We can do **better:**
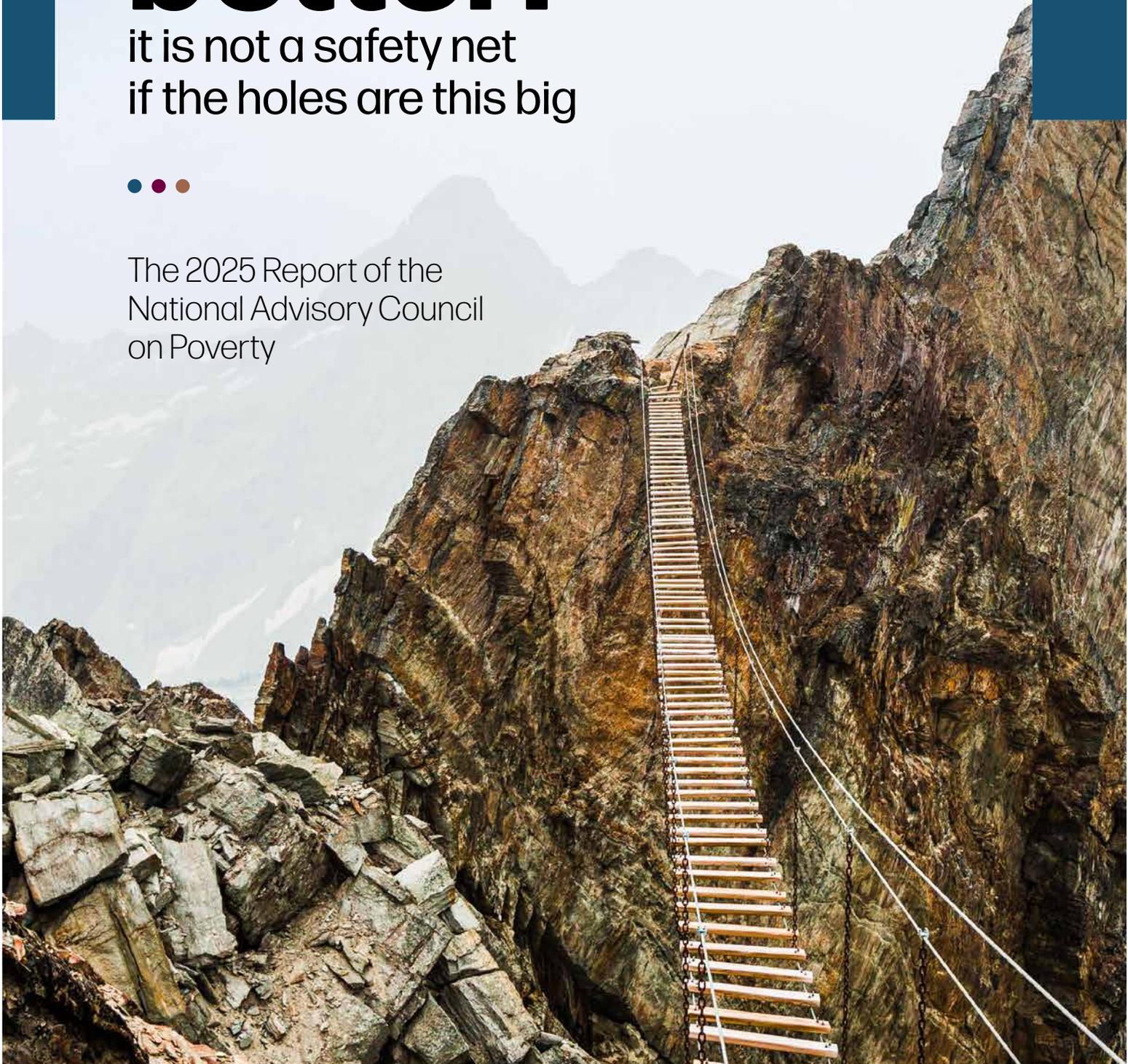
it is not a safety net
if the holes are this big

The 2025 Report of the
National Advisory Council
on Poverty

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Acknowledgements

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The current members of the National Advisory Council on Poverty are proud to present this year's report.

- Scott MacAfee, Chairperson
- Marie Christian, Member with particular responsibilities for children's issues
- Hannah Brais
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The Council would like to thank former members of the Council whose work has been foundational in promoting poverty reduction in Canada.

The Council would also like to express its gratitude to the government officials who assisted us in our work throughout this year and in previous years. These include the members of the Council's Secretariat at Employment and Social Development Canada and public servants from Statistics Canada and other key government departments. Their ongoing support makes it possible for the Council to fulfill its mandate.

Dedication

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The National Advisory Council on Poverty dedicates this 2025 progress report to all the individuals who selflessly shared their stories of success and struggle. Your invaluable insights are the foundation on which we build better systems, enhance supports and improve the lives of others experiencing poverty or at risk of experiencing it. You're the foundation for this report.

We extend our heartfelt gratitude to the lead organizations that supported the Council during our visits to Campbellton (NB), Fredericton (NB), Scarborough (ON) and Winnipeg (MB), and our virtual meetings with groups in Lévis (QC) and Québec (QC). These organizations were instrumental in connecting us with individuals who experience poverty, enabling us to gain a better understanding of how poverty is experienced in their regions. Thank you to:

- ACSA Community Services
- Centraide Québec et Chaudière-Appalaches
- Comité consultatif de lutte contre la pauvreté et l'exclusion sociale
- Restigouche Regional Service Commission
- United Way Winnipeg

Message from the Chairperson

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I'm pleased to present, on behalf of the National Advisory Council on Poverty, our 2025 report on the progress of *Opportunity for All – Canada's First Poverty Reduction Strategy.*

In early 2025, we ventured out to meet with people in Canadian regions with some of the highest poverty rates to get a glimpse of their realities and assess the adequacy of the supports they receive or should receive. We met with individuals experiencing poverty and community organizations that offer them supports in Winnipeg, Scarborough (Greater Toronto Area), Québec, Lévis, Fredericton and Campbellton. We also spoke to several advocates, service providers, and experts who work to identify ways to reduce, and ultimately end, poverty.

We were particularly interested in hearing their views on whom people turn to when they need support, how they access services, and if the existing benefits and programs meet their needs.

Some of the most predominant themes emerging from these conversations included:

- the ongoing struggle with inadequate income and insufficient financial support, especially in the face of a steadily rising cost of living
- the challenges faced by individuals to access, or even be aware of, benefits and supports to which they're entitled
- the chronic lack of safe, suitable and affordable housing

- the burden placed on the underfunded and overextended non-profit sector to provide essential care and support for people who depend on it to survive
- the various circumstances, including life events and transitions, that have kept people in poverty, including struggles with mental health, substance use and addictions
- the barriers to active labour force participation

This year's conversations about poverty showed us that any effective response would have to be twofold. First, we must support those currently experiencing poverty—in all its forms. At the same time, we must support those most at risk of experiencing it, intervening before they fall below the poverty line. Tackling both immediate needs and the broader systemic conditions will be challenging, as it will require a divided yet coordinated focus.

The multifaceted nature of poverty emerged as a recurring theme throughout our conversations. We heard about monetary poverty and the pain of social and economic exclusion. Stories highlighted how the past shapes the present, how survival and stability require 2 different mindsets, and how addressing poverty isn't about fixing 1 thing; it likely requires transforming everything.

That said, I'm heartened to report that countless individuals and organizations across Canada are deeply dedicated to improving the daily lives of others. They hold their communities close to their heart and care for those in need of support. As we move forward, we must find better ways to support them, and to look out for one another.

This report summarizes the conversations we had, the challenges we uncovered, and the courageous choices we must make—as a country, collectively and individually— to end poverty.

Thank you,

Scott MacAfee
Chairperson, National Advisory Council on Poverty

Executive summary

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Our social safety net wasn't designed to handle the current challenges and socio-economic pressures. We need to respond quickly to protect Canadians experiencing poverty and protect others from falling into it.

Poverty is going up in Canada and has been since 2021. In 2023, 10.2% of individuals in Canada—about 4 million people—were living in poverty. While poverty grew more slowly between 2022 and 2023, it has increased for 3 years in a row. This is putting Canada at risk of missing its target to reduce poverty by half by 2030.

This year, the National Advisory Council on Poverty held engagement sessions in communities with some of the highest poverty rates to understand how support systems are working for individuals. People shared that many services are often confusing, hard to access and dehumanizing, and fail to meet their needs. Others indicated not knowing who or where to turn to. The Council explored how current systems support poverty reduction and promote dignity, inclusion and resilience. We heard about the importance of both formal supports, like tax credits and benefits, and informal ones, such as help from family or trusted community members.

As the cost of living continues to rise and incomes fail to keep pace, more people are turning to support services, many for the first time. In 2023, Canada invested over $286.4 billion in social protection programs as part of the broader social safety net (Statistics Canada, 2024e). Despite these significant investments, some individuals are still not receiving the benefits, supports and services they need to survive. To ensure no one is left behind, the Government must take stronger action to identify and address these gaps.

Why addressing poverty matters

Poverty is not only about money. Oppression, intergenerational trauma, racism, discrimination, lack of opportunity and other systemic forces shape the experience of poverty.

Poverty isn't an individual's failure; it's a systemic issue rooted in policies and structures that benefit some while disadvantaging others. Throughout this year's engagement sessions, we heard that poverty is rising due to the increasing cost of living and stagnant wages. Many people described feeling stuck in a cycle that demands time, energy and resilience, with little chance to get ahead. People described poverty as dehumanizing. They feel stigmatized and infantilized by the very systems meant to support them.

While poverty can affect anyone, it often results from discrimination. Black and racialized individuals, Indigenous people, newcomers, 2SLGBTQIA+ individuals, people with disabilities, and seniors all shared how systemic barriers in housing, employment, education and access to services make them more vulnerable.

Poverty divides us and weakens the fabric of our communities. Addressing it at its roots is essential to building a more just and inclusive society.

Affordability and income security

Income adequacy is one of the most critical issues in addressing poverty. Poverty is complex and requires a range of solutions. But if people don't have a sufficient income, then other essential supports can't be effectively implemented. The federal government has introduced various initiatives and made numerous commitments since 2015 aimed at reducing poverty, yet challenges persist.

Although inflation has slowed since 2023, steep increases in essential costs—especially in food and shelter—continue to strain household budgets. For many, incomes and financial supports remain inadequate. Neither wages nor government benefits have kept pace with inflation. Even when people work full time, their wages are often too low to lift them out of poverty. While social assistance is a key pillar of Canada's income security system, every household relying solely on it, even with other related government benefits, remains in poverty.

Access to benefits and services

Canada's social safety net is complex and difficult to navigate, with supports and services offered by various levels of government, non-profits, and informal networks. Many people face significant barriers when trying to access these supports. Complex programs, unclear application processes, inconsistent rules and rigid eligibility criteria only add to the difficulty. Community organizations and service providers also face resource constraints, making it harder to guide individuals, particularly those with complex needs, through the system. Barriers such as the requirement to file taxes as an eligibility criterion, accessibility challenges and digital exclusion—particularly among groups made most marginal, including 2SLGBTQIA+ individuals, Black and racialized people, First Nations, Inuit and Métis people, persons with disabilities, youth, and seniors—further limit access to essential supports and deepen existing inequity. Support providers should coordinate, co-locate and simplify processes to improve access and outcomes.

Stability through investments in housing

The National Housing Strategy outlines Canada's housing policy and acknowledges adequate housing as a fundamental human right. Despite various efforts from the federal government, this year people indicated that securing and keeping safe affordable housing was one of their biggest challenges. This was true for those experiencing poverty and was raised as a concern for those living above the poverty line.

We heard from some that the cost of a single room often exceeds social assistance, leaving people with limited choices. This forces some to rent inadequate housing, turn to shelters or live rough, and rely on charity to meet their other needs. Even those who secure housing struggle. High rent leaves little money for essentials, making financial stability fragile.

Homeowners are also feeling the strain, largely due to rising interest rates, with mortgage and utility costs eating into funds meant for necessities like food and transportation. Many social housing residents told us their homes felt unsafe, poorly maintained and infested with pests, making daily life difficult. Homelessness continues to rise, and the underfunded shelter system is unable to support the growing demand. Certain groups are particularly vulnerable. We heard about racism and discrimination from landlords faced by newcomers, refugees and asylum seekers. Additionally, homelessness disproportionately affects Indigenous people and Black and racialized communities.

