this?

This report is full of information that will help us not only understand, but also act. Because we are convinced, based on what we know about the trends, that poverty is not inevitable. As dire as many circumstances are in our society today, it is not hopeless. But the changes we need – and the forces we are up against – require a massive surge in public and political will to shift from aspiration to action.

The information in this report is meant to be shared! It is meant to be explored further by connecting with others who care about building a more just and sustainable society. You can bring this report to talk with your Member of Parliament or Municipal Councillor. You can join us (and many other partners) in advocacy campaigns and public engagement events. You can invite us to dig deeper into particular areas of interest with your community group, school, or faith community. You can consider the evidence and recommendations when you vote and discuss current events with friends and family.

As much as there is always more for us all to learn, we don't need to be experts on all things to act on what we care about. Because we are already making choices every day that either reinforce the road we're on or put us on the path to change. So where do we want to go? Will we accept the current trajectory of chronic poverty and increasing inequity? Or will we move on the conviction that a better way is possible?

We hope you'll join us!

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UNDERSTANDING POVERTY IN CANADA

The way we define (and measure) poverty plays a big role in how we respond. Poverty in Canada includes experiences of material deprivation (i.e., not having the money needed to cover the costs of our physical needs) along with social, spiritual, and cultural dimensions. When we explore poverty rates for Canada in this report, we will include measures related to income, food security, and housing, as well as other related factors and outcomes such as health, education, employment, and social cohesion. While the data for each of these experiences have their strengths and limitations, looking at them together with testimony of people's lived experiences helps illustrate not only the day-to-day challenges facing individual people in poverty, but the persistent trends in who is most likely to be impacted, and in what ways.

The trends are clear: the story of poverty in Canada is a story of inequity. It is a story of policy choices and outcomes that systemically privilege some and harm others. The story of poverty overlaps with stories of colonization, racism, sexism, and other systems of oppression and discrimination. As we explore together some very heavy and discouraging realities, however, we must remember that while these unjust systems have become deeply entrenched, they are neither natural nor inevitable; they are the result of choices that were and continue to be made, and we can choose better. We have the knowledge and resources to effectively end chronic poverty and inequity in Canada. But to make these changes, we need to reframe our understanding of poverty from being a matter of charity in response to individual needs, to a matter of justice and right relationship in community.

Poverty, Treaties, and Human Rights

Perhaps part of the problem is that the term “poverty” itself doesn’t speak to what it is we actually want to work towards. Research by the First Nations Information Governance Centre (FNIGC) on First Nations perspectives “emphasizes that poverty is not the preferred term and wellness is a more appropriate term¹.”

FNIGC further articulates the connection between poverty (as an experience of inequitable opportunities or outcomes related to well-being) and treaties between the Government of Canada and Indigenous governments:

Poverty is rooted in treaty relationships and Canada’s failure to uphold their promises. Treaties promised access to education, health care resources and a continuance of Indigenous economies, yet access to these is presently inequitable in comparison to mainstream Canadians, and the result is poverty².

The Otipemisiwak Métis Government of the Métis Nation within Alberta states, “A treaty is a formal agreement between the Crown, as represented by the Government of Canada, and an Indigenous Government. It is a **legally binding**, nation-to-nation agreement that affirms the **rights, responsibilities, and relationships** between the Canadian Government and Indigenous nations³. They note that while historic treaties primarily addressed land and resources, modern-day treaties are more comprehensive, addressing governance, resources, culture, and rights in ways that were not included in older treaties. Inuit governments have similarly negotiated land claims agreements with the Government of Canada that include self-governance⁴.

Similarly, poverty in Canada can be understood as a violation of the right to an adequate standard of living. Article 25 of the Universal Declaration of Human Rights states, “Everyone has the rights 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 control⁵.”

Inuit Tapiriit Kanatami (ITK)’s submission on the Canadian Poverty Reductions Strategy highlights the connection between Inuit perspectives on poverty and human rights.

By placing poverty reduction upon a human rights foundation, ITK encourages the Government of Canada to commit to providing adequate funding towards human rights priorities which include Inuit child development, education, housing, food security, protection of the environment, and opportunities to earn a living in accordance with individual choice, which for Inuit includes participation in either or both of wage-based and land-based economies⁶.

Treaties and human rights are about relationship and the sharing of rights and responsibilities for everyone’s mutual flourishing. It is critical to recognize that these are not just aspirational goals, but legal obligations, to which governments should be held accountable. This is critical when we consider how policies are designed in response to poverty and inequity in Canada.

KEY CONCEPTS IN RIGHTS-BASED POLICY MAKING

Rights-holders: The people whose rights are engaged by the challenge or problem that this policy or project is going to address.

Duty-bearers: State actors at any level of government (federal, provincial, territorial, municipal) who have a legal obligation to respect, protect, and fulfill human rights. This can be understood as both whole governments and specific departments within a government.

Progressive realization: Over a period of time, states are required to progressively create the conditions that enable people to enjoy their economic, social, and cultural rights. They are to use maximum available resources, prohibit discrimination, and prohibit any diminishment of current rights (i.e., no rolling back current benefits or protections).

