

Poverty is a significant threat to gender equality in Canada. More women and gender-diverse people live in poverty than men, and their experiences of poverty can be harsher, deeper, and more prolonged. This phenomenon is known as gendered poverty.

Women, trans, and non-binary people who face intersecting systemic barriers disproportionately experience poverty.



About **11.4%** of Canadian women, and **9.7%** of Canadian men live in poverty.¹



More than **1 in 5** non-binary people live in poverty (2x the national rate).²



28.9% of Indigenous women living on-reserve, and **11.5%** of Indigenous women living off reserve live in poverty.⁵



12% of trans women and **12.9%** of trans men live in poverty.³



Immigrants: **15.4%** of women who immigrated to Canada between 2016 and 2019 live in poverty.⁶



Single mothers: **31.3%** of lone parent families headed by women live in poverty.⁴

65+

Seniors: **16.9%** of women aged 65 and over live in poverty.⁷

Women, trans, and non-binary people in poverty experience particular gender-based harms.



Poor women and gender-diverse people are especially vulnerable to gender-based violence because their poverty makes it difficult for them to escape violence at home.

This cycle of poverty and violence also works the other way:

People whose housing or financial situation is precarious may also become more vulnerable to exploitation, as well as intimate and domestic violence.

¹ Statistics Canada – Percentage of persons in low income by sex, 2021 Census data.

² Statistics Canada – Disaggregated trends in poverty from the 2021 Census of Population, 2021 Census data.

³ Same as above.

⁴ Same as above.

⁵ Statistics Canada – Individual low-income status by Indigenous identity and residence by Indigenous geography: Canada, provinces and territories, off reserve, 2021 Census data.

⁶ Statistics Canada – Individual low-income status by immigrant status and period of immigration, period from 2016 to 2019, 2021 Census data.

⁷ Statistics Canada – Low-income status by age and gender, 2021 Census data.

Causes of Women and Gender-Diverse People's Poverty

Caregiving responsibilities and the care crisis.

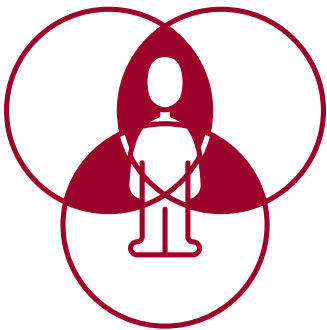
Women bear most of the responsibility for caring for young children and elderly adults in Canada.⁸ Although women's unpaid contributions to child and elderly care benefit everyone in society, these **caregiving responsibilities are systematically devalued and penalized within the workforce.**⁹ For example, women are twice as likely as men to work part-time, which can impact their access to workplace benefits and have a life-long effect on their income.¹⁰ Moreover, the overrepresentation of women, particularly racialized and newcomer women, in Canada's care industry is another example of the undervaluing of care work and women's work.¹¹ **Jobs within the care sector are often underpaid, undervalued, and precarious.**¹² The COVID-19 pandemic exacerbated these issues, as racialized women were more likely to be low-paid frontline workers with high exposure to the virus and limited or no access to paid sick days.¹³ Racialized women also faced higher rates of job loss, and many women were forced to leave the labour market to fulfill unpaid care responsibilities.¹⁴

Pay inequity.

Women who work full-time make only **72% of their male counterparts**¹⁵ Queer and trans people, particularly bisexual women, have significantly lower annual earnings compared to heterosexual men.¹⁶



Intersectional Discrimination



- Race
- Ethnicity
- Sexuality
- Gender
- Disability
- Age
- Class
- & more...

The gendered wage gap further increases for women and gender-diverse people who experience **intersectional discrimination**, including racialized and Indigenous people, people with disabilities, and immigrants.¹⁷ For example, when compared to men without a disability, women without a disability make 20% less and women with a disability make 25% less.¹⁸ Wage gaps exist and are compounded due to systemic sexism, racism, homophobia, transphobia, ageism, and ableism.

*Data on pay inequity for trans and non-binary people is limited. Available research tends to focus on the experiences of cisgender women, while omitting or lumping together the experiences of 2SLGBTQIA+ people. More research must be conducted to accurately capture the nuanced experiences and causes of gendered poverty among different genders.

⁸ Statistics Canada – More than half of women provide care to children and care-dependent adults in Canada, 2022 Canadian Social Survey data.

⁹ For more information on the unequal division of childcare responsibilities and the resulting impacts on women's equality, read LEAF's factum in *Fraser v Canada (2020)*.