Supporting communities

Some members of our communities have, and will always have, more complex needs and face challenges that financial support alone can't resolve. Addressing these requires a broader range of services, often delivered by non-profits through targeted programs and wraparound supports. However, we heard that accessing these services can be incredibly difficult. People often struggle to find the right help, navigate complex systems and receive timely support. Stigma, especially around harm reduction, mental health and homelessness, makes accessing help during crises very hard.

The non-profit sector plays a vital role in supporting people experiencing poverty. It employs compassionate staff and volunteers who are dedicated to making a difference. However, organizations face immense pressure. Growing demand and increasingly complex needs stretch resources thin. Meanwhile, decreased government funding, rising costs and the challenge of securing core funding make sustainability difficult. Despite their expertise, many workers in the sector receive a pay below a living wage, which doesn't reflect their skills and contributions, and forces some to rely on the very services they provide to meet their basic needs.

Life events, transitions and mental health

Major life changes, like aging out of care, becoming a parent, losing a job or moving to a new country, can seriously affect a person's well-being and finances, especially for those experiencing poverty. These transitions often require extra support, both financial and non-financial. Youth leaving care, for example, face high risks of homelessness due to sudden loss of support. Additionally, the link between poverty, mental health challenges and substance use can make it harder for people experiencing this combination of struggles to find stability. Services to help with these issues are often hard to access, underfunded and overwhelmed. Canada spends less on mental health than many other countries, and many people don't get the care they need. Without better, more coordinated support, people in crisis often end up in hospitals, shelters or the justice system.

Active labour force participation

Canada's labour force has grown significantly, yet many groups, especially those made most marginal, continue to face systemic barriers to employment. A range of structural factors such as unequal access to early work opportunities, limited professional networks, skill mismatches and credentialism drive these challenges. Together, these barriers can make it harder for even some well-equipped individuals to secure stable and meaningful employment and contribute to Canada's labour force.

To build a more inclusive labour market, wraparound supports like language training, mental health care, child care and culturally responsive employment services are essential.

Recommendations

The poverty rate in Canada continues to rise despite significant government investments, leaving many unable to meet their basic needs. The Council emphasizes the urgent need for a guaranteed income floor to ensure everyone can live with dignity, regardless of their income source. Many people perceive current social assistance systems as overly complex and ineffective. Some have recommended implementing a basic income, which they consider to be a more dignified and efficient solution. Simplifying access to benefits and services is also critical.

Housing remains a major concern, with the current focus on market-based solutions making it unaffordable for many. The Council calls on the Government to shift priorities toward non-market housing options and better-targeted support for those in core housing need.

Non-profit organizations that offer essential services and assistance, particularly to those made most marginal, are struggling with high demand and not enough funding. They need more stable and adequate funding and stronger federal actions to ease the pressure.

We can do better: it is not a safety net if the holes are this big
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The Council also highlights the importance of supporting people through major life transitions, particularly with increased access to mental health and harm reduction services. Employment is another key factor in reducing poverty, as it promotes financial stability, social inclusion and economic growth. However, many face barriers to entering or staying in the workforce or finding jobs that pay a living wage. Addressing these challenges holistically is essential to breaking the cycle of poverty and ensuring that we leave no one behind.

Based on the conversations the Council has had with individuals experiencing poverty and those who support them, our analysis of the most current data, and our understanding of the current system of supports, we present the Government of Canada with the following recommendations:

Recommendation 1: Affordability and income support

To lift people out of poverty and to prevent others who are on the margins from falling into poverty, the Government of Canada needs to both increase income, through wages and/or benefits, and decrease costs of essentials for individuals.

Increase income:

To increase income, the Government of Canada should establish an income floor at or above Canada's Official Poverty line. The Council recommends doing this in 1 of 2 ways:

- introduce a targeted basic income to ensure everyone reaches at least Canada's Official Poverty Line through wages, government benefits or a combination of both

    or

- reform and expand current income supports to more effectively meet the needs, based on regional realities, of those made most marginal. This should include:
    - reviewing and improving federal income supports for groups with the highest poverty rates, such as unattached individuals between the ages of 25 and 64, people with disabilities, and equity deserving groups
    - setting a living wage in all federally regulated workplaces by 2030 to encourage other levels of government to follow suit
    - introducing legislation to strengthen accountabilities by tying Canada Social Transfer payments to provincial and territorial social assistance rates that meet a set percentage of the Market Basket Measure

Reduce costs:

While raising incomes is key to reducing poverty, the Government of Canada should also:

- look for ways to slow the rising cost of essentials—like food, transportation, clothing and other necessities—so that inflation doesn't offset or cancel the income gains

Recommendation 2: Access to and awareness of benefits and supports

To ensure that everyone—especially those made most marginal—is aware of and receives the benefits they're entitled to, the Government of Canada should take targeted steps to raise awareness and make access to federal benefits easier. These steps could include:

- making eligibility criteria more flexible so people who don't fully qualify can still get partial support instead of nothing at all
- expanding automatic tax filing and auto-enrollment initiatives for people experiencing poverty, to help ensure they receive all the federal benefits available to them
- exploring new ways to simplify and streamline applications, making it faster, fairer and easier to use—this could include creating a single simplified application form or using digital tools (such as an electronic profile or key) that work across multiple benefit programs
- increasing and diversifying access points for in-person services (for example, from Service Canada, Immigration, Refugees and Citizenship Canada, and the Canada Revenue Agency) while continuing to improve phone, mail and online service options
- partnering with other levels of government, community organizations and the non-profit sector to raise awareness of benefits and supports and implement community-based pathways for easier access to benefits and services

Recommendation 3: Support for renters in market housing

To support renters in market housing and address the challenges they face—such as accessing safe, deeply affordable housing and receiving fair treatments by landlords—the Government of Canada should:

- work with provincial and territorial governments to develop and implement an action plan to support and protect renters. This action plan should include:
  - ways to implement the policies set out in the Blueprint for a Renters' Bill of Rights, published in September 2024

Recommendation 4: Investment in non-market housing

To meet housing needs, and support those who are homeless, the Government of Canada must increase non-market housing availability, affordability and adequacy. To do so, the Government of Canada should invest in:

- deeply affordable housing, such as non-profit, social and co-op housing, including projects on public lands and in mixed-income neighbourhoods to diversify housing types
- permanent supportive housing, which provides critical services to help people, once housed, stay housed

- repairing and retrofitting existing social housing to make it safe, in good condition, energy efficient, accessible and environmentally sustainable using Canadian materials
- expanding initiatives that improve housing access for those made most marginal

Recommendation 5: Support for the non-profit sector

To help stabilize an overextended non-profit sector that provides vital and essential supports to people experiencing poverty—particularly those who have been made most marginal—when and where they need them, the Government of Canada should:

- explore a new and efficient funding model that transfers money to provinces and territories to fund the core operations of non-profit groups that help reduce poverty and support people experiencing poverty. The transfer should:
  - be process-based, not project-based, to provide stable, long-term, operational funding for non-profit organizations that respects autonomy in how they manage their resources and allows for:
    - fair and equitable wages and working conditions for their employees
    - flexibility to meet the complex and evolving needs of individuals
    - time to develop and implement initiatives that focus on early interventions and prevention
  - include an accountability framework with clear criteria around how provinces and territories use and distribute the funds
  - focus on equity to help ensure that the funds serve individuals experiencing poverty—particularly those made most marginal
- explore ways to share and transfer knowledge proactively about government supports to non-profit sector service providers to empower them in their roles. This could include:
  - providing a dedicated line of communication for organizations to approach the Government with questions about federal benefits, services and supports

Recommendation 6: Investing in mental health and harm reduction services

To further support individuals experiencing poverty who are dealing with mental health challenges, having difficulties with life events and transitions, or struggling with substance use, the Government of Canada should:

- increase and dedicate funding, such as through the health transfers to provinces and territories, for the delivery of low-barrier integrated mental health services. This could be by:
  - further promoting and expanding the Integrated Youth Services model to support youth across the country, including those transitioning from the child protection system

- expanding or using a similar approach to the Integrated Youth Services model to reach other age groups

- co-develop standards, with other levels of government and service providers, for the delivery of services for people who are struggling with substance use and addictions, particularly those experiencing poverty. This could include:

  - evidence-based best practices for harm reduction sites, detox centres, and other rehabilitation services

Recommendation 7: Supporting labour force participation

To make employment a pathway out of poverty, the Government of Canada must take action to remove the barriers that prevent individuals—particularly those made most marginal—from accessing and maintaining decent work. These barriers often arise at important employment-related transition points. Addressing these will require coordinated efforts across all levels of government, in partnership with the non-profit sector. To that end, the Government of Canada should:

- invest in wraparound supports for people transitioning between benefits (for example, social assistance) and employment
- incentivize employers to prioritize recruitment and retention of individuals from groups made most marginal. This should include:

  - increasing opportunities for youth to join the labour force

- continue to increase access to employment benefits (such as employment insurance and paid sick leave) for self-employed workers, workers in the gig economy, and part-time workers
- invest in language, literacy, numeracy, and other essential life skills training programs to increase work readiness and mobility within the labour force
- enhance and reinvigorate trade skills training programs
- build clear and accessible pathways for skilled migrants to enter the labour market in their field. This could include:

  - working with professional associations to fast-track foreign credential recognition

Introduction

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Canada's Poverty Reduction Strategy and the National Advisory Council on Poverty

In 2018, the Government of Canada released *Opportunity for All – Canada's First Poverty Reduction Strategy*. The Poverty Reduction Strategy set a vision and foundation for future government investments in poverty reduction. This foundation included:

- establishing an official measure of poverty, Canada's Official Poverty Line, based on the Market Basket Measure
- setting concrete poverty reduction targets to reduce poverty by 20% by 2020 and 50% by 2030, relative to 2015 levels (in 2015, the poverty rate was 14.5%, representing over 5 million people living in Canada who were in poverty)
- creating a National Advisory Council on Poverty (established in 2019) that is mandated to:
  - advise the Government on poverty reduction
  - report yearly on the progress made to meet the poverty reduction targets
  - foster a national dialogue on poverty reduction
- passing the *Poverty Reduction Act*, which entrenches the targets, Canada's Official Poverty Line and the National Advisory Council on Poverty in law

About this report

The National Advisory Council on Poverty prepares its annual report based on:

- public engagement with hundreds of individuals experiencing poverty and thousands of representatives from groups and organizations across the country
- a review of recently published articles and reports and a disaggregated analysis of poverty-related data from national surveys
- deliberations among members selected for their experience and expertise in poverty-related matters

In 2025, the Council met with individuals experiencing poverty and those who serve them in communities across Canada. In February 2025, we met with people in Winnipeg (MB), Scarborough (ON), Fredericton (NB), and Campbellton (NB). Planned sessions in Québec (QC) and Lévis (QC) were conducted virtually due to a snowstorm. Council members also met

with individuals in their regions and had discussions with key stakeholders, national organizations and advocacy groups. Annex A provides a list of organizations that participated in these sessions.

Note:

The Council prepared this report based on what we heard during engagements with individuals, community organizations and service providers this year, available statistical data, and recently published reports. Each year, we strive to engage with a diverse range of people, but we couldn't reach or speak with all groups due to time and resource limits. For those less involved in our discussions, we relied on data and published sources. While we have done our best to reflect what people shared and what we observed, we don't claim to speak on behalf of everyone or for any specific group. This year, we were focused on hearing from people made most marginal, specifically about where they turn for help. However, we didn't explore their various intersecting identities in depth. Some experiences shared are universal, while others are specific to certain groups. Understanding how overlapping identities relate to poverty is something the Council would like to explore in the future.

This year, the Council focused its attention on Canada's social safety net to gain a deeper understanding of the landscape of both formal and informal supports in Canada. We aimed to assess the system's effectiveness and efficiency in reducing poverty, while increasing dignity, opportunity, inclusion, resilience and security. We sought to keep the conversation on poverty alive and evolving, gathering views and evidence to offer informed, actionable advice to the Minister of Jobs and Families on effective approaches to reduce it.