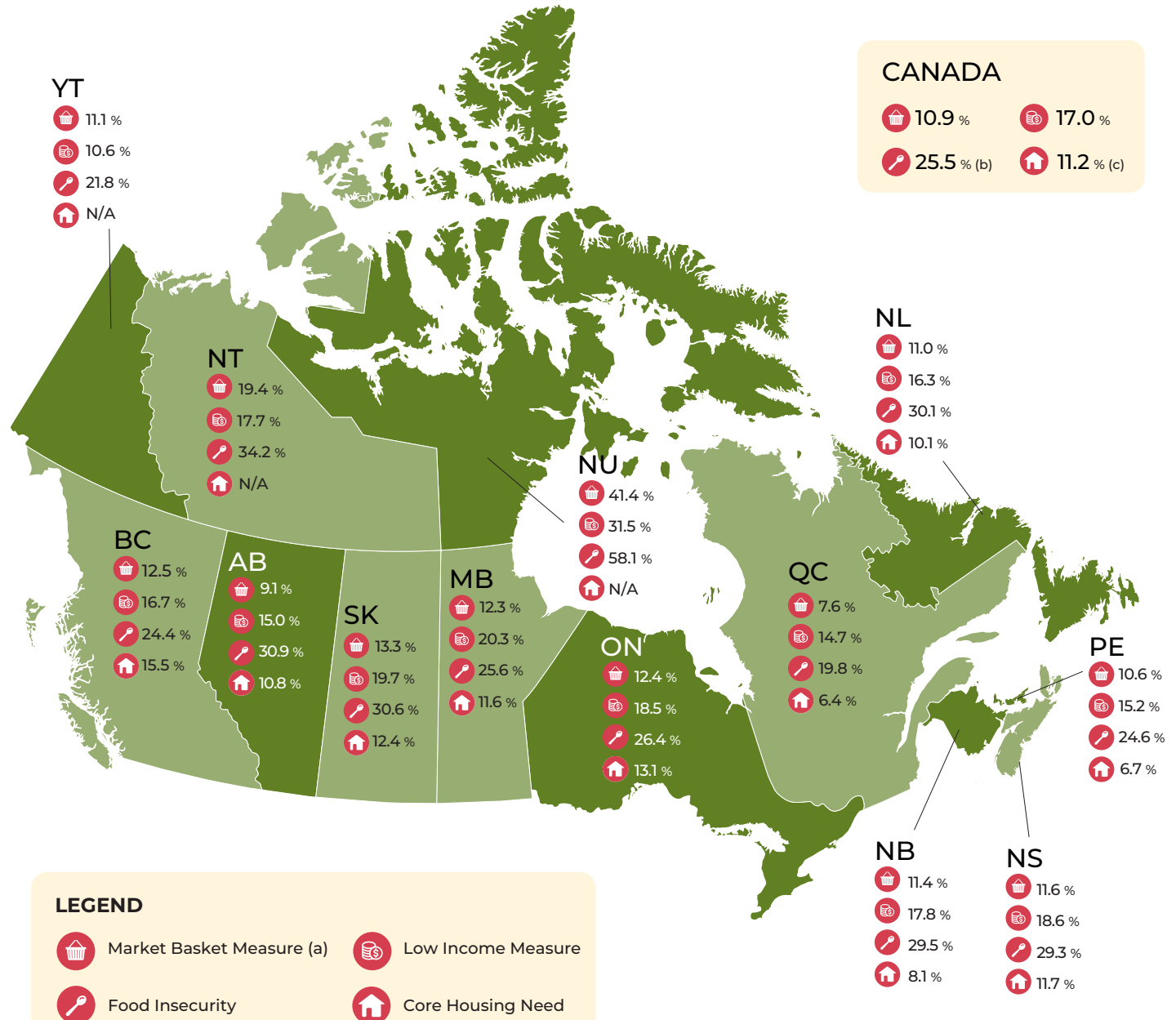
Maximum available resources: Governments must do all they can to mobilize resources in order to have funds available to progressively realize rights. This includes prioritizing the allocation of resources to rights-related areas; spending money efficiently to meet priority needs based on evidence; spending money effectively (i.e., where it has a measurable effect on people’s enjoyment of their rights); and fully spending money set aside for realizing rights and not diverting them to non-priority expenses. Importantly, this principle includes both spending decisions and the generation of needed revenue (e.g., through taxes).

Non-discrimination: This covers laws, policies and practices which are discriminatory in effect, no matter the intent. Respecting this principle requires specific measures to ensure the protection of the rights of marginalized populations as a priority. Even when resources are limited, the State has a duty to adopt measures to protect those most at risk.

To learn more about governments’ obligations to progressively realize Economic, Social, and Cultural Rights (ESCR), check out the Article 2 & Governments’ Budgets Handbook by the International Budget Partnership⁷.

Experiences of Poverty in Canada

Poverty in Canada includes many interconnected experiences of deprivation, exclusion, and discrimination that prevent people from enjoying their treaty and human rights and well-being. There are many different statistics that can be used to estimate who is experiencing poverty at a given time, and to explore trends over the years. The map below shows estimates across the country for individuals experiencing low-income using the Market Basket Measure and Low Income Measure, as well as estimates for households experiencing food insecurity and core housing need. This data shows that many people who would not be considered poor by income-based measures still cannot afford adequate food or housing.



Data sources:

- Market Basket Measure (MBM) low income rates for individuals in provinces, 2023⁸
- Low-Income Measure (CFLIM-AT) for individuals in provinces and territories, 2023⁹
- Food Insecurity rates for individuals in provinces, 2024¹⁰
- Core Housing Need rates for households in provinces, 2023¹¹

Different estimates of low income, food insecurity, and core housing need across provinces and territories can be attributed to a few different factors. Costs of living vary by region, particularly in the North, as does the availability of services. Each province and territory also has their own suite of policies related to low income, health, education, childcare, and housing, for example.

In addition to these differences in geography and policy, however, the data also reveal trends related to systemic barriers and privileges experienced by certain populations. In direct violation of the human rights principle of non-discrimination, millions of people's rights and well-being are being denied or put at disproportionate risk because of unjust policy decisions and perceptions about people and poverty rooted in colonialism, racism, sexism, ableism, and other systems of oppression.

The table below shows different rates of poverty and food insecurity for individuals according to immigration status, Indigeneity, age, and disability.

TABLE 1: MEASURES OF POVERTY BY SELECT DEMOGRAPHIC GROUPS

Data sourced from the Canadian Income Survey - Collected in 2022¹²

	% In Poverty	% In Deep Poverty	% With Food Insecurity
Canadian - Born	9.8%	5.0%	20.8%
Immigrant > 10 Years	8.6%	3.9%	20.0%
Immigrant 5-10 Years	10.3%	5.0%	28.4%
Immigrant < 5 Years	20.0%	10.8%	26.9%
Indigenous	15.8%	8.7%	36.8%
Non-Indigenous	9.8%	4.9%	22.4%
Seniors (65+)	10.5%	3.1%	11.7%
Adults (25-65)	10.6%	5.7%	22.9%
Youth*	14.5%	9.5%	24.4%
With Disability	12.5%	6.0%	26.0%

*Youth in Poverty and Deep Poverty represent ages 16-24, while Youth in Food Insecurity represents ages 18-24.

Indigenous and recent immigrant communities experience poverty and food insecurity at the highest rate in the country. Legacies of colonialism and inadequate settlement programs contribute to this gap. Conversely, the low rates of deep poverty and food insecurity among seniors are a testament to the success of cash transfers like Old Age Security and Guaranteed Income Supplement.

Disaggregating the data further exposes trends along lines of gender, race, Indigeneity, disability, sexual orientation, age, and immigration status (among other factors) that contradict Canada's treaty and human rights obligations, particularly the principle of non-discrimination. It is critical that we understand how policies and processes impact communities differently and that we recognize that these communities (or identity factors) can overlap in many ways, leading to different trends in outcomes. This is what is meant by an intersectional approach. An in-

tersectional approach explores how systems of oppression or privilege interact with one another and what kinds of barriers, opportunities, and outcomes are experienced by people as a result.