¹⁰ Statistics Canada – Labour statistics at a glance: Who works part time and why?, 2017 Labour Force Survey data.

¹¹ Canadian Research Institute for the Advancement of Women (2021). Fact Sheet: Racialized Women & COVID-19 Challenges in Canada.

¹² Same as above.

¹³ Decent Work and Health Network (2020). Before It's Too Late: How to Close the Paid Sick Days Gap During COVID-19 and Beyond.

¹⁴ Baiden, D., Kim, R., Sarangi, L. & Sultana, A. (2022). Left Behind: The Impact of the COVID-19 Pandemic on Racialized Women and Gender-Diverse People in Canada (pp. 40-45). Royal Society of Canada.

¹⁵ Statistics Canada – Average and median gender pay ratio in annual wages, salaries, and commissions, 2021 Canadian Income Survey data.

¹⁶ Appiah, A., Brennan, K., Halpenny, C., Pakula, B., & Waite, S. (2021). Building the evidence base about economic, health, and social inequities faced by LGBTQ2S+ individuals in Canada: Phase 2 Final Report. The Social Research and Demonstration Corporation.

¹⁷ Ministry of Labour of Ontario (2015). Closing the Gender Wage Gap: A Background Paper.

¹⁸ Same as above.

Inadequate government programs.

Women and gender-diverse people who rely on government benefits for their income (for example, those with disabilities and single parents) often live in poverty because all welfare and disability benefits programs in Canada **fall short of any poverty line**.

Very few supports are available to working-age adults with disabilities.¹⁹ Many programs require recipients to have a minimum amount of income to be eligible.²⁰ This is especially problematic as many folks with disabilities face barriers to employment because of health conditions, inaccessibility, and systemic discrimination within hiring processes and in the workplace.²¹ Moreover, even when a person qualifies for disability benefits, the benefits are extremely limited and fall much below the official poverty line.²² Research into the federal Disability Tax Credit has shown that **women and Indigenous people with disabilities are under-represented as beneficiaries.**²³ Although the federal government passed the Disability Benefit Act (Bill C-22) in June of 2023, which introduces a federal income support program for low-income working-age people with disabilities, it is unclear how much recipients will receive and whether these supports will provide a truly livable income for those with disabilities.²⁴ In October of 2022, LEAF made a submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities to support the passage of Bill C-22 and advocate for close consultation with disability communities in the design, implementation, and evaluation of the benefit program.²⁵

2SLGBTQIA+ individuals face higher rates of homelessness and housing precarity due to **discrimination at both individual and systemic levels.**²⁶ They often encounter homophobia and transphobia when accessing housing services and within the shelter system.²⁷ Most homeless shelters are segregated by sex, which creates an unsafe and unwelcoming environment for those who identify outside of the traditional gender binary.²⁸ Transgender youth are frequently rejected by shelters, forcing them to stay in a shelter that is not consistent with their gender identity or avoid the system altogether.²⁹

Canada's historic and ongoing colonial practices have deeply impacted Indigenous communities, leading to higher rates of poverty among Indigenous peoples.³⁰ The government continues to **severely underfund services and programs on-reserve**, which perpetuates a vicious cycle of poverty due to factors such as a lack of clean drinking water, inadequate housing, and poor education access.³¹ These conditions increase the **structural disadvantages** experienced by Indigenous women and gender-diverse people, making them more vulnerable to economic insecurity and negative health outcomes.³²

¹⁹ Tabbara, M. & Kapoor G. (2022) Advancing the Canada disability benefit quickly to meaningfully support working-age adults with disabilities. Maytree submission.

²⁰ Same as above.

²¹ Same as above.

²² Same as above.

²³ Canadian Centre for Policy Alternatives (2020). Alternative Federal Budget Recovery Plan (p. 57).

²⁴ ARCH Disability Law Centre (2023). Brief to the Standing Senate Committee on Social Affairs, Science and Technology Re: Bill C-22.

²⁵ See LEAF's Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities on Bill C-22.

²⁶ Egale (2020). National Action Plan for LGBTQI2S Rights in Canada (pp. 14-16).

²⁷ Same as above.

²⁸ Abramovich, A. (2014). 1 in 3 transgender youth will be rejected by a shelter on account of their gender identity/expression. Homeless Hub.

²⁹ Same as above.