The discussions focused on the different kinds of supports people rely on. These include formal supports like tax credits, benefits, services, programs, and both financial and non-financial assistance. The Council also heard about the importance of informal supports—like help from family, friends or neighbours, and trusted relationships in the community, such as with a pharmacist or postal worker—in the broader support landscape. These informal supports are closely tied to people's sense of dignity, trust and belonging in their communities.

Specifically, through these conversations, the Council sought to better understand:

- the adequacy of existing supports for those who access them
- the challenges with access to and awareness of existing supports
- the changes required to existing supports or need for new supports

While examining the broader social safety net, we focused on federal supports, to learn more about what is working, what isn't and who still requires more help. We asked people where they go for support, who helps them the most and what challenges they face in getting that help. We also asked for their ideas on how to make supports and services easier to access, available when and where they're needed, and adequate to help people meet their needs and live with dignity. Annex B provides a glossary of terms used in this report.

The conversations we had were bold, open and honest. We heard some heartbreaking stories, while others shared their views with anger and frustration. But we also met people, community workers and service providers who are doing great things and showing strength in tough times. No matter the tone, each story and opinion helped the Council better understand how the system supports people—or should be supporting them—to meet their basic needs, find stability and move out of poverty. This report includes glimpses of these stories and reflects real experiences of poverty across Canada.

This report summarizes what we heard about supports needed for those experiencing poverty and provides advice on achieving the poverty reduction targets. Specifically, it includes:

- an update on the progress toward Canada's poverty reduction targets using multiple data sources, including the Canadian Income Survey, the Census of Population, the Labour Force Survey, the Organisation for Economic Co-operation and Development (OECD) Programme for International Student Assessment, the Survey of Financial Security, and the Longitudinal Administrative Databank
- views from those engaged on why addressing poverty matters
- an in-depth analysis of the key themes emerging from the Council's conversations, particularly:
  - affordability and income security
  - access to and awareness of existing supports and services
  - housing needs and impact on stability in one's life
  - investments required in communities, especially non-profit organizations providing essential and vital services
  - life events and transition points during which individuals require additional or specific supports, notably mental health supports
  - active labour force participation as a pathway out of poverty
- recommendations for federal consideration to further alleviate, and ultimately eliminate, poverty across the country

Setting the context

We live in extraordinary times, facing new and evolving challenges like health crises—including both COVID-19 and the opioid crisis—climate change, and ongoing global conflicts. Further, we write this report at a time of economic challenges and uncertainties, including ever-changing geopolitics, new trade realities and economic shifts. We need to respond quickly to protect Canadians currently experiencing poverty and protect others from falling into it.

At the same time, Canada's poverty rate is rising and has been since 2021. Canada's official poverty rate was 10.2% in 2023 (the most recent data available). Challenging economic conditions, such as high inflation, lagging wage growth, affordability issues and the complete phaseout of pandemic benefits, have contributed to recent increases in poverty. Benefit indexation helps to some extent, but often with a lag, and the cost of the basket of essentials to maintain a modest standard of living has increased.

To address these challenges Canada invests significantly in supporting people, in large part through the social safety net. The social safety net refers to a comprehensive system of programs and policies designed to provide support to people living in Canada, particularly those made most marginal. It refers to a combination of federal, provincial, territorial and municipal programs.

In 2023, Canada spent over $286.4 billion on social protection within the social safety net, including on programs like public pension and income security programs, family and disability benefits, unemployment supports, and efforts to reduce social exclusion. These investments come from all levels of government: federal, provincial, territorial and municipal (Statistics Canada, 2024e).

These programs provide people with both short-term and, when needed, long-term support, at different stages in their life course. Still, despite these investments, many individuals have told us that they continue to struggle to get by—and they're worried things are only getting worse. Policy makers built the social safety net for a different era. With evolving challenges and crises, the current system isn't flexible enough to adapt to meet current realities.

Some government investments are more effective at reducing poverty than others. For instance, the Canada Child Benefit has made a big difference in reducing child poverty. After the introduction of this benefit in 2016, child poverty dropped from 13.9% to 4.7% in 2020 but has slowly risen since then to 10.7% in 2023 (Statistics Canada, 2025b). The Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), along with the Canada Pension Plan (CPP), have provided many seniors with significant income support. This has resulted in a reduction in the poverty rate for seniors, going from 7.1% in 2016 to 3.1% in 2020, though this trend is now reversing and the poverty rate for seniors had risen to 5.0% in 2023 (Statistics Canada, 2025b).

The federal government has also put a lot of money into housing in recent years. However, poverty reduction wasn't necessarily the main goal of these investments. Most of these investments were focused on market housing, which is often the least affordable housing option for those experiencing poverty. Given the limited investment in non-market housing, the Council was not surprised that access to safe and affordable housing emerged as the top concern among individuals experiencing poverty this year.

Over the years, the Council has heard about the challenges people face in accessing much-needed benefits and supports. People expressed frustration with networks of supports that are confusing, difficult to access, rigid, dehumanizing and inadequate. We heard about the perceived inefficiency of government spending on social programs and from individuals indicating they felt that some of these initiatives aren't meeting intended targets, are excluding people or are inadequate to meet needs. For this reason, the Council decided to focus our attention this year on supports, including where individuals turn to for help, what works best for them and some gaps in services and challenges they encounter.

We heard that current foundational systems in Canada weren't benefiting those with low incomes or were benefiting some population groups over others. For instance, the housing market is one of the cornerstones of the economy and has benefited from federal housing policy. It has produced significant profits for developers and those that own homes but has left behind others who don't own property. More and more people are priced out of the market and an increasing number of people are houseless, homeless, living rough or living in unhealthy housing.

We also heard about the rising cost of food. Many people were concerned about the rise in food insecurity and the use of food banks at a time when some vendors were reporting large profits. This was a troubling sign warning us of deeper systemic issues in our food economy.

We have met yearly with different people experiencing poverty since 2020. We have noticed that the tone of the dialogue with Canadians has shifted over the years. Given the evolving social policy landscape, the hopefulness for meaningful change expressed during the COVID-19 pandemic has faded, replaced by increasing hopelessness, despair, division, and frustration. This year, a broader array of people raised concerns over the cost of living. Not only did individuals currently experiencing poverty express these concerns, but also those who are higher up the income scale. As people struggle to keep up with rising costs and lagging income, more are accessing services for the first time.

During the early part of the pandemic, the Government put in place a raft of benefits and supports. These included the Canada Emergency Response Benefit (CERB), eviction prevention, access to health care for the uninsured, expanded access to mental health care and the mobilization of municipal workers to increase social supports to communities. A similar effort to offer widespread benefits and supports to decrease the impacts of the current economic turmoil would help future-proof the nation. We know that the unmitigated impacts of the early pandemic still loom large on communities. Immediate action is essential to decrease the foreseeable effects of the current economic climate.

The Government of Canada has been effective in reducing poverty in the past. Poverty was on a downward trend from 2015 to 2020. We know it's possible to do it. We need commitment and collaboration across governments to do it again and meet Canada's poverty reduction target by 2030. In addition to the recommendations presented in this report, Annex C provides a list of the Council's previous recommendations, which we continue to urge the Government to implement.

Chapter 1:
Progress on meeting Canada's poverty reduction targets

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Poverty reduction targets

The National Advisory Council on Poverty reports yearly on the progress made in Canada toward meeting the targets to reduce poverty by 20% by 2020 and 50% by 2030, relative to 2015 levels.

How poverty is measured

A person's or family's income level doesn't always reflect their experience of poverty. However, income is often used as a proxy to measure poverty. The *Poverty Reduction Act* (2019) established an Official Poverty Line for Canada based on the Market Basket Measure (MBM).

Market Basket Measure

The MBM establishes poverty thresholds based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing and footwear, shelter, transportation and other items for a reference family. The current MBM methodology sets poverty thresholds for 53 geographic regions

in the provinces and 13 regions in the territories. Such thresholds are adjustable to reflect families of different sizes. If an individual's or family's disposable income is below the threshold for their family size in a particular region, they're considered to be living in poverty.

The current MBM uses a 2018 base. However, in June 2023, Statistics Canada launched the third comprehensive review of the MBM. The 2023 base of the MBM, to be officially introduced in the fall of 2025, proposes the use of updated data on shelter costs and household expenditures and more disaggregated data on food and clothing items to estimate MBM poverty thresholds. It also proposes the creation of a new communications services component for the MBM basket, to capture the costs of landline, cell phone and internet services for the MBM reference family (Devin et al., 2025). The Northern Market Basket Measure (MBM-N) for the Yukon, the Northwest Territories and Nunavut uses a similar methodology to the MBM for the provinces. However, it includes adjustments needed to reflect life in these territories such as higher costs, unique geographical conditions found in the north and traditional practices in areas such as food and clothing.

MBM statistics aren't produced for certain populations that are under-surveyed or not surveyed at all. For example, MBM statistics aren't produced for First Nations people living on-reserve, people living in institutions, 2SLGBTQIA+ people, people with refugee status, people seeking asylum, and people experiencing homelessness.

Canadian Income Survey

Data from the Canadian Income Survey (CIS) are used to estimate poverty rates based on Canada's Official Poverty Line. The CIS is an annual survey with an approximate 16-month lag between the end of the reference year and the availability of the results. The most current statistics are from the 2023 CIS, released on May 1, 2025.

Data from the CIS includes persons who reported having an Indigenous identity, that is, First Nations (North American Indian), Métis or Inuk (Inuit), or those who reported more than 1 identity. Excluded from the survey's coverage are persons living on-reserve and in other Indigenous settlements in the provinces. The Indigenous total includes data on persons reporting being Inuit or having multiple identities, but these aren't shown separately because of small sample sizes.
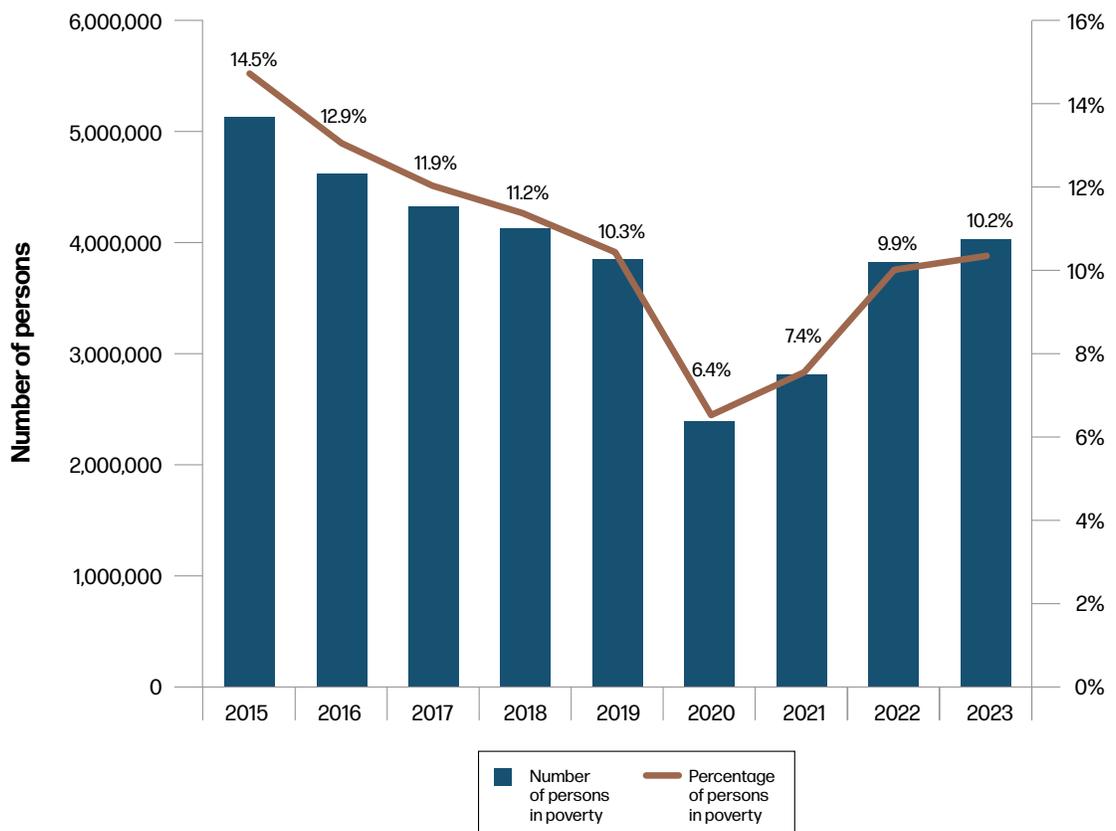
Poverty in Canada, 2023

In 2023, according to Canada's Official Poverty Line, the poverty rate was at 10.2%, which is nearly 4 million people experiencing poverty (Statistics Canada, 2025b). This represents a 30% decrease in the overall poverty rate compared to 2015 (14.5%) and roughly 1 million fewer people living in poverty in Canada since that time.