Snapshots: Intersecting identities, well-being, and the right to an adequate standard of living in Canada

- Women with disabilities in Canada account for 30% of the population of women in Canada, and continue to face disproportionate levels of unemployment, poverty, homelessness, and incarceration. The rate of disability is above 35% for women with disabilities who are Indigenous, racialized, immigrants or refugees, and/or LGBTQ2S¹³.
- Over 40% of Black children and Indigenous children living off-reserve in the ten provinces lived in a food-insecure household in 2022, compared to 19.3% of white children¹⁴.
- The estimated rate of food insecurity in 2022 for households led by a female lone-parent was 41.2% compared to 22.6% of male lone-parent-led households. Couples with children were estimated to have a food insecurity rate of 20.4%, whereas couples without children were estimated to have a food insecurity rate of 10.4%. The rate was 20.7% for unattached people living alone¹⁵.
- Of racialized non-permanent resident children, 35.1% lived in core housing need in 2020. This rate dropped to 19.2% for white non-permanent resident children¹⁶.
- The 2016 Youth Homelessness Survey found that 57.8% of homeless youth in Canada reported involvement with the child welfare system in general at some point in their lives. 29.5% of young people experiencing homelessness identified as LGBTQ2S, and 28.2% identified as racialized. While Indigenous Peoples represented 4.3% of the Canadian population, they were estimated to account for 28-34% of the shelter population¹⁷.
- People living in rural and remote areas experience poorer mental and physical health, shorter life expectancy, and higher suicide rates—especially among youth. Access to in-person and virtual services varies drastically, including shelters, supportive housing and health care (including mental health and treatment for addictions). This often requires people to leave their home or community, which can be costly, time-consuming, and disruptive to family and work¹⁸.
- Youth in care are cut off from state support when they reach the age of majority (18 or 19) and are faced with adult responsibilities much earlier than youth living with their parents. This abrupt cut-off leads to negative outcomes, including a heightened risk for homelessness, unemployment, poverty, poor mental health, addiction issues, involvement in the criminal justice system and early parenthood¹⁹. During child welfare investigations, First Nations children in Canada are removed from their homes and placed into the child welfare care system at a rate of 17 times that of non-Indigenous children²⁰.

FOOD, WATER, AND LAND-BASED CONNECTIONS

One needs to incorporate kinship obligations into measuring poverty, to care for Elders, to care for family members, the obligation for reciprocity in Indigenous communities. ...It's to have your children close to you, it's to be able to pass on your languages and teachings and your culture to your children, to be able to go out onto the land. ...To have enough food to make lunches for kids, have enough food to share with Elders or visitors that come by, to have enough to keep a roof over people's heads, to have clean water, to be able to ensure that you can meet your obligations."

~Dr. Allyson Stevenson (Métis), University of Regina, Saskatchewan²¹

The fact that access to adequate food and water are not a given for so many people in a country as rich as Canada should grab our attention. This is one of the enduring realities of colonialism and attempts to separate Indigenous Peoples from their lands. While food security is inextricably linked to income security, disproportionate rates of food insecurity in the North and among Indigenous communities is also about who has access to land and who benefits from it.

Traditional hunting and fishing are a crucial food source for the Inuit of Nunavik. They harvest country foods such as seal, narwhal, and caribou to feed their families. Inuit Tapiriit Kanatami notes that, for Inuit, food insecurity can also mean that they don't have access to country foods from the land which are central to their culture and way of life²². First Nations and Métis communities have also expressed a similar connection between food security, food sovereignty, and land²³.

As a result of projects such as pipeline expansion, lands and waters that were once exclusively managed in accordance with Indigenous laws and governance systems are now an overlapping mix of private lands, mining permits, forestry licenses, conservation zones, and transmission corridors. With each designation comes specific rules that further marginalize and create disconnections for Indigenous people from their lands, food, waters, culture, and each other²⁴.

As development results in the destruction of Indigenous land bases and food sovereignty, it increases their reliance on colonial economic systems while also driving up food and housing prices. It further intensifies their economic insecurity, and they are forced into even more vulnerable conditions²⁵. For example, the long-term water advisories resulting from water contamination increase the financial burden of many Indigenous households. Many struggle to afford the monthly costs of water, including the cost to purchase trucked water for wells or cisterns, and bottled water for drinking²⁶. At the time of writing this report, there were 39 active long-term drinking water advisories²⁷ and 35 short-term drinking water advisories in place in First Nations communities “south of 60”, excluding those in the British Columbia region²⁸.

Adequate Income

Creating the conditions for all people to enjoy the right to an adequate standard of living requires that people have access to adequate sources of income. This can include paid wages, income supports, and investments. Currently, however, neither having a job nor being eligible for government income supports guarantees that someone can afford even their most basic needs.

Access barriers & inadequacy in income supports

- Income levels from government income supports are deeply inadequate across the country, particularly for unattached single people considered to be employable. In all but two contexts (people receiving benefits in the Northwest Territories or in Quebec's “Manpower Training Measure” program), total welfare amounts were all well below both the official poverty line threshold and below the deep income poverty threshold²⁹.
- Unhoused people are penalized in social assistance programs, receiving 23 to 77% less in social assistance benefits than housed recipients (typically due to a loss of housing benefits, which they would need to secure new housing)³⁰.
- Many people are excluded from receiving income supports like the Canada Child Benefit, the Canada Disability Benefit, and the Guaranteed Income Supplement for Seniors because of their immigration sta-

tus (or even that of a spouse) – even if they pay taxes in Canada. Others are excluded from receiving the Canada Child Benefit because of narrow definitions of family relationships that can exclude Indigenous values of kinship³¹.

- In 2022, 69.9% of households that reported their main source of income as social assistance (including provincial welfare and disability programs) were food-insecure³². Note that this included recipients of Covid emergency benefits, which have since been discontinued.
- Educational outcomes are greatly influenced by family incomes. Children in disadvantaged families are less likely to do well, even when their grades are just as good as their wealthier peers³³. Educational inequality disproportionately affects Indigenous people³⁴, Black individuals³⁵, 2SLGBTQIA+ people³⁶, and people living in poverty.

Despite these problems of access and inadequacy, however, we know that income supports are an effective tool to advance well-being and the right to an adequate standard of living. Lower poverty rates among seniors compared to other age groups reflect much stronger income support through Old Age Security and the Guaranteed Income Supplement for seniors with low-income. The Canada Child Benefit has had a substantial impact on child poverty rates. Basic income programs demonstrate significant improvements in housing and food security and downstream savings in health care and criminal justice costs. And recently, the Covid Emergency Response Benefit resulted in the sharpest drop in low-income poverty estimates since the release of the Poverty Reduction Strategy – though those rates have been spiking up again since the benefits were discontinued³⁷.

Access barriers & inadequacy in employment

- NEET (Not in Employment, Education, or Training) rates have increased in Canada, particularly for youth aged 20–29, due to various systemic barriers like qualification recognition and the lack of support for individuals with disabilities. Racialized youth, highly educated immigrants, and individuals with disabilities have experienced disproportionate increases in NEET status³⁸.
- Young men, particularly ages 20–24, have higher NEET rates than young women and are disengaging from school, work, and training. This trend is linked to feelings of hopelessness, rising costs of living, lack of direction, and insufficient targeted support systems. Experts warn that this disengagement can lead to long-term economic and social consequences such as crime, political instability, and reduced GDP³⁹.
- Individuals with disabilities are underrepresented in the labour force as a result of workplace discrimination and a lack of accessibility⁴⁰. 13% of Black Canadians reported experiencing discrimination at work or in the context of a hiring process in 2014, compared to 6% of the rest of the Canadian population⁴¹.
- Wages have not kept pace with rising costs of living, particularly in relation to housing prices. The Canadian Centre for Policy Alternatives estimates one would need to work between 1.5 and 2.2 full-time minimum wage jobs to afford a one-bedroom rental unit in most urban areas in Canada⁴².
- The gender wage gap narrowed between 2007 and 2022 but remained sizeable. Diverse groups of women experience the gender wage gap differently. Compared to Canadian-born men, gender wage gaps are largest for immigrant women landing as adults (20.9%) and Indigenous women (20.1%) and smallest for immigrant women landing as children (10.5%) and Canadian-born women (9.2%) in 2022⁴³.
- The 100 highest-paid CEOs in Canada were paid 210 times more than the average worker's wage in 2023. These jumps in CEO pay are due largely to cash bonuses, stock options, and share awards. Notably, stock options are taxed at a lower rate⁴⁴.
- Due to the precarious nature of their immigration status, temporary migrant workers are often unable to exercise their labour rights. As a result, they are regularly subjected to poor working conditions, including inadequate wages with no breaks, overtime pay, or time off⁴⁵.