³⁰ Brittain, M. & Blackstock, C. (2015). First Nations Child Poverty: A Literature Review and Analysis. First Nations Children's Action Research and Education Service.

³¹ Same as above.

³² National Inquiry into Missing and Murdered Indigenous Women and Girls (2019). Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.

Poverty and Equality Rights

Poverty affects women and gender-diverse people's equality rights in several important ways. It impacts the health and security of women, gender-diverse people and their families, and deprives them of the freedom to participate fully in their communities.

Sex and gender are protected grounds under sections 15 and 28 of the *Canadian Charter of Rights and Freedoms*, under human rights legislation in each province/territory, and under international treaties such as the *Convention on the Elimination of All Forms of Discrimination against Women*.

LEAF's Advocacy on Gendered Poverty

LEAF has intervened in numerous cases to argue that issues such as poverty, homelessness and income inequality are interconnected with gender equality.

Fraser v Canada (2020)

For example, LEAF intervened before the Supreme Court of Canada (SCC) in *Fraser v Canada (2020)*, a case concerning **equal access to pensions for women RCMP officers** who were barred from contributing to their pension plans while they were job-sharing due to caregiving responsibilities. LEAF's intervention emphasized the need to consider the broader social context surrounding the pension plan's design, such as how it privileges a male pattern of employment while perpetuating the systemic devaluation of women's caregiving responsibilities. LEAF argued that courts must incorporate a contextual approach to ensure that section 15 embodies a right to substantive equality.

Colucci v Colucci (2021)

LEAF also intervened in *this case* where a father chronically underpaid child support to a mother for 16 years, then applied to retroactively rescind his debt once his children were grown. LEAF intervened before the Supreme Court of Canada to highlight **the gendered impact of retroactive decreases in child support obligations**, as child support is dramatically underpaid, and children and mothers disproportionately bear the burden of failures to pay child support. LEAF and West Coast LEAF proposed a framework for judges to follow when considering whether to retroactively decrease a parent's child support obligations, which was unanimously adopted by the Supreme Court of Canada.

Ontario English Catholic Teachers' Association (OECTA) v HMK (2023)

This case concerned Bill 124, a provincial law enacted in 2019 that limited wage and compensation increases in the public sector to 1% each year for three years. LEAF's intervention before the Court of Appeal for Ontario **emphasized the need to adopt a gendered analysis through using section 28 as a guiding principle when interpreting Charter rights**, including section 2(d) freedom of association which was at issue in this case due to Bill 124's impact on collective bargaining. LEAF highlighted the severe gendered impacts of Bill 124 given that women, particularly racialized women, are overrepresented in public sector jobs, including health care, social services, and education.

LEAF also engages in research to influence the development and reform of laws and policies. For example, LEAF's [Basic Income Project](#) evaluates the ability of a basic income program to address gender inequalities and gendered poverty from an intersectional lens. In 2021, LEAF published two companion reports: [one focusing on disability and gender](#), and [the other addressing the care economy](#), which outline components that must be implemented into a basic income program to avoid further entrenching gendered economic and social inequality.

LEAF continues to work on issues **where poverty and gender intersect**, including legal aid, access to social assistance, pay equity, spousal support and international human rights.

Resources

LEAF's work in the area of socio-economic rights:

<https://www.leaf.ca/issue-area/socio-economic-rights/>

West Coast LEAF information and advocacy on economic rights:

<https://www.westcoastleaf.org/our-work/feminist-economic-framework/>

Canadian Women's Foundation – Facts About Women and Poverty in Canada:

<https://canadianwomen.org/the-facts/womens-poverty/>

Canadian Research Institute for the Advancement of Women:

<https://www.criaw-icref.ca/>

Statistics Canada, Disaggregated Trends in Poverty from the 2021 Census:

<https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021009/98-200-x2021009-eng.pdf>

Poverty and Human Rights Centre:

<https://povertyandhumanrights.org/>

Charter Committee on Poverty Issues:

<https://www.povertyissues.org/>

Income Security Advocacy Centre:

<https://incomesecurity.org/>

Canadian Centre for Policy Alternatives – Report on the Unequal Economics of Women's Work:

<https://policyalternatives.ca/publications/reports/making-women-count-2016>

Colour of Poverty:

<https://colourofpoverty.ca/>



**LEAF
FAEJ**

WOMEN'S LEGAL
EDUCATION & ACTION FUND
FONDS D'ACTION ET D'ÉDUCATION
JURIDIQUE POUR LES FEMMES