While the overall poverty rate has decreased compared to 2015, the poverty rate has increased for the third consecutive year in 2023. The 2023 poverty rate is also up 3.8 percentage points from 2020, when poverty was at its lowest point. This means that 1.5 million more people were experiencing poverty in Canada in 2023 compared to 2020.

After significant increases in 2021 and 2022, the poverty rate grew more slowly between 2022 and 2023. But if it doesn't decrease, Canada will fail to meet the 2030 target of a 50% decrease in poverty compared to 2015.

Graph 1 **Number and percentage of persons living in poverty in Canada based on the Market Basket Measure (MBM) for 2015 to 2023**

Source: Statistics Canada, Canadian Income Survey, Table 11-10-0135-01 Low-income statistics by age, sex and economic family type.

Poverty in the provinces

The poverty rate varies by province. Between 2022 and 2023, poverty went down in Nova Scotia (12.9%), Manitoba (10.9%), Alberta (8.9%) and British Columbia (11.3%), but rose in all other provinces. The highest rates of poverty are in Saskatchewan (12.9%) and Nova Scotia (12.9%). In Saskatchewan, the poverty rate has now risen above the 2015 level (12.2%). Quebec remains the province with the lowest poverty rate (7.4%).

Table 1   **Poverty rate by province, 2015, 2022, 2023**

Province	2015	2022	2023
Newfoundland and Labrador	13.0%	9.8%	11.5%
Prince Edward Island	15.7%	9.8%	11.3%
Nova Scotia	16.8%	13.1%	12.9%
New Brunswick	16.2%	10.9%	11.6%
Quebec	13.5%	6.6%	7.4%
Ontario	15.1%	10.9%	11.1%
Manitoba	14.1%	11.5%	10.9%
Saskatchewan	12.2%	11.1%	12.9%
Alberta	9.4%	9.7%	8.9%
British Columbia	18.6%	11.6%	11.3%

Poverty in the territories

Canada's overall poverty rate (based on the MBM) excludes poverty rates in the territories (based on MBM-N). In 2023, the poverty rate in the territories (22.8%) remained significantly above the provincial average (10.2%). This was also the case for each separate territory apart from the Yukon, which is below the provincial average. People in Nunavut (43.4%) experienced the highest poverty rate, followed by those in the Northwest Territories (17.0%) and the Yukon (9.9%).
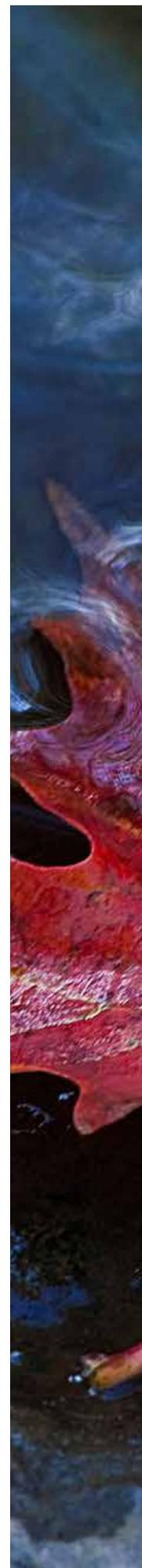
Indicators of poverty

The MBM measures whether a person or family has the money to afford a modest standard of living. But the experience of poverty goes further than what the MBM measures. *Opportunity for All – Canada's First Poverty Reduction Strategy* (Employment and Social Development Canada, 2018) established a dashboard of 12 indicators, under 3 key pillars, related to poverty:

- dignity: deep income poverty; unmet housing needs and chronic homelessness; unmet health needs; food insecurity
- opportunity and inclusion: relative low income; bottom 40% income share; youth engagement; literacy and numeracy
- resilience and security: median hourly wage; average poverty gap; asset resilience; low-income entry and exit rates

The dashboard isn't comprehensive, but it allows progress to be tracked across several dimensions of poverty. The descriptions and latest statistics for each indicator are available on the Dimensions of Poverty Hub (Statistics Canada, 2025c). Statistics Canada publishes and maintains the Hub and tracks these indicators. The Government of Canada is also working to co-develop distinctions-based Indigenous indicators of poverty and well-being.

Poverty levels are lower in 2023 than they were in 2015. Some evidence showcases that deep income poverty has decreased (from 7.4% in 2015 to 5.3% in 2023) and the share of income of the lowest 40% has increased. However, several of the indicators have worsened since 2015 (or the initial year of measurement since tracking began under the Poverty Reduction Strategy). These trends are present in the following indicators:

- food insecurity (19.1% of people surveyed reported being in moderate or severe food insecurity in 2023, compared to 11.6% in 2018, when this data was first collected)
- unmet health care needs (9.1% of people aged 15 and older reported unmet health care needs in 2023, compared to 5.1% in 2018, when this data was first collected)
- average poverty gap ratio (increased to 33.3% in 2023 from 31.8% in 2015)

Several indicators improved prior to 2020, but have worsened since then:

- relative low income (decreased from 14.3% in 2015 to 12.0% in 2023)
- bottom 40% income share (increased from 20.2% in 2015 to 21.1% in 2023)

Several indicators of poverty haven't been updated since the Council's last report, as new data is not available. These include:

- unmet housing needs (decreased from 12.7% in 2016 to 10.1% in 2021)
- literacy and numeracy (low literacy rates increased from 10.7% in 2015 to 18.1% in 2022; low numeracy rates increased from 14.4% in 2015 to 21.6% in 2022)
- low-income entry rates of tax filers (increased from 3.9% in 2015–2016 to 5.0% in 2021–2022)
- low-income exit rate of tax filers (increased from 27.6% in 2015–2016 to 32.5% in 2021–2022)

Groups made most marginal

Throughout our reports, we refer to different groups that are underserved and overlooked. We have identified these groups from data and engagement sessions over the years. These groups face structural and systemic barriers, violence, discrimination, racism, homophobia, transphobia, sexism, ableism and colonialism. This makes them more likely to experience poverty. When we refer to groups made most marginal, these include (in alphabetical order):

- Black and other racialized communities
- children and youth, particularly those under the care of child welfare and youth justice systems
- First Nations, Inuit and Métis people
- people experiencing homelessness
- people involved in the criminal justice system
- people living in institutions (such as long-term care homes)
- people living in rural or remote areas
- people who have immigrated to Canada
- people with disabilities
- people with refugee status or who are undocumented
- seniors
- Two-Spirit, lesbian, gay, bisexual, transgender, queer, intersex and asexual people, and people who identify as part of sexual and gender-diverse communities who use additional terminologies (2SLGBTQIA+)
- unattached (single) individuals aged 25 to 64
- women

Poverty rates among groups made most marginal remain higher than average and reflect persistent inequality throughout the country. The poverty rate for racialized persons was 14.0%, up 1.0 percentage point from 2022 (13.0%), but decreased for non-racialized Canadians (8.5%). In 2023, 17.5% of the Indigenous population living off-reserve lived below the poverty line and the Indigenous population has persistently been significantly more likely to be experiencing poverty compared to the non-Indigenous population (9.9%).
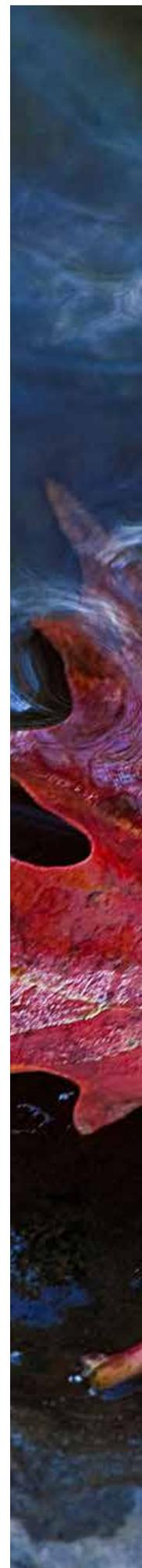
Table 2 Number of people in poverty and corresponding poverty rate by demographic group, 2015, 2022 and 2023

Group	2015	2022	2023
Overall†	**5,044,000 (14.5%)**	**3,772,000 (9.9%)**	**3,971,000 (10.2%)**
Males	2,438,000 (14.1%)	1,859,000 (9.9%)	1,964,000 (10.1%)
Females	2,606,000 (14.8%)	1,912,000 (10.0%)	2,007,000 (10.2%)
Singles (under age 65)	1,582,000 (38.9%)	1,426,000 (31.0%)	1,497,000 (31.4%)
Male singles (under age 65)	838,000 (36.5%)	769,000 (30.1%)	790,000 (29.9%)
Female singles (under age 65)	744,000 (41.9%)	657,000 (32.1%)	707,000 (33.4%)
Children aged 0 to 2	196,000 (17.4%)	115,000 (11.1%)	114,000 (10.8%)
Children aged 3 to 5	208,000 (18.5%)	127,000 (10.5%)	139,000 (11.7%)
Children aged 6 to 11	386,000 (16.7%)	248,000 (10.3%)	281,000 (11.4%)
Children aged 12 to 17	324,000 (14.2%)	246,000 (8.9%)	267,000 (9.5%)
Seniors (aged 65+)	394,000 (7.1%)	430,000 (6.0%)	373,000 (5.0%)
Persons in lone parent families	545,000 (32.8%)	498,000 (22.6%)	564,000 (24.8%)
Persons in male-led lone parent families	65,000 (18.9%)*	75,000 (17.6%)*	81,000 (18.0%)
Persons in female-led lone parent families	480,000 (36.4%)	423,000 (23.8%)	483,000 (26.5%)
Indigenous people living off-reserve (aged 15+)†††	205,000 (26.2%)	167,000 (17.5%)	167,000 (17.5%)
Indigenous people living on-reserve	not collected	not collected	not collected
2SLGBTQI+ persons	not collected	not collected	not collected
Persons with disabilities (aged 15+)†††	1,535,000 (20.6%)	1,110,000 (12.3%)	1,105,000 (12.0%)
Immigrants†† (aged 15+)†††	1,303,000 (17.5%)	937,000 (10.7%)	1,022,000 (11.0%)
Recent immigrants†† (10 years or less) aged 15+†††	649,000 (28.3%)	373,000 (14.0%)	438,000 (15.3%)
Very recent immigrants†† (5 years or less) aged 15+†††	423,000 (34.9%)	239,000 (16.4%)	299,000 (17.8%)
Racialized persons**	not collected	1,437,000 (13.0%)	1,676,000 (14.0%)
South Asian	not collected	346,000 (11.5%)	480,000 (14.0%)
Chinese	not collected	273,000 (15.6%)	278,000 (16.4%)
Black	not collected	233,000 (13.9%)	297,000 (15.5%)

Group	2015	2022	2023
Filipino	not collected	77,000 (6.2%)	69,000 (5.4%)
Arab	not collected	157,000 (18.7%)	130,000 (15.7%)
Latin American	not collected	85,000 (11.3%)	107,000 (13.6%)
Southeast Asian	not collected	73,000 (12.3%)	59,000 (9.2%)
Other racialized persons*	not collected	193,000 (16.2%)	255,000 (17.8%)
Persons living in institutions	not collected	not collected	not collected

Source: Statistics Canada, Canadian Income Survey, Table 11-10-0135-01 Low-income statistics by age, sex, and economic family type; Table 11-10-0136-01 Low-income statistics by economic family type; Table 11-10-0090-01 Poverty and low-income statistics by disability status; Table 11-10-0093-01 Poverty and low-income statistics by selected demographic characteristics.