If employment is to be an effective pathway to well-being and an adequate standard of living, we need to remove barriers to employment, ensure wages and working conditions are adequate and equitable, and gradually reduce income supports as earned income increases – rather than cutting people off as soon as they start work.

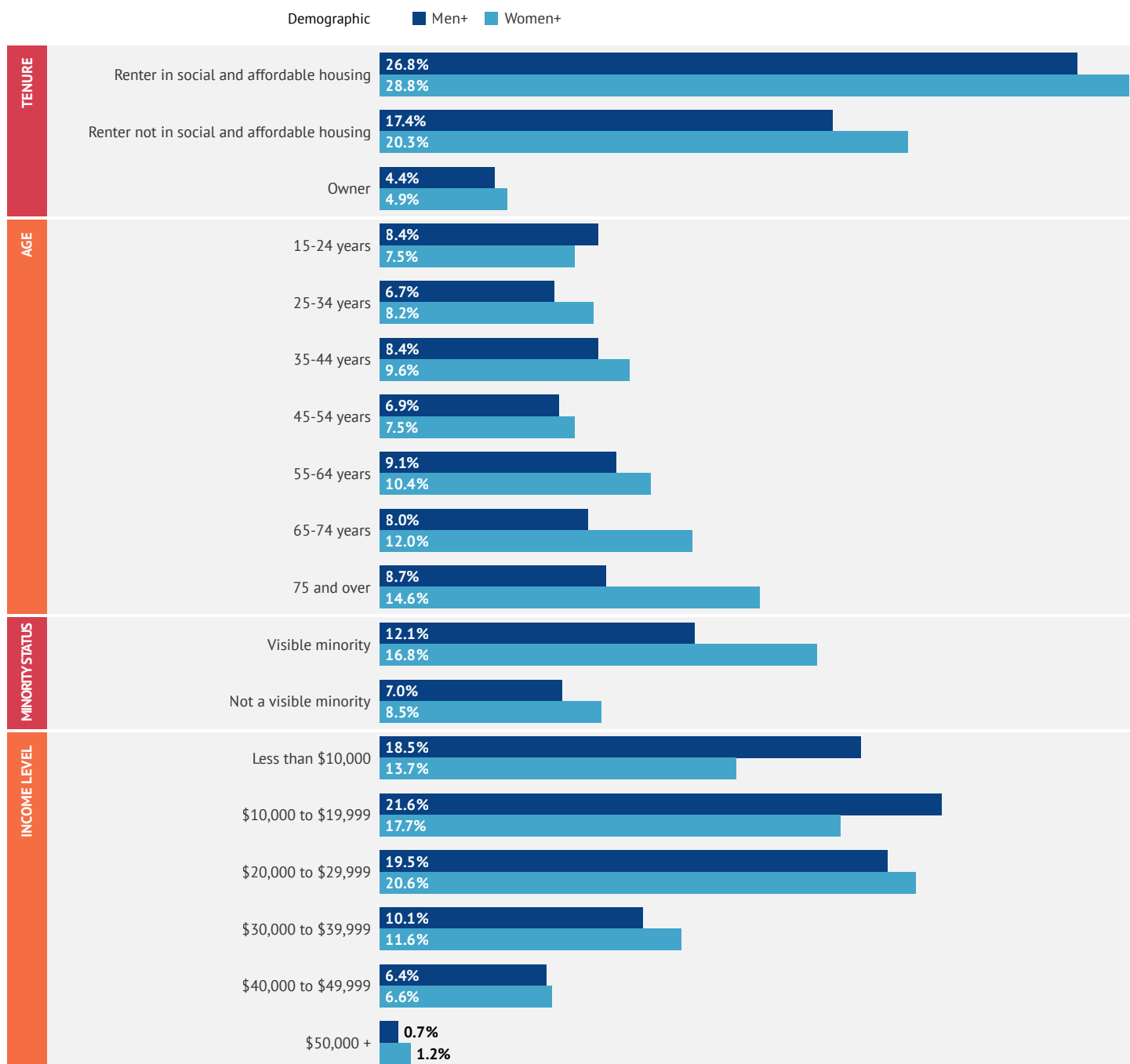
Housing

In 2019, the National Housing Strategy Act passed through legislature⁴⁶, reaffirming Canada's 1976 commitment to the progressive realization of the right to adequate housing as ratified in the International Covenant on Economic, Social and Cultural Rights. However, despite this legislated commitment to the right to housing, Tables 2 and 3 show us that core housing need is not experienced equally among Canadians.

TABLE 2: CRITERIA FOR ADEQUATE HOUSING AND RELATED EXPERIENCES

Adequate Housing Criteria	Related Lived Experiences
Secure from forced eviction, relocation, or harassment	28% of evictees in 2022 reported having a disability ⁴⁷ .
	46% of evictees reported struggling with their mental health ⁴⁸ .
	Racialized and Indigenous households are four times more likely to experience a retaliatory eviction ^{49, 50} .
Habitable and suitable based on tenant capacity and maintenance	21.4% of individuals living in dwellings provided by the local government, First Nation or Indian band live in unsuitable housing ⁵¹ .
	44% of gender-diverse participants of one study reported having to move due to the condition of their dwelling ⁵² .
Provides basic services like safe drinking water, electricity, and sanitation	There are 39 active long-term drinking water advisories on public systems in place in 37 First Nations communities south of the 60 th parallel ⁵³ .
In a location that is close to employment opportunities, and basic services necessary for life	16% of Canada's population live in rural and remote areas with poor access to mental health and social services ⁵⁴ .
Accessible to people of all abilities	12% of individuals with a disability live in core housing need ⁵⁵ .
	16% of Canadians with disabilities report that their homes do not have the physical aids they need ⁵⁶ .
	Data on the number of accessible and adaptable housing units in Canada is not currently collected by national or regional surveys ⁵⁷ .
Culturally appropriate for the expression of the inhabitant's way of life	43% of gender-diverse participants of one study reported experiencing discrimination from landlords and/or property managers based on gender ⁵⁸ .
Affordable – housing costs should not pose a barrier to meeting other basic needs	In 2023, financial firms owned 20-30% of purpose-built rental housing stock and collected \$50.4 billion in profits while rent increased by 8% ⁵⁹ .
	33.2% of renters and 14.8% of owners live in unaffordable housing ⁶⁰ .

TABLE 3: CORE HOUSING NEED



In Canada, core housing need is measured by suitability, affordability, and adequacy. This grouped bar chart provides a gendered comparison of core housing need across select traits such as tenure, age, minority status, and income level. This comparison helps us understand how core housing need is experienced by men and women of a variety of lived experience.⁶¹

If we are to take a rights-based approach to policy, it is critical to understand the intersecting barriers people face to enjoying their rights and well-being. The evidence presented in both tables and throughout this report makes it clear that Canada is not living up to the principle of non-discrimination.

These inequitable experiences and outcomes should also inform the ways in which we target our resources, use our regulatory controls, and generate revenue – all of which should be designed to close these inequitable gaps between rights and lived realities. Given the high rates of core housing need among low-income renters (and people on social assistance specifically) compared to home owners, for example, we could advance people's

right to housing by improving income supports, increasing the availability of affordable rental housing, and using regulatory policies like rent control and corporate tax policies to ensure public funds are not being spent on increasing profit margins.

The large number of encampments across Canada reflects the lack of government action to distribute resources where they are most needed. The unsheltered homeless are unable to live a life of dignity, facing increasing discrimination and social isolation⁶². Emergency shelters are also underfunded, over capacity, and unable to address the unique needs of marginalized groups like Indigenous and gender diverse communities⁶³. This leaves the unhoused with very few options to attain their right to housing.

"When I was evicted we stayed at a motel and everyone on the first and second floors, were all families that were evicted so the landlords could raise the rent and get new tenants who could pay it. Most of these families were single parents or families with members who have disabilities. It hurt my heart and I was stunned."

~Candace Kitchkeesick for The Financialization of Purpose-Built Rental Housing Report⁶⁴

SPOTLIGHT ON HOMELESSNESS

In the most recent national Point-in-Time Count (PiT)⁶⁵ of people experiencing homelessness, over 40,000 people were counted as experiencing homelessness across 72 communities and regions⁶⁶.

Of the over 40,000 people experiencing homelessness in the PiT Count,

- 61% were living in shelters;
- 23% were unsheltered, including living in encampments;
- 45% were on social assistance;
- 31% were Indigenous;
- 20% were racialized⁶⁷.

Among the 67 communities and regions that conducted counts in both 2018 and 2020-2022, the overall number of people experiencing homelessness increased by 20%⁶⁸.

PHYSICAL & MENTAL HEALTH

Many experiences related to poverty in Canada have a profound impact on our health, including low income, food insecurity, and housing insecurity. Many of the factors that put people at risk of experiences of poverty exacerbate the risk of poor health outcomes. Similarly, having health problems increases the likelihood of experiencing poverty.

- While 9.4% of Canadians reported unmet health care needs in 2022, this rate increased to 14.2% among individuals with low income⁶⁹. In 2017-2018, individuals with a disability were over four times more likely to report unmet health care needs than those without a disability, even after adjusting for socio-demographic factors. The most common reason for unmet needs was poor availability of care, including long wait times and gaps in regional care⁷⁰. For some Indigenous people, extensive travel is necessary to access health care, and this can result in financial burdens, emotional stress, anxiety, and feelings of isolation. Roughly one-in-five First Nations people living off reserve (18%), 16% of Metis and 40% of Inuit travelled outside their community to access health care services in 2024.
- Food insecurity puts adults at greater risk of developing serious chronic conditions and increases the

likelihood of being diagnosed with diabetes later in life. Food insecurity also makes it difficult for individuals to manage existing health problems. Many struggle to adhere to therapeutic diets, and nearly half of adults living in severely food-insecure households reported delaying, reducing, or skipping prescription medications because they couldn't afford them, leading to worsening health and greater use of health care services⁷¹.

- There is a strong relationship between low income and food insecurity and poor mental health⁷². The risk of experiencing depression, anxiety disorders, mood disorders, or suicidal thoughts increases with the severity of food insecurity for adults and youth⁷³. Experiencing food insecurity at an early age is associated with childhood mental health problems, such as hyperactivity and inattention (with implications for educational attainment)⁷⁴.
- Unlike every other developed country with universal health care, Canada does not have universal coverage of prescription medication (i.e., universal pharmacare). In 2021, about one-fifth (21%) of Canadians reported not having insurance to cover any of the cost of prescription medications in the past 12 months. Percentages of people reporting not having prescription insurance to cover medication cost was higher among immigrants (29%) relative to non-immigrants (17%) and among racialized persons (29%) relative to non-racialized and non-Indigenous persons (17%). About one-in-eight Canadians (13%) spent \$500 or more out-of-pocket on prescription medications over the past year. 17% of people without prescription insurance reported skipping or reducing medical prescriptions due to costs, compared to 7% of people with insurance.

The good news is that evidence shows that stabilizing people's access to adequate income, food, and housing leads to better health outcomes and even saves the public money by reducing downstream costs of health and social services⁷⁵.

"Health inequities are not simply numerical differences between the health outcomes of different groups: they are unjust differences that could be eliminated or reduced by collective action and the right mix of public policies."