Notes:
⁺ The estimated poverty rates in this table only include data from Canada's provinces.
⁺⁺ Referred to by Statistics Canada as people who are, or have been, landed immigrants in Canada. Canadian citizens by birth and non-permanent residents (persons from another country who live in Canada and have a work or study permit, or are claiming refugee status, including family members living here with them) aren't considered landed immigrants.
⁺⁺⁺ Persons aged 16 years and over for years before 2022.
* Statistics Canada indicates that these data should be used with caution.
** Referred to by Statistics Canada as persons designated as visible minorities.
*** Other racialized persons include racialized groups other than Black, Chinese, Latin American, Filipino, Arab, South Asian or Southeast Asian, and persons who identified as more than one racialized group.

Chapter 2:
Why it matters

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Many people are fortunate enough to go through life never experiencing poverty. Poverty means having fewer choices and limited say or influence. Sometimes, it also means people feel treated with less dignity. Poverty is the result of complex forces. It's not only about money—many complicated factors in our society and the economy can cause poverty. These include both past and present decisions made in our communities, across Canada, and around the world.

To understand poverty, we need to look at the bigger picture. Things like colonialism, oppression, trauma passed down through generations, lack of opportunities, systemic racism, discrimination, abrupt life changes, mental health challenges and addiction all play a role. Without this understanding, people might wrongly blame individuals for being poor, instead of seeing how our systems have created poverty. Those experiencing poverty face challenges that many others can't even imagine. Everyone deserves the opportunity to live a life with dignity where their needs are met—without feeling shame or being hurt even more by the process.

For this report, as in past reports, the Council is putting the voices of people who have experienced poverty front and centre. The quotes throughout the report are from conversations held with individuals in different parts of the country with whom we spoke this year. These quotes reflect the views of individuals and organizations touched by poverty, directly or indirectly, day to day. These individuals generously shared their thoughts with us. By sharing their voices within the pages of this report, we hope to build or rebuild empathy for our neighbours, friends and families who face challenging circumstances.

Based on what we heard during our engagement sessions this year, we have summarized the reasons why addressing poverty matters. These views and stories help us better understand how people experience poverty. They demonstrate why the fight against poverty is a national priority. It causes deep and lasting harm to those who experience it, and it has ripple effects felt across Canada. In a country as prosperous as Canada, allowing so many people to struggle to meet their basic needs is a failure of our collective values.

Why it matters: Poverty in one word

In the Council's conversations, we asked for one-word answers to the question: "What does poverty look like or feel like in your community?" The image below brings together these words. The bigger the word, the more often people said it.

Figure 1 **Poverty in one word**

Why it matters: Poverty is persistent

Some people described poverty as an epidemic. Those experiencing poverty expressed feeling increasingly desperate amid rising costs that cause suffering and increase poverty. People spoke of the difficulties in affording food, transportation, housing, clothing and other essential needs. They expressed concern about the rising cost of living and stagnating income. This causes more people to experience poverty or struggle to leave it. Additionally, many spoke of intergenerational poverty and trauma. In these circumstances, culturally appropriate services, where people's languages, traditions and values are respected, and where they feel truly heard and understood, play a vital role in helping individuals move out of poverty. Some called for greater access to mental health supports for people with trauma.

The Council believes it is important to meet the Government's poverty reduction targets, and that the goal should be that no one experiences poverty. The increasing poverty rate is alarming, as that means more of our neighbours, friends and family members are living in poverty.

In their own words: Poverty is persistent...

Intergenerational trauma and poverty

- "I come from failure on this side and failure on that side, so what am I going to be?"
- "I come from a family that continues to face intergenerational trauma. My whole life, I felt like I was destined to end up the way my whole family ended up."
- "I see the way that it has affected my family and everyone I have been surrounded by my whole life. We have been affected by something that was not in our control. We have been placed into this curse."
- "It is going to take 7 generations to get away from the trauma of the '60s Scoop."

Survival mode

- "It's 2025 and hard to believe we are still living under these circumstances."
- "Forget quality of life, it is just survival."
- "We are tired of being in survival mode, and therefore, we cannot be productive."
- "You're in survival mode all the time."
- "We are just existing."
- "We're all trying to fight to live for just 1 more day."
- "It's exhausting that we have to use all of the resources just to survive."

Why it matters: Poverty is an ongoing struggle

People experiencing poverty described it as all-encompassing and insurmountable. They described feeling demoralized and depressed as they try to get ahead, but fail repeatedly. It's hard for many to see a way out because they feel continually dragged down and exhausted.

Experiencing poverty means struggling to meet basic needs. For some, it leaves little time, energy or money to pursue interests and passions. It's difficult to think about what comes next when you're struggling to survive. The Council believes that people should be able to access supports and services in a dignified, simple and seamless way.

Having said this, people experiencing poverty emphasized the need to focus on their strengths. These strengths shape the way they treat each other and navigate the world.

People expressed fear for the future as their sense of community and collective action continues to diminish. The global political context has increased anxiety about the future, particularly for those who already feel left behind. People feel the economy is beyond repair. Youth is afraid of what the future will hold for them if things don't change.

In their own words: Poverty is an ongoing struggle...

The struggle

- "It's my life! I don't really realize it."
- "I spend a lot of time keeping my head above water."
- "I'm just trying to make it to tomorrow. That is all I am doing."
- "I've struggled my whole life."
- "You want poverty to get better, but they just keep holding us down."
- "People are struggling here a lot."
- "It's a struggle to survive."
- "Everything we go through in life sticks to us."

Survival

- "You learn resilience when you have to deal with it all the time, so I will figure it out."
- "When you go through trying periods, you learn to adapt."
- "It could get better. I can get better."
- "We are trying to 'soften our days' so that each day can be a good enough day."
- "My integrity is the 1 thing I hold on to."
- "Every day is a gift."
- "Keep fighting."
- "Another day is starting, deal with it. It takes too much energy to be angry at everything. It sucks the life out of you."

Fear for the future

- "I fear for the future."
- "There's a lot of anxiety stemming from the White House."
- "I don't have hope. There is no hope to help get you on your feet."
- "I do have a bit of hope because there are people who are trying to fix it, like you guys."
- "We're all suffering from the same thing. We can't help each other."

Why it matters: Poverty is dehumanizing

Those living with poverty described feeling infantilized, dehumanized and stigmatized by systems and supports, unable to speak up for themselves and judged when they do. Youth in care said that adults treated them as if they couldn't understand the systems, while also failing to teach them how those systems work. Those living with poverty expressed feeling shunned by society and judged for using supports. They noted that people have said they should be grateful for the help they receive, even when it's inadequate.

The Council believes that everyone deserves a life with dignity, where systems treat people with respect and provide them with opportunities to achieve their goals. By accepting poverty, we are accepting the dehumanization and marginalization of others.

In their own words: Poverty is dehumanizing...

- "We've been kicked around, slapped around, stepped over in a puddle."
- "We're damaged, man."
- "It's getting to the point where I don't have anything to lose anymore."
- "Poverty makes a man lose his dignity, lose his mind; he becomes an animal."
- "There is no autonomy."
- "Everyone wants to be humanized."
- "The whole system is very judgmental."
- "We have emotions. We are humans."
- "We are really humiliated."
- "We are already poor. We are all humiliated, and we need to be appreciative for the small amount we get."
- "Too many people are comfortable and don't know what it is like to be uncomfortable, so they don't care if people are homeless."

Why it matters: Poverty is systemic

Poverty is systemic. This means that it's not an individual's fault or a result of bad decisions, but the consequence of structures, policies and programs that create and perpetuate economic and social disadvantage for some people. Our systems created poverty. Colonialism, racism, discrimination, some existing programs and policies, and unfounded assumptions put people at risk of experiencing poverty or keep them in poverty. Many of the current systems don't work for everyone. They create and perpetuate inequality and injustice. At the same time, we heard about the people that are benefiting from these systems and the poverty they create. These include employers paying low wages, landlords taking advantage of vulnerable tenants and unregulated housing markets, and grocers profiting from both shrinkflation and skimpflation.

Some individuals expressed concern that systems often seem designed to create total dependency in people, making transitions out of the cycle of poverty tough. People feel like they're locked into dependence on charity or government supports, facing punishment for attempting to make progress. For example, individuals currently receiving social assistance or other benefits reported that the system takes back the additional money they earn from employment. This means that they're no further ahead when they're working. Some people also mentioned losing non-income benefits (such as housing, discounted or free public transportation access, or other programming) if they leave social assistance. These types of clawbacks make people feel like they can't get ahead and make them remain dependent on the income support system.

Our current systems don't always uphold fundamental human rights, like the right to live free from discrimination. Many people lack adequate income, safe and secure housing, nutritious food, and reliable transportation. Those living with poverty described numerous ways the systems fail them. Because systems created poverty, we should be able to use these systems to reduce and eliminate poverty. The Council believes that the Government should reform or adjust the systems to lift all people above the poverty line and prevent others from experiencing poverty at all.

In their own words: Poverty is systemic...

- "People don't think about the total dependency they create for people. Then they blame them for being dependent."
- "We have a system where you have to be in crisis to get help."
- "You're stuck in a system that is not helping you."
- "That's the cycle keeping us in poverty."
- "You're having to make programs for people because your systems are broken. If you look at what's wrong with your systems, and the problems they're creating, you'll be saving a lot of money."
- "We have a system that does not support people."
- "All of the government regulations put in place are designed to keep people down."

Why it matters: Poverty needs to be prevented rather than treated

While recognizing that governments make significant investments to assist people experiencing poverty, several people expressed concern that policy makers put too much focus on and invest too much in addressing the symptoms rather than the root causes of poverty. They believe that governments implement short-term band-aid solutions that fail to solve the issues. Some supports offered provide temporary relief and make it easier to cope with poverty but prevent people from moving out of or beyond poverty. Providing supports after people are in crisis is too late.

Sometimes, the solutions contribute to perpetuating poverty. Individuals felt that the Government is more focused on making poverty invisible rather than getting rid of it. Others, particularly community organizations and service providers, indicated they felt like the Government doesn't prioritize large investments to prevent or eliminate poverty due to a lack of political will or courage. For instance, many people criticized decisions made by provincial, territorial and federal governments to provide one-off assistance cheques rather than investing that money in prevention strategies.

The Council believes that it is better and more cost-effective to support people before they're in crisis or fall into poverty rather than providing emergency supports or temporary relief. Research suggests that the costs of poverty, such as lost productivity, increased health care usage and criminal justice expenses, far exceed the costs of addressing poverty through proactive social investment (National Council of Welfare Reports, 2011). A report from the Public Health Agency of Canada (PHAC) outlined that reducing child poverty can have huge spillover effects on society. It's estimated that $1 invested in the early years saves between $3 and $9 in future spending on the health and criminal justice systems and on social assistance (Public Health Agency of Canada, 2008). A growing body of evidence internationally and within Canada demonstrates that investing to eliminate poverty costs less than allowing it to persist.

In their own words: Poverty needs to be prevented rather than treated...

- "If we want a safe and healthy community, we have to pay for it. Everyone wants this, but no one wants to pay for other people to have it. We often hear: 'I don't want my tax money going to fund people who don't work.'"
- "We are trying to put a band-aid on an open-heart surgery."
- "They don't want to do it. They want to look like they're doing something."
- "One-time $200 cheques are not going to help me get a psychiatrist or get my daughter to the doctor faster. Just put the money where it needs to go."
- "It is harm production, not harm reduction."
- "They're just using band-aids to fix things, and it isn't enough."

Why it matters: Poverty doesn't discriminate but can be the result of discrimination

Equity

We heard from many people that poverty doesn't discriminate—anyone can experience poverty—but that some supports and programs designed to alleviate poverty are discriminatory. Black people, racialized people, Indigenous people, newcomers to Canada, 2SLGBTQIA+ people and people with a disability all spoke to the racism and discrimination they faced in housing, employment, schooling or when accessing supports. Examples included:

- landlords who refused to rent to people with non-European sounding names
- 2SLGBTQIA+ youth who didn't feel safe in local employment areas
- food banks restricting their services to families only and excluding single people
- employers who overlooked resumes from newcomers

By sharing their stories, people confirmed to the Council that discrimination and racism continue to play a role in creating and perpetuating poverty. They recommended focusing on fairness to fix the harm caused by colonialism, racism and discrimination. Without this focus, the system continues to reinforce the unfair treatment of people in areas like income, health, inclusion and opportunity. People also saw justice as a way to correct past wrongs and improve lives. When justice is a priority, everyone can feel respected, valued and included.