~Public Health Agency of Canada, 2020

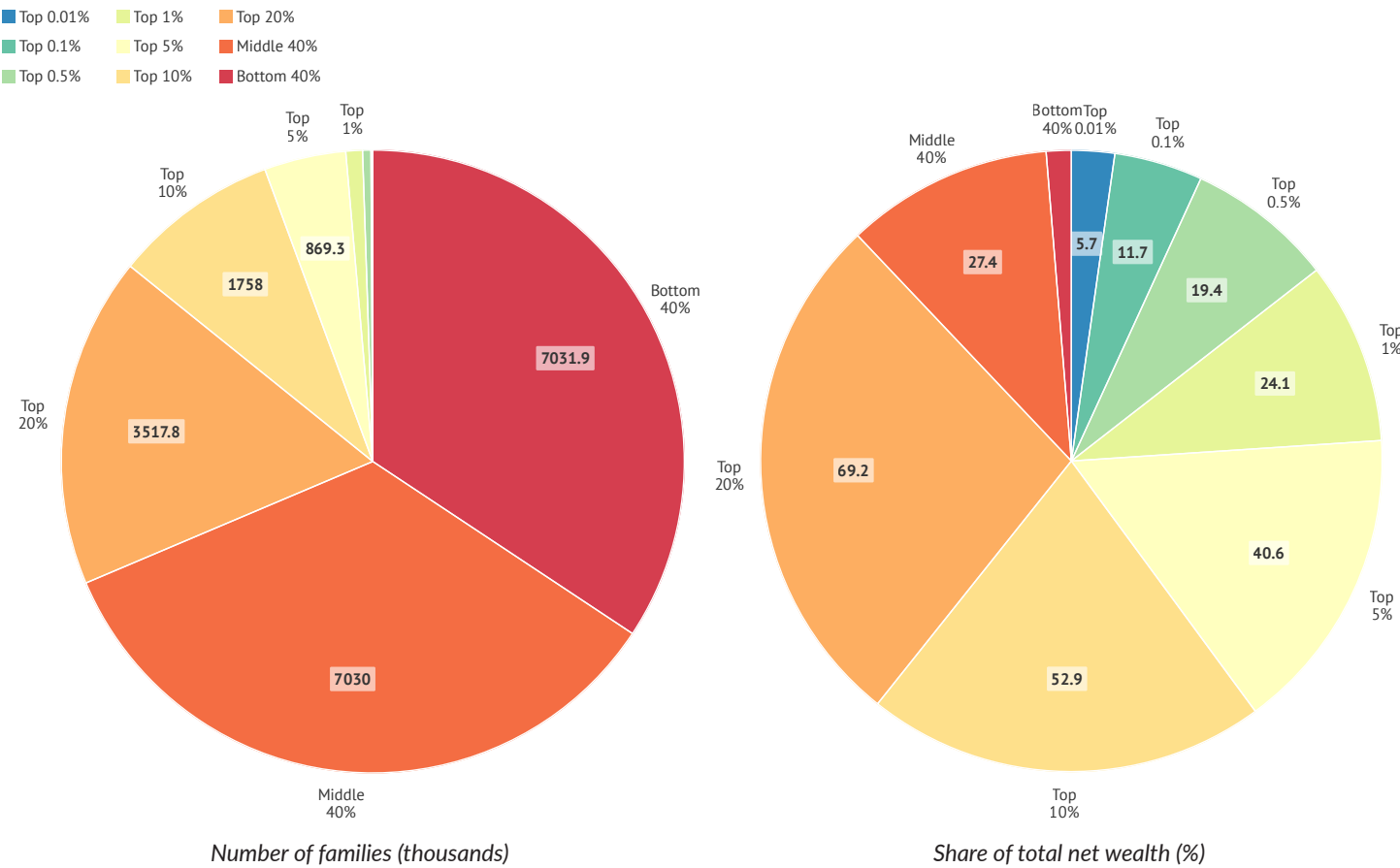
For example, a basic income study in British Columbia provided \$7,500 cash transfers to individuals experiencing homelessness. Analysis showed that after one year the recipients had no increase in spending on temptation goods (e.g., alcohol, drugs), mental function improved, and the decrease in participants' shelter visits resulted in a societal net saving of \$777 per person a year⁷⁶. Another study on basic income programs in Ontario found a decreased use of tobacco and alcohol, improved food security, and stable employment⁷⁷.

Similarly, the At Home/Chez Soi national housing study led by the Mental Health Commission of Canada found that every \$10 invested in supportive housing resulted in an average savings of \$21.72 through reductions in use of health services, emergency department visits, and involvement with the justice system⁷⁸. Another study in Ontario found that providing supportive housing opened up spaces in hospital beds that were otherwise occupied by patients who had nowhere else to go but did not require that level of care⁷⁹. In this way, both Housing-First recipients and other members of society benefited from improved health outcomes.

TACKLING SYSTEMIC POVERTY & INEQUITY IN CANADA

Throughout this report, we have explored trends in inequitable outcomes across a variety of experiences related to poverty. We have seen how these trends vary for people according to various aspects of their identity (e.g., Indigeneity, race, gender, disability) as well as geographic location. Another way to explore inequities in a society is to consider the distribution of wealth and resources.

NET WEALTH DISTRIBUTION IN CANADA BY SELECTED PERCENTILES, Q4 2024



Percentile of family net wealth	Number of families (thousands)	Share of total net wealth (%)
Top 0.01%	9.8%	5.0%
Top 0.1%	8.6%	3.9%
Top 0.5%	10.3%	5.0%
Top 1%	20.0%	10.8%
Top 5%	15.8%	8.7%
Top 10%	9.8%	4.9%
Top 20%	10.5%	3.1%
Middle 40%	10.6%	5.7%
Bottom 40%	14.5%	9.5%

According to the Office of the Parliamentary Budget Officer (PBO), the top 0.01% of economic families (1,800 families) in Canada own more wealth with a share of 5.7% of total net wealth than the bottom 40% (7,031,900 families) with a share of 3.3%⁸⁰.

Canada is a wealthy nation with many resources – enough to create the conditions in which all people can enjoy their treaty and human rights and in which well-being can be prioritized. But we have a serious distribution problem. Thankfully, we know of policy solutions proven to increase well-being by distributing wealth and resources more equitably.

OECD research suggests there are several considerations involved in generating support for tackling wealth inequality through redistributive policies. They note that “besides perceptions of and concern over inequality, demand for inequality-reducing policies is driven by beliefs around what drives inequality, in particular whether access to opportunities is widespread and hard work brings success: across the OECD, demand for more progressive taxation is lower where people believe that poverty is due mostly to lack of personal effort.”⁸¹

Building a common understanding

Persistent, inequitable trends in who is most likely to experience poverty reveal its systemic and structural causes. And yet negative perceptions of people experiencing poverty persist. If everyone had equal opportunities for success and well-being, if it were just up to people “working hard,” we would expect similar rates across communities and identity factors. Yet this has never been the case in Canadian society, and it is certainly not the picture painted by the statistics and experiences we have explored in this report. We need to be better at sharing these facts and perspectives. Better information on inequality is critical in providing common ground for public debate, even if there remain many differences of opinion about specific policies⁸².

We also need to raise the bar of our ambition and bring it into alignment with our treaty and human rights obligations. Many people (including parliamentarians and public servants) are unfamiliar with our treaty and human rights obligations and how many gaps exist between our rights and realities, particularly with relation to the principle of non-discrimination. Canadians can also have a bad habit of only comparing our policy responses and outcomes to the United States; there are many examples of greater equity and improved outcomes related to poverty and well-being in other countries, in addition to data from within Canada. Researchers found that “supplying [citizens] with evidence that income inequality is lower in similar countries challenges their belief that inequity is inevitable and increases their preferences for redistribution⁸³. Canada performs better than the OECD average score for income inequality, but there are 14 countries performing even better that we can look to for inspiration. The United States, to whom we often compare ourselves, scores much closer to the bottom of the list – more of a cautionary tale than a blueprint to follow⁸⁴.

Improving opportunities & equalizing outcomes

Another suggestion for increasing public support for effective, equitable policy solutions is to include a mix of policies that focus on improving opportunities and those that specifically focus on equalizing outcomes (including through distributive policies like taxes, for example).

Investing in stabilizing, protective policies, programs, and infrastructure and having regulatory standards in place can set people up for success. This includes universally accessible programs, services, or infrastructure available to anyone who needs them. Public education, access to health care, public green spaces, safe drinking water, and rights-based labour standards are just a few examples of opportunity-enhancing policy choices that can benefit anyone who accesses them (with the caveat that systemic barriers to access and equitable outcomes must also be addressed). We can also look at policies directed at certain stages in people's lives to promote positive outcomes – investing in children's well-being, for example – to improve long-term opportunities and outcomes.

Policies focused on equalizing outcomes might be more targeted to specific populations or situations, with a goal of closing gaps in both access and outcomes. These might include specific regulatory standards aimed at addressing discrimination, redistributive tax policies, or specialized programs and services designed to address particular structural barriers (for example, addressing the increased costs of living with a disability through a targeted income support program, transferring the management of Indigenous child welfare or justice systems to Indigenous communities and governments, or designating a specific percentage of program funding for deeply affordable housing for women and gender-diverse people).