Furthermore, recognizing that poverty is multifaceted, many individuals expressed concerns that poverty affects some groups more than others, pointing to the intersectionality of identities that compound the effects and risks of living below the poverty line. Intersectionality refers to the intersecting effects of categories such as race, class, gender and other characteristics that contribute to an individual's social identity. It also refers to the complex and cumulative ways in which social identities interact, combine or overlap. People hold multiple, sometimes overlapping, identities, some of which may be marginalized. The more marginalized identities a person has, the higher their risk of poverty.

Urban Indigenous people

Indigenous people we met with shared that they face ongoing hate, discrimination and racism which makes it hard for them to receive services or participate in activities that most take for granted, such as obtaining health care or pursuing their education. They also said they don't trust government services and institutions because of past experiences. Some Indigenous people said they feel like they're constantly watched, under a microscope, like people are waiting for a reason to take their children away.

Many individuals experiencing poverty emphasized the need to improve access to benefits for Indigenous people. They described a lack of stable funding for Indigenous organizations and supports, including culturally appropriate education and training opportunities such as programs focused on culture and identity reclamation. Additionally, many spoke of the trauma of the '60s Scoop, where over 20,000 Indigenous children were removed from their families and home communities by the child welfare system, in concert with many other systems. This traumatic experience makes building relationships and trusting service providers, such as family services, very challenging.

Others noted the lack of training offered to Indigenous staff and a general lack of funding to Indigenous organizations. This limits the capacity of these organizations, prevents opportunities for Indigenous people, and often results in only meeting basic needs, instead of investing in building community and preventing poverty.

Some people noted that the Government is trying to do the right thing by introducing various benefits and programs, but for too many Indigenous people who are struggling, it feels performative and sometimes doesn't make much sense. Some feel the Government should "get out of the way and stop fighting First Nations and let them organize for themselves," allowing for moral and economic dignity.

Researchers lack the necessary data to report on poverty for First Nations, Inuit and Métis people. Nonetheless, the data available indicates that Indigenous persons living off-reserve continued to be significantly more likely to experience poverty in 2023 (17.5%) compared to the non-Indigenous population (9.9%) (Statistics Canada, 2025b).

However, this fails to capture all the factors relevant to poverty for Indigenous people, including geography, band membership, infrastructure and the presence of treaties. For example, poverty conditions on-reserve include a lack of clean water, overcrowded and deplorable housing conditions, limited or non-existent access to health care, and the high cost of food in northern and remote communities.

> The Council would like to stress the immediate need to reduce poverty among First Nations, Inuit and Métis people. Colonialism and racism have impacted generations of people. This includes land theft and displacement, the forced removal of children through residential schools and the child welfare systems, and the *Indian Act*'s role in controlling cultural practices and identity. These harms require a systemic renewal of relationships that puts truth and reconciliation at the centre. It requires the Government of Canada to:
>
> - be responsible to the treaties made between First Nations and Canada
> - understand the ongoing impacts of systemic and systematic colonialism

- empower First Nations, Inuit, and Métis communities to self-determine the impact of these harmful conditions (United Nations Declaration on the Rights of Indigenous Peoples, Article 3)

The Council also recognizes the diverse nature of Indigenous people and communities and the complexity of enacting policy and program changes. Although we have included First Nations, Inuit and Métis people and organizations in our engagements, we are not in a place to speak on their behalf. As a Council, we're working to develop an appropriate approach to engage with First Nations, Inuit and Métis people to be able to share their experiences and recommendations respectfully through our reports.

Meanwhile, we reiterate the call to action we have made in previous reports. The Government of Canada should take urgent action to respect treaty rights and support Indigenous leaders to reduce poverty in their communities and to ensure that they have all the resources available to support their own people in their own way. This includes urgently implementing the Calls to Action from the Truth and Reconciliation Commission and the Calls for Justice from *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.*

Immigrants and refugees

Immigrants, newcomers and refugees that the Council met with spoke of the need to increase access to benefits for those who don't speak English or French. They also expressed a need to widen eligibility for certain supports. They expressed concern for the slow pace of immigration services, delays due to mistakes or backlogs, and difficulties in contacting Immigration, Refugees and Citizenship Canada for assistance. Community workers described these barriers as hindering people from settling promptly.

Newcomers and service providers expressed concern for individuals awaiting a permanent resident card. Without their residency, newcomers indicated it makes it harder for them to afford health care and access other supports. Some even noted this contributes to their fear of being deported. It may also cause some people to refuse or delay seeking medical care, police assistance or help from government agencies. For those that want to become Canadian citizens, the cost of applying for citizenship can be a barrier.

Immigrants and refugees shared the challenges they faced with accessing housing and dealing with exploitative landlords. They felt unsupported, unable to access help with their housing-related needs, which often led to financial struggles. Many also spoke of difficulties finding work, which added to their financial stress. Despite their efforts to move forward, immigrants and refugees reported facing major hurdles like poor child care supports and a lack of suitable housing, making it even harder for them to feel settled.

In 2023, when compared to those aged 15 and older who were born in Canada (8.3%), immigrants aged 15 years and older faced higher rates of poverty (11%). Poverty rates were significantly higher for recent immigrants (10 years or less) aged 15 years and older (15.3%) and very recent immigrants (5 years or less) aged 15 years and older (17.8%) (Statistics Canada, 2025f).

2SLGBTQIA+ people

Several people we met noted the rise in anti-2SLGBTQIA+ sentiments in public discourse and the impact this has on the community, including on their sense of safety and security. Specifically, 2SLGBTQIA+ youth expressed experiencing increased violence, discrimination, absence of family support, stigma and a lack of tailored services. Trans youth also described challenges accessing gender-affirming care, particularly if their parents weren't supportive. Youth felt they couldn't live authentically. Community workers, service providers and individuals noted that these barriers were contributing to an increased rate of homelessness and mental health issues within this population group.

2SLGBTQIA+ individuals noted they experienced more violence during crises. Some noted the limited number of spaces in shelters for 2SLGBTQIA+, which threatened their ability to get to safety, for example, during months of inclement weather.

Population data on 2SLGBTQIA+ people is limited due to a lack of census and survey data. However, Statistics Canada (2024b) found that between 2019 and 2021, 2SLGBTQIA+ people earned lower incomes compared to their heterosexual counterparts, despite having higher educational attainment. Research has found that 2SLGBTQIA+ people are more likely to experience discrimination on the job and face challenges in career advancement (Waite, Pajovic, and Denier, 2020), especially Two-Spirit, trans, and non-binary individuals (Egale, 2024a). 2SLGBTQIA+ individuals also experience difficulties accessing housing and housing supports when they disclose their sexual orientation or gender identity (Egale, 2024b). Finally, Canada's 2023 police-reported crime statistics show a sharp increase in hate crimes based on sexual orientation (Statistics Canada, 2024d). As well, the Canadian Security Intelligence Service (2024) raised the issue of ideologically motivated violent extremism. These studies further confirm notions of rising anti-2SLGBTQIA+ sentiments shared with us during the engagement conversations.

Persons with a disability

In 2023, persons with a disability aged 15 years and older were more likely to live below the poverty line (12%) than persons without a disability aged 15 years and older (7.7%) (Statistics Canada, 2025g).

People with disabilities described the inadequacy of disability benefits, noting particularly that the current amounts provided were not enough to meet basic needs. We heard that living with a disability could lead to a lifetime of poverty—referenced by some as "condemned to live in poverty." Some reported having significant challenges accessing food and services because of reduced mobility and limited options for accessible transportation.

The additional costs associated with living with a disability and inadequate income lead to a higher probability of living below the poverty line. People with disabilities shared that if they tried to work to get ahead, benefits were clawed back. Those with lived experience described the system as punitive. They reported that the process makes it difficult for people to access disability benefits and some felt that providers sometimes found excuses to deny their applications. Additionally, in areas with low access to health care or for those who don't have a doctor or nurse practitioner, it can be hard to get the paperwork completed to apply for benefits.

Some people with disabilities told us that they felt they could, or should, be working. However, many of them felt they didn't receive adequate support to do so. Others noted some challenges associated with finding employment such as structural barriers and space design. They also pointed to systemic issues, including preconceived notions regarding ability levels required for certain positions. Also, discrimination or biases make employers hesitant to hire people with disabilities.

Seniors

The poverty rate for seniors (aged 65 and older) dropped in 2023 (5%) compared to 2022 (6%) and remains below the national average (10.2%). However, seniors that aren't part of an economic family (as defined by Statistics Canada) continued to experience much higher poverty rates (11.5%) (Statistics Canada, 2025e).

Seniors we met with reported struggling with rising costs and inflation. Many shared that they were living month to month, with no savings to fall back on. Others indicated they couldn't afford to retire or had to come out of retirement to make ends meet. Some noted that their retirement funds weren't enough to survive. Furthermore, some seniors shared stories of how they lost private pension funds and fell into poverty when they were demoted, their hours were reduced, or their employment was terminated close to their retirement date. Seniors who had earned a minimum wage or who had worked in jobs not offering private pension plans their whole life noted that their retirement income was likely to be below the minimum wage.

Many seniors reminded the Council that health needs increase and can become more complex as people age. They shared that the financial support they currently receive was not enough to cover the costs relating to these changing needs. We heard many stories of seniors going without food and necessary medication due to rising costs of living, which further

compromised their health. Additionally, service providers expressed concern that seniors experiencing poverty were struggling with their mental health, and they noted they were seeing an increase in suicidal ideation among older adults.

Seniors also shared with us the financial challenges associated with housing. Those who own their homes spoke of the rising cost of utilities and municipal taxes, which often forced many to sell their homes. Others expressed concern with the high costs associated with living in retirement homes and assisted living facilities. As people are living longer, due to advancements in health care for example, they fear they will run out of savings or not have adequate insurance coverage to allow them to live in these facilities.

The move toward online services has hindered some seniors' access to and awareness of essential programs and benefits, due to challenges with technological literacy.

Black and racialized people

Throughout the engagement sessions, we spoke to many Black and racialized people about where they go for supports, what supports work, and which ones are hard to access. Many of the challenges they shared with us are the same as other people experiencing poverty. However, they did express the role that racism plays in the labour market, the housing market and within the criminal justice system.

We know that Black and racialized people are experiencing higher rates of poverty. Racialized persons continued to be more likely to live below the poverty line in 2023 (14.0%) than non-racialized persons (8.5%). Among racialized groups, the poverty rate was highest for persons identifying as Chinese (16.4%), Arab (15.7%) and Black (15.5%) (Statistics Canada, 2025f).

In 2023, about 7.5 million people living in Canada (19.1%) lived in households that experienced moderate or severe food insecurity. This is up from 6.4 million (16.9%) in 2022. Racialized people were also more likely to experience moderate or severe food insecurity in 2023 (24.7%) than non-racialized people (16.6%) (Statistics Canada, 2025d). Among racialized groups, moderate or severe food insecurity was highest for persons identifying as Black (37.7%), Latin American (29.7%) and Arab (24.6%) (Statistics Canada, 2025d).

In their own words: Poverty doesn't discriminate but can be the result of discrimination...

Supports for First Nations, Inuit and Métis people

- "The Indigenous community wants to walk in and get service from an Indigenous person, who understands us."
- "... you walk in, and there are no Native people there."
- "There are services 2 minutes down the road, but I would rather drive 1 hour down the road to get services from my people."

- "People are afraid to go for help because of the stigma. We're afraid of the '60s Scoop."
- "Our people are traumatized because our children were taken, so they don't want to go to these places for help."
- "My son sat there and chopped off all his hair because he is getting bullied at school for being Native."

Challenges faced by immigrants, refugees and newcomers

- "Immigration pathways are very messed up. They are very money focused, but when you are dealing with people, you can't be money focused."
- "It's not going as smooth as I thought it would be."
- "What is my place here? What am I doing here?"
- "Being a newcomer, you feel so isolated."
- "I've been here 13 years and I still don't have my citizenship—it costs so much money."

Poverty and 2SLGBTQIA+ people

- "Actually being able to be myself (coming out) has been a big boost to my mental health."
- "I don't have any support, and I think in part, it is because I am trans."