Universal programs tend to experience higher rates of public support because more people see how they benefit from them. But the truth is, we all benefit from closing equity gaps and upholding our treaty and human rights obligations. So how can we counter the narrative that targeting support to those who experience systemic oppression and discrimination means taking something away from others? Once again, we need to be better storytellers, using solid evidence of improved outcomes and benefits.

Telling better policy stories: What do we know works?

For all the many ways policy decisions shape our day-to-day lives, let's be honest: public policy design and evaluation are not exactly top of mind for most people. And while many people are concerned about poverty and inequity in this country, the weight of knowing what people are up against or going through can easily lead to a sense of overwhelm, cynicism, and paralysis, rather than an enthusiastic support of policy reform and political engagement.

Support for inequality-reducing policies depends on what specific policies people perceive to be effective, whether they believe benefits are being appropriately targeted, and their level of trust in public officials⁸⁵. So, what do we know works, and how can we do a better job at sharing those stories? This report is one attempt to do just that.

This is by no means an exhaustive list, but a sample of policy responses that have been proven to better people's lives and address inequitable gaps in outcomes. Many of these come from CPJ's collaboration in cross-sector networks and initiatives, notably including the Canadian Centre for Policy Alternatives' *Alternative Federal Budget 2025*, where you can see a more detailed and extensive list of costed policy recommendations⁸⁶.

PROVIDING A MINIMUM INCOME FLOOR THROUGH GOVERNMENT TRANSFERS

We know cash transfers work. Cash transfers like Old Age Security and the Guaranteed Income Supplement for seniors and the Canada Child Benefit have been proven to significantly decrease experiences of poverty among recipients. Canada saw the sharpest decline in poverty rates during the pandemic when the Covid Emergency Response Benefit was created – and a sharp uptick when it was discontinued. As noted earlier, basic income programs have been proven to improve food security, housing, and physical and mental health, and result in downstream savings in health and social services.

Evidence also shows that our current patchwork of social assistance and government transfers is grossly inadequate and/or inaccessible for millions of people. Most cash transfers provide too little to too few people, with complex, inaccessible, and often dehumanizing application processes and surveillance practices. Millions of people are falling through the cracks or are trapped in a situation where they need to stay on social assistance to maintain access to health benefits and caseworker support, because they'll lose them as soon as they start working due to clawbacks – even if their wages are grossly insufficient to cover the costs of living.

Income supports need to be stackable so that we can bring people up to a minimum income floor. They need to be made more adequate so recipients can actually cross low-income thresholds, and should only be gradually reduced (or “clawed back”) as earned income increases above poverty thresholds. Eligibility needs to be expanded and application processes (including appeals) need to be made accessible so all people can get the support they need to enjoy an adequate standard of living.

Example policy recommendations

- Implement a national basic income guarantee program for people aged 18 to 64 and youth exiting care (as early as 16 years old) that is means-tested (i.e., delivered to people below a certain wealth threshold), gradually reduced with earned income, and that is stackable with other benefits.
- Raise the Canada Disability Benefit (CDB) amount and expand eligibility beyond the Disability Tax Credit criteria to include anyone who is already receiving other disability benefits. Convert the benefit to an automatic refundable credit so neither the CDB nor other income supports get clawed back.
- Introduce the End Poverty Supplement (CCB-EndPov) to the Canada Child Benefit, increasing the amount received by low-income households, and expand eligibility to all children residing in Canada. Offset these costs by phasing out the CCB faster among the top 20% of households, redirecting these funds where they are most needed.

PROVIDING STABILITY AND SECURITY THROUGH ADEQUATE HOUSING

Adequate housing is a cornerstone of well-being, providing a stable, secure foundation for all other aspects of life. We know that providing low-barrier access to affordable, accessible, supportive housing (and all other adequacy criteria outlined in the right to housing) improves people's physical, mental, social, and cultural well-being and is a protective factor against violence, interaction with the criminal justice system, and poverty. It also results in downstream savings for the public.

The Aboriginal Housing Management Association of British Columbia found that, “for each dollar invested in Indigenous housing each year, the Social Return on Investment as a conservative estimate is approximately \$6.79. This includes an estimated \$3.12 in government savings resulting from decreased government service use⁸⁷.”

We also know that Canada is well behind our peers in the proportion of non-market rental housing units in our rental supply, with a rate of 3.5% compared to the OECD average of 7%. In comparison, Finland invested significantly in non-market, affordable, supportive housing through a rights-based, housing first approach, resulting in a decrease in homeless individuals living in hostels or boarding houses by 76% from 2008 to 2017. Finland is one of the only European countries that registers decreasing homelessness numbers. The country’s goal is to end homelessness in Finland altogether⁸⁸.

Example Policy Recommendations

- Invest in non-market and co-op housing units to bring Canada’s proportion of non-market rental housing supply up to the OECD average of 7%.
- Bring more private land into public ownership for the construction of non-market, affordable rental housing, and purchase land from all levels of government.
- Implement rent and vacancy controls, limiting the amount rental rates can be increased annually and between tenants. This will both reduce and begin to reverse the financialization of housing and protect the buying power of income supports and earned wages.
- End various real estate incentives, including the Tax-Free First Home Savings Account and stop the preferential tax treatment of Real Estate Investment Trusts (REITs), which inflate the housing market and support the financialization of housing.
- Invest in for-Indigenous, by-Indigenous housing and infrastructure to repair, maintain, and build housing on and off-reserve for urban, rural, and northern Indigenous communities.
- Ensure gender-based equity in funding for National Housing Strategy housing investments, prioritizing investment in affordable housing that genuinely addresses the depth of poverty experienced by women and gender-diverse people.
- Incorporate universal design principles into the National Building Code to make universal design mandatory in all new multi-unit residential buildings, both rental and ownership. All federal housing investments, including those through the National Housing Strategy, should align with universal design principles.

PUBLICLY-FUNDED, PUBLICLY-DELIVERED HEALTH AND SOCIAL SERVICES

Publicly funded and delivered institutions and services like public education and healthcare are favourably viewed as providing tremendous benefits to individuals, communities, and society at large. Yes, they are flawed systems needing improvements, but they represent policy choices proven (and widely viewed by society) to provide opportunities and supports to advance well-being and an adequate standard of living for people in Canada.

As with other policy areas, our publicly funded, publicly delivered health and social services need to be brought into alignment with our treaty and human rights obligations, building on the positive outcomes for many and expanding and tailoring them to address inequitable gaps in outcomes.

Many of these systems are facing increasing privatization and, more to the point, “profitization,” with for-profit actors taking over publicly delivered programs and services. While this is often seen as an answer to short-

comings of our public programs, the evidence shows poorer health outcomes and higher expenses in for-profit health care and long-term care homes. Even if the person accessing care doesn't pay out of pocket themselves, public funds are being used inefficiently when they are going to profit margins instead of real service costs.