Poverty and people with a disability

- "I don't want to be on disability. I want to do some work, but people won't hire me because I have a disability."
- "They're looking at us like we're lazy, but we have problems that stop us from going to work."
- "For disability, you need a doctor's note. Well, I don't have a doctor."
- "We exist; we are citizens."

Seniors' poverty

- "My grandmother can't afford to retire."
- "It's so sad to see all these seniors working. To see them having to keep working, it's just sad. They should be able to sit back and retire after working their whole life."
- "It feels like right to the bitter end I'm going to be ripped off. All that work I did in my life; I thought I would be better off."
- "In Canada, many retirees are incapable of paying for their pharmaceutical needs; many choose to take a dose every second day."

Black and racialized people experiencing poverty

- "What would really help is if we had an honest conversation about how Canada was built, and the systemic racism built into all of our systems."
- "We already take the brunt of the burden and now they put more on you."
- "Need more opportunities for the youth, there is nothing for them."

Why it matters: Poverty is divisive and erodes social cohesion

People told us that a growing sense of limited resources is creating more division in communities. Both community organizations and people experiencing poverty described a shift toward self-preservation amid this rising sense of resource scarcity and as support systems shrink. Society feels more individualistic, with people focused on survival. When resources feel scarce, the sense of community fades, and people feel less able to support others.

We heard that this eroding sense of shared society has pitted communities against one another, contributing to increasing racism, stigma and othering. For example, some individuals expressed feeling that newcomers and refugees are better taken care of than those who have lived here their whole lives. They believe that refugees receive priority access to many programs and take away from the already limited supports, jobs and resources. Seniors expressed feeling left behind as well. Others expressed concern over closures or the inability to launch community projects, such as supervised or supported housing, due to "not in my backyard" attitudes. Those with less than they need are fighting with each other for the little they have and not questioning those who have far more than they could ever need.

Poverty divides people, and policies advantage some over others. Hate doesn't just come from disparities in material conditions; it also comes from myths and stories we share about ourselves and those we consider different from ourselves.

Along with mistrust between communities, we also heard about deep distrust toward governments. Many people pointed to a history of oppression that continues to affect communities today. Some felt intentionally overlooked and excluded, which can lead to serious social challenges like substance use, crime and violence. People said governments often avoid taking responsibility for these systemic issues, instead placing blame on the communities. While most individuals reported feeling supported within their cultural groups, they also see a strong need for more efforts to build stronger cross-cultural connections and promote solidarity.

In their own words: Poverty is divisive and erodes social cohesion...

Limited resources

- "Inflation has destroyed the country."
- "It's hard to help your neighbours if you can't help yourself."
- "Right now, everybody is fighting to survive."
- "A lot of people are struggling, and they don't have the means to create some kind of support for others."
- "We get stigmatized because you put all the shelters in our area. We are all struggling. You put us in this situation."

Trust

- "A lot of people don't trust people."
- "Where is the equality if I can't provide my children with what they need? So what is equality?"
- "It is becoming mean."

Social cohesion

- "If we don't take care of people in our communities, we will be socially bankrupt."
- "The government needs to see that people living in poverty have a right to live, not just survive."
- "There should be a mutual interest in helping people."
- "When 1 person struggles, we all struggle together."
- "There has been a lot of love and help and support for each other when there are tough times."
- "People want to be connected or loved and share their ideas, but they need a place to make those connections."
- "I am thankful for what we have, and we have each other."
- "We live in a very individualistic society, where people only care if they are okay."
- "People seem to be so disconnected."
- "People often run out of healthy relationships before they run out of money."
- "People are without love. They need love."

Why it matters now

The Council heard that poverty comes at a high cost—both to individuals and to society. It leads to lost potential, lost dignity and increased reliance on emergency services and supports. People emphasized that failing to invest in poverty reduction efforts harms some groups more than others and deepens inequality. Ending poverty benefits everyone—not just those directly affected. It's the right thing to do and requires a long-term political commitment to build a strong social safety net. This means not only catching people after they fall but preventing the fall altogether. The Government of Canada has committed to reduce poverty— and people told us that now is the time to act on that promise.

In their own words: Why it matters now...

- "It's getting harder and harder to make ends meet, and some people don't."
- "Everyone is vulnerable. Everyone can fall in poverty."
- "For those who can't make ends meet, [it feels like] the only option is death."
- "I'm going to end up in prison because I have no other option."

Chapter 3:
Affordability and income security

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Context

Poverty is complex and requires a range of solutions. A sufficient income alone doesn't ensure well-being if essential goods and services remain unaffordable or if social supports are inadequate to meet people's needs. While income can serve as an indicator of access to a certain standard of living or lifestyle, it doesn't guarantee that standard unless society ensures that the necessary resources are both accessible and affordable. Additionally, without enough income, people have a hard time accessing other supports required to meet complex needs.

Based on the Council's engagement this year, the lack of resources needed to thrive—including income and income supports—and the high cost of living continue to be central concerns for too many people now. Prices have risen, and income and income supports have not increased at the same pace. Neither wages nor government benefits have kept up with inflation.

Social assistance is a significant pillar of Canada's income security support system and provides support of last resort to persons lacking the means to pay for basic or essential needs. The Maytree Foundation includes social assistance within its definition of welfare income, which refers to income from all government transfers, including basic provincial and territorial social assistance, refundable tax credits, child benefits, and any other specific social assistance benefits. According to research by The Maytree Foundation, the welfare incomes of 98%

of the example households receiving social assistance across the provinces were below Canada's Official Poverty Line in 2023 and 80% were below the deep poverty line (Laidley & Tabbara, 2024). This indicates that a significant majority of households relying solely on social assistance and related government transfers were living in deep poverty. The table below highlights the highest and lowest total annual welfare incomes for various household types, in relation to the applicable Official Poverty Line.

Table 3 **Highest and lowest adequacy of total welfare incomes among the provinces in 2023, by example households**

Household	Jurisdiction	Total annual welfare income (maximum)	Applicable Official Poverty Line (MBM threshold)	% of MBM threshold	Deep income poverty threshold	% of MBM-deep income poverty
Unattached single considered employable (lowest)	Nova Scotia	$9,204	$27,483	33%	$20,612	45%
Unattached single considered employable (highest)	Quebec (MAN)⁺	$26,368	$24, 212	109%	$18,159	145%
Unattached single with a disability (lowest)	Alberta (BFE)⁺	$12,820	$28,954	44%	$21,716	59%
Unattached single with a disability (highest)	Alberta (AISH)⁺	$23,473	$28,954	81%	$21,716	108%
Single parent, 1 child (lowest)	Nova Scotia	$21,969	$38,867	57%	$29,150	75%
Single parent, 1 child (highest)	Prince Edward Island	$32,294	$37,552	86%	$28,164	115%
Couple, 2 children (lowest)	New Brunswick	$30,395	$51,082	60%	$38,311	79%
Couple, 2 children (highest)	Quebec (MAN)⁺	$47,794	$48,424	99%	$36,318	132%

Source: Welfare in Canada, 2023, The Maytree Foundation

Notes:
⁺ MAN refers to Quebec's Manpower Training measure benefits. AISH refers to Alberta's Assured Income for the Severely Handicapped program. BFE refers to Alberta's Barriers to Full Employment program. The applicable MBM thresholds used were the highest in each province (for example, Halifax in Nova Scotia).

Another point to consider for people in the labour market is that the minimum wage falls below a living wage and wages in general have not kept pace with inflation. When comparing minimum wages across Canada (Government of Canada, 2025) with their respective MBM thresholds (Statistics Canada, 2025i), a clear pattern emerges. Many full-time workers (40 hours a week and 52 weeks per year) earned wages that didn't meet or only slightly exceeded their respective MBM thresholds. These wages fell short of ensuring economic security for many. This is connected to broader issues of affordability where wage growth for many failed to keep pace with inflation and led to a decline in real wages and purchasing power for many workers (Wang, 2025).

Many people can't afford to pay for essentials such as food or housing as costs are rising. The Consumer Price Index rose 3.9% on an annual average basis in 2023, following a 40-year high increase of 6.8% in 2022 (Statistics Canada, 2024a). After the large increase in 2022, the 2023 increase was the largest since 1991 with the most notable increases being on gasoline (+28.5%), food purchased from stores (+9.8%) and shelter (+6.9%) (Statistics Canada, 2024a). Although the pace of price increases has slowed since 2023, years of sharp rises in essentials like food, housing and transportation continue to strain household budgets (Statistics Canada, 2025a).

The cost of food rose as well, with households paying 17% more than in 2021 on groceries and eating out (Statistics Canada, 2025j). For the lowest-income households, these rising costs are especially challenging, as they spend over 50% of their total consumption on just shelter and food, compared to less than 40% for the highest income households (Statistics Canada, 2025j). The sharp 90% increase in food bank usage between 2019 and 2024 highlights a deepening affordability crisis in Canada. Notably, 18% of food bank clients have a job—up from 12% in 2019—underscoring how wages are increasingly failing to cover basic living costs. Children are especially vulnerable: 1 in 3 food bank users is under the age of 18, contributing to nearly 700,000 monthly visits—an increase of over 300,000 in just 5 years (Food Banks Canada, 2024). In 2023, food insecurity affected 10 million people with 25.5% of the population in the provinces living in households that reported experiencing some form of food insecurity (Statistics Canada, 2025b). This was an increase of almost 1.3 million people from the previous year, making it the third consecutive year of rising hardship (Statistics Canada, 2025b). These figures paint a stark picture of a growing number of households struggling to afford essentials, even with income.

In the context of rising costs, perhaps it isn't surprising that the poverty rate has also risen yearly since 2021. This threatens not only Canada's progress toward the 2030 goal of a 50% reduction in poverty but also means that more people are experiencing poverty and unable to meet even their basic needs.

What we heard

Affordability

Throughout the engagement sessions, people spoke of the impact of the high cost of living. This included the higher prices of essentials, like housing, food, utilities, transportation and other everyday goods. People who were already experiencing poverty told us that they had to make tough choices about where to spend their limited money. Given the increased cost of living, affordability challenges and food insecurity are also affecting higher earners and higher-earning households. Besides the rise in overall poverty, this trend is visible through metrics such as the rate of moderate to severe food insecurity, which rose significantly from 11.2% to 19.1% between 2020 and 2023. This suggests that even households not previously experiencing poverty are increasingly unable to afford basic necessities.

Many people we spoke with highlighted the need to address rising costs, even if it means greater government intervention to regulate the cost of essentials like housing, food and utilities. More than any other issues, we heard most about the high cost of food and housing. We address the issue of food below and have dedicated an entire chapter to housing.

Food security

Service providers and community workers we met with spoke about the increasing demand for food programs since the COVID-19 pandemic. They indicated that, given the need for people to spend more on housing and other goods and services, people had less money left over for food. According to service providers, more and more people who live above the poverty line and have stable employment are accessing their food support services. Individuals also noted that they struggled to buy staple food items or shop at different stores for sales.

The need for foundational food support has increased across the age spectrum from early years through to seniors. People are arriving at support programs increasingly hungry, and organizations report expanding their food support services across programs—even when it's not part of their official mandate—because hunger prevents meaningful participation.

Organizations that address food insecurity are struggling to keep up with the growing demand. Service providers and community workers described having trouble sourcing food because of affordability and availability of food, which makes it challenging to keep up with needs. Those working at food banks also identified feeling limited in their reach, providing only a band-aid solution and short-term relief to hunger.

People also raised concerns about the limited choices and poor quality of food available at food banks. Some individuals reported receiving items that were expired or nearing expiration, or receiving food that lacked freshness and nutritional value. Others highlighted the health-related challenges, such as obesity and other conditions, linked to the high-sodium, low-nutrient options often found in a basic food-bank-reliant diet. Additionally, several people noted the lack of culturally appropriate food options.

Many food bank users expressed frustration with restrictions on how often they could access these supports—often limited to just twice per month—which posed significant challenges, particularly for larger families. Despite these issues, with few alternatives available, people emphasized they had no other option. Some shared that they tried to make the most of what they received and often gave away items they couldn't use rather than letting them go to waste.

In their own words: Affordability...