Publicly funded, publicly delivered health and social services can provide good, sustainable jobs and encourage labour-force participation of recipients (especially women, who typically bear a greater burden of caregiving responsibilities). They support people's well-being and connections within their communities, and provide many protective, opportunity-enhancing factors. They also cost less than addressing downstream risks and negative outcomes. They represent a public expenditure that benefits the public good – though, again, there are critical improvements to be made to improve equity in access and outcomes.

Example policy recommendations

- Build a single-payer public pharmacare program for Canada. Canada is the only country with universal health care that doesn't include pharmacare. Evidence shows that other countries with healthcare systems that incorporate pharmacare achieve better access to medicines and better financial protections when people are ill, at lower costs than any Canadian province achieves⁸⁹. A single-payer system allows for greater bargaining power when purchasing medications in bulk. The current costs of paying for pharmaceuticals out-of-pocket (with and without health insurance) reduce patients' adherence to treatment programs that would improve health outcomes and reduce costs elsewhere in the healthcare system⁹⁰.
- Enforce the principles and conditions of the Canada Health Act, beginning with funding more robust monitoring and sanctioning capacity by Health Canada to ensure Canadians are not faced with extra billing, user fees, and diminished access to health care as provinces move to for-profit care providers.
- Extend the principle of universality to the Canadian Dental Care Plan (CDCP). Statistics Canada reports that "during the period from November 2023 to March 2024—before the CDCP was available to help pay for care—47% of CDCP-eligible individuals avoided visits to an oral health professional and 38% avoided recommended dental care in the past year because of the cost⁹¹."
- Increase investments in the Early Learning and Child Care Infrastructure Fund to accelerate the creation of affordable, culturally appropriate, accessible quality childcare in publicly owned or non-profit facilities, bringing fees down to a maximum of \$10 a day. Invest in a new Early Learning and Child Care Workforce fund to improve wages, benefits and other labour conditions as well as training for ELCC workers, who are disproportionately women. Increased affordability and accessibility of childcare spaces and improved ELCC working conditions increase women's participation in the paid workforce, improve the economic well-being of workers, and improve educational outcomes for children⁹².

GENERATE NEEDED REVENUE THROUGH PROGRESSIVE TAXATION

"Taxation of the wealthiest is a central means to reduce inequality, provide adequate shared public infrastructure and services that benefit all, and create opportunities for all to live a decent life. A return to more progressive taxation would improve fairness, while also providing a lever to directly reduce income and wealth inequality. Despite the progressive personal income tax system, when we look at all taxes and income, the tax system is only moderately progressive at the bottom, flat through the middle and regressive at the top."

~Canadian Centre for Policy Alternatives & Canadians for Tax Fairness⁹³

Everyone loves to complain about taxes. But as the above quote points out, they don't get credit for the public good they do. In fact, a 2021 poll by Abacus Data found that a majority of Liberal, Conservative, and NDP

supporters ranked increasing taxes on large corporations and wealthy people as a top priority when it comes to reducing the federal deficit⁹⁴.

In addition to generating needed revenue, taxes are also a tool to ensure all members of society (including corporations) are contributing to the advancement of our collective well-being and a more equitable sharing of resources and power. The Alternative Federal Budget (AFB) notes that “since 2021, Canadian corporations have raked in record levels of profits—about twice the profit levels experienced in the decade before the pandemic,” and that “recent high inflation was partially fuelled by corporate price increases, which padded profit margins to funnel more money to Canada’s wealthiest individuals⁹⁵.” Ending the preferential tax treatment of for-profit Real Estate Investments Trusts (REITs) could help mitigate the financialization of housing (noted earlier with housing policy recommendations).

Tax policy can also be used to ensure heavy polluters contribute to the costs of fossil fuel cleanup and recovery from climate-induced disasters (which disproportionately impact people in poverty). It can also incentivize advancements in renewable technologies and energy efficiency, which could lessen the burden of “energy poverty” on people with low income.

Example policy recommendations

- Tax extreme wealth. The AFB estimates that a progressive tax on net wealth over \$10 million would redistribute wealth and power, while generating over \$32 billion in its first year⁹⁶.
- Make corporate income tax more progressive, bringing it back up to 20% (closer to 2007 levels when it was set at 22%, before dropping down to 15% in 2012). The AFB notes that while these tax cuts were sold as supporting investment, job creation, and growth, business investment was lower in 2023 than it was in 2012⁹⁷.
- Tax capital gains the same way workers’ incomes are taxed. Previous loopholes for capital gains disproportionately benefited finance, insurance, and real estate companies as well as extremely wealthy individuals, allowing 50% of capital tax gains to be tax-free. Canadians for Tax Fairness reports, “In 2023, one residential REIT alone sold over \$400 million in residential real estate and distributed over \$145 million to its investors in capital gains. At the same time, they increased average rents by 6.2%.” They also note that 61.2% of personal capital gains are earned by the highest 1.5% of earners. As such, very few people would be impacted by an increase in capital gains tax, but the public could greatly benefit from the funds generated.

FINDING YOUR ROLE

We all have a role to play in upholding our treaty and human rights and cultivating our mutual well-being. The facts and work can be heavy, but can also be a great source of agency, connection, and even joy. We would love for you to use this report to connect with us and with others committed to building a more just and sustainable future for all people and all of creation.

JOIN THE BROADER MOVEMENT

The transformative changes we need require fundamental shifts in the way our society understands poverty, its causes and solutions. We need people from all walks of life, with all our various talents and spheres of influence, to come together in an act of solidarity to advance our collective well-being. We need to change the trajectory and write a new chapter on poverty and inequity in this country. And to do that, we need to reach a tipping point in public and political will.

Endorse our Call to Action calling for an end to poverty and the advancement of treaty and human rights. Join CPJ and over 40 partners across the country in calling for renewed ambition and commitment to tackling poverty and inequity in Canada. Ask your MP, other elected officials, organizations you're affiliated with, and friends and family to sign on, too! Visit cpj.ca/poverty-call-to-action to sign on.

Become a CPJ member! Any financial donation makes you a member for one year. Our work is almost entirely funded by individual donations, so we really could not do this work without the generous support of members. It also sends a signal to parliamentarians that their constituents are invested in these issues. Visit cpj.ca/become-member to join us.

You can also **sign up for our JusticENEWS newsletter** to find out about opportunities to engage in non-partisan advocacy campaigns, learning activities, and get updates about the issues you care about: cpj.ca/justicenews.

SHARE PASSION AND INFORMATION

You don't have to be a policy expert to talk to people about the issues you care about. Use this report to share facts about what's needed and why, as well as evidence about what we know works. And don't forget to share the story of why this matters to you!

Bring this report to talk to your MP or other elected officials. You can check out CPJ's Advocacy Toolkit for tips (and stay tuned for an updated version coming soon)! Visit cpj.ca/advocacy-toolkit to access the Toolkit.

Invite CPJ to do a workshop, webinar, or be a guest speaker at your school, workplace, faith community or other community group. Visit cpj.ca/request-a-cpj-workshop to connect with us!

We look forward to journeying with you on the path to justice!

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