Rising cost of living

- "With costs going up so much, it is almost impossible. Hydro has tripled for our little house."
- "I have to choose between food items and toiletries, so I almost always pick food."
- "I'm trying to get a house now. It is demoralizing."
- "I'm trying to figure out which bills to pay each month."
- "If it's not on sale, it doesn't go in the cart."
- "It's just corporate greed at this point."
- "I am stressed just thinking about getting groceries. It costs me $60 just for a taxi and that doesn't even let me go to the places that have sales."
- "You can hustle with food, but you can't hustle with the housing. Landlords want the rent."
- "That's why it is so frustrating, you have to fight from month to month."

Food insecurity

- "What is the world coming to when people are robbing you for eggs."
- "A hungry man is an angry man."
- "It is rare to buy milk and eggs. If it wasn't for the food bank giving me those things, I wouldn't have them."
- "You go out to the store, and you see people agonizing over what they can afford to eat."
- "Buying food, it's painful."
- "Right now, we are surviving on bread and butter and noodles."
- "I know my mom would feed me and starve herself. That is ridiculous. Everyone should have something to eat."
- "The food bank does not provide enough food for the family."
- "Some of the food at the food bank is past the expiry date."
- "If we get a box from the food bank, and there are things we can't eat, we make a box and give it to someone else."
- "I've never gone to a food bank. I never will. I just can't do it."

Income

Wages are inadequate

We heard that for people who can secure employment, wages are often too low to lift them out of poverty. This was especially true for people experiencing poverty who spoke to the inadequacy of the minimum wage.

In our conversations across the country, individuals said wages were insufficient for people to live and meet their basic needs. Some expressed how demoralizing it was to work full time and still not be able to make ends meet. In these conversations, many advocated for higher wages or the establishment of a basic livable income.

In their own words: Inadequate wages...

- "Even if you work, you are still poor."
- "I make $20 an hour, and I still can't make it. I don't know where it goes."
- "Hard work isn't rewarded anymore. It is disheartening."
- "It's demoralizing that honest work isn't rewarded."
- "If you get a job, your rent is going to go up anyway."
- "Everything goes up. Everything increases except the cheque."
- "Minimum wage has to be enough for people to buy food, have shelter and take care of the kids."
- "Sometimes, the paycheque you get is spent before you even get it."
- "You are just working to live to the next paycheque."
- "We need a livable income."

Income supports

Adequacy of income supports

On their own, supports aim to address imbalances in the income system, but they're not meant to replace active participation in the labour force. However, some individuals, such as those unable to work, rely entirely on government benefits.

While social assistance falls under provincial and territorial jurisdiction, it's impossible to discuss poverty without addressing the inadequacy of these benefits across the country. Most individuals who met with the Council spoke about how inadequate social assistance benefits are. Individuals experiencing poverty identified that although social assistance provides consistent monetary support, it's insufficient to meet even basic needs. Many people also mentioned the difficulty of getting help with navigating social assistance programs when they have questions.

Some individuals who were in the labour market said that it's hard to qualify for Employment Insurance (EI), especially for people with precarious work situations or with limited attachment to the workforce. Many individuals—often ineligible due to insufficient work hours—reported having no alternative sources of income. Others said the EI application process was long and felt unfair, sharing that it felt as though the system was trying to exclude them rather than support them.

Those who did receive EI indicated that the payments—which replace only up to 55% of wages—weren't sufficient to cover all their basic living expenses. This was especially difficult and concerning for people who were earning minimum wage, as their income dropped even further and couldn't cover basic needs.

Some Government of Canada benefits provide additional support to people receiving social assistance and have had a positive impact. We heard from many people that the Canada Child Benefit has provided substantial income support for families with children. Seniors also noted that OAS and the GIS offer income support above what they were receiving from social assistance.

However, individuals living with disabilities often reported the inadequacies of disability benefits. While the introduction of the Canada Disability Benefit provides potential additional income support, many noted that the amount earmarked for this benefit falls short of the poverty line. People noted that disability benefits don't meet even basic needs. Furthermore, people expressed that eligibility criteria are too restrictive, leaving out many people with work-limiting disabilities. People also noted that the application process is challenging, particularly for those living in areas with limited access to health care or for those without a doctor or nurse practitioner. This can make it difficult to complete the application for disability benefits. These individuals described the system as punitive. Some feel they should be working, and can work, but the system doesn't support them adequately to do so. If they try to work, benefits are significantly clawed back.

Single unattached individuals and couples without children expressed concern about the limited, or lack of, income support available to them. Many individuals noted the positive impact of direct federal income benefits. For example, the CERB provided significant income support to working Canadians, especially unattached individuals who don't regularly qualify for other federal benefits available to other family types. It also provided much higher amounts than existing measures aimed at them, like the Canada Workers Benefit or the Goods and Services Tax and Harmonized Sales Tax (GST/HST) credit. While not designed as a poverty reduction measure, CERB temporarily lifted many people out of poverty by providing a direct monetary benefit that was higher than social assistance and EI.

Seniors we met with spoke about the burden of medication costs, which often forces them to choose between essential prescriptions and other basic needs—further compromising their health and quality of life. Many seniors found OAS, Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) rates insufficient. Seniors expressed concerns with rising costs, noting

that if they're in rent geared to income, then their rents go up when they start getting CPP/QPP, so they continue to experience poverty. Others felt better off once they began receiving OAS than they were before.

Some people offered suggestions to provide better income support to older adults, including:

- enhance the CPP/QPP to represent 40% of income at retirement
- increase OAS and GIS by 15%
- index OAS and GIS at a higher level
- maintain tax credits for older adults over the age of 70

Furthermore, when asked about other federal government supports, individuals experiencing poverty mentioned several initiatives that enhanced their quality of life and provided them with much needed assistance, including dental care, pharmacare, early learning and child care, and the national school food program.

In their own words: Income supports...

Social assistance

- "What an individual gets from social assistance is not enough. You will always live in poverty. You will never save on that. It makes no sense."
- "Social assistance rates need to be increased. I get social assistance, and I get $700/month for rent and heating. You can't find anywhere to rent for that amount."
- "We get social assistance, but it is not enough for rent."
- "You can't even rent a room with the amount paid by social assistance."
- "The money we get from social assistance all goes to rent."
- "Every place I have looked at is more than my cheque."
- "If I want to rent a room, it is $50 less than what I get through social assistance."
- "I was getting $495 a month, and my rent was $450."
- "It's okay to have supports, but you need money to pay rent."
- "Because all your money goes to rent, you have to rely on food banks and drop-ins to eat."
- "It is really hard to find a place to afford on employment assistance."

Disability supports

- "I'm on [disability supports], but I do temps. When I do them, my rent goes up, and I have to pay to get to work, and sometimes I can't even buy lunch."
- "Disability supports have to meet basic needs, and they don't."
- "I can't even get my wheelchair fixed at the moment."

Retirement income supports

- "When I turn 65—if I make it—I will keep getting ripped off until the day I die."
- "I have never been so rich in all my life [since going on OAS]."

Government investments and interventions

Reducing poverty is a significant challenge that demands a collaborative, society-wide effort and investments to improve income and affordability. This includes the active involvement of federal, provincial, territorial and municipal governments; employers; and community organizations. Federal social programs and investments are deeply connected with provincial and territorial benefits, which in turn align with local services and initiatives. Despite this shared responsibility, the federal government is uniquely responsible for advancing the United Nations Sustainable Development Goals, including the global goal of "ending poverty in all its forms." These goals are part of the 2030 Agenda for Sustainable Development, a global framework adopted by all United Nations member states in 2015.

The Council recognizes that the Government of Canada has made significant investments in reducing costs or increasing income, to provide Canadians with income security. Since 2015, the federal government has introduced a variety of initiatives and made numerous commitments aimed at improving affordability and thereby reducing poverty. We're also reassured and hopeful given the new Government's commitment to make life more affordable for all by "bringing down costs for Canadians and helping them to get ahead" (Office of the Prime Minister of Canada, 2025).

Increasing affordability

We note the Government's recent motion to make life more affordable for Canadians by:

- removing the consumer carbon price on April 1, 2025, which temporarily reduced the cost of fuel
- eliminating the GST for first-time home buyers on new homes valued up to $1 million and providing partial rebates for homes up to $1.5 million, which could represent savings of up to $50,000 on a new home for first-time home buyers
- cutting taxes for those with incomes in the lowest income tax bracket, which is expected to provide savings of up to $840 a year for a 2-income family, starting in 2026

While these measures are notable, they may not have a long-term impact on poverty reduction. For example, removing the carbon tax will mean a temporary decline in inflation. However, the Bank of Canada reported that, beyond April 2026, the elimination of the carbon tax will no longer affect the year-over-year inflation rate (Bank of Canada, 2025).

In addition to the recent motion, we highlight other initiatives that are proving, or expected, to bring some financial support and relief to many Canadians. These include:

- the expansion of the Canadian Dental Care Plan which will provide dental coverage for up to 4.5 million uninsured Canadians between 18 and 64 years old, beyond those who were already eligible including seniors, children, and adults with a valid Disability Tax Credit Certificate

- the implementation of the National School Food Policy—with provinces, territories, First Nations, Inuit and Métis partners—to provide children and youth in Canada with access to nutritious food at school, which in turn offers many benefits including reducing food costs for families
- the phased roll-out of the national pharmacare program designed to ensure that all Canadians can access necessary medication without financial barriers
- the Early Learning and Child Care Agreements, which may help young families by reducing the fees for regulated child care by 50% on average and support the delivery of regulated child care that costs an average of just $10 a day by 2026

The Council notes that the federal government has made efforts to crack down on unfair practices and stop corporations from stifling competition, particularly in the food and grocery industry. However, we believe the Government should be doing more to address pricing policies and regulations—for food, clothing and other essential goods.

Increasing income

The Council recognizes the federal government's ongoing commitment and actions to improve income adequacy either through wages, benefits or a combination of both.

To date, the Government of Canada has made significant investments in direct income benefits that help reduce poverty. Notably:

- the Canada Child Benefit
- the Canada Workers Benefit
- the Canada Disability Benefit
- the Old Age Security pension and the Guaranteed Income Supplement for seniors
- the Canada Learning Bond

However, as mentioned in previous reports, we know that these measures aren't addressing the needs of all groups equitably. Despite investments such as the expansion of the Canada Workers Benefit, working-age single people remain particularly vulnerable to poverty because they can't necessarily rely on income from other family members should a financial setback occur. Additionally, the impact of the new Canada Disability Benefit has yet to be assessed given its recent implementation. However, stakeholders have expressed concern that the amount proposed as a monthly benefit falls short of the amount required to help lift people with disabilities out of poverty.

Recommendations

Over the past several years, we have heard from communities across the country that wages and government benefits are falling short of meeting people's basic needs. The federal government has made significant investments aimed at increasing incomes or reducing everyday costs. Despite these efforts, the challenges people face are growing more complex, and the poverty rate continues to rise. The time to act to reach the 2030 target is now. Poverty rates are increasing, and the people we spoke to have shared their increasing challenge and sense of desperation. The Government needs to reverse the course if it is to meet its target of a 50% reduction in poverty by 2030.

For years, we have advocated for the establishment of an income floor—one that ensures everyone, whether they rely on employment income, government benefits or a combination of both, can live above the poverty line. This is essential for any meaningful reduction or elimination of poverty. For most people experiencing poverty, the core issue is straightforward: they don't have enough resources to live a life with dignity, and this includes having the income to meet their basic needs. These basic needs include safe and adequate housing, nutritious food, utilities, clothing, transportation and other essentials.

We recognize that implementing a basic income system would be complex and requires a fundamental transformation of the social safety net, along with extensive collaboration across all levels of government. Despite these challenges, basic income remains the most effective and dignified solution for those who most need support. The current systems for social assistance are complex, bureaucratic, costly and seem not to be effective at decreasing poverty.

To this end, we recommend:

Recommendation 1: Affordability and income support

To lift people out of poverty and to prevent others who are on the margins from falling into poverty, the Government of Canada needs to both increase income, through wages and/or benefits, and decrease costs of essentials for individuals.

Increase income:

To increase income, the Government of Canada should establish an income floor at or above Canada's Official Poverty line. The Council recommends doing this in 1 of 2 ways:

- introduce a targeted basic income to ensure everyone reaches at least Canada's Official Poverty Line through wages, government benefits or a combination of both

  or

- reform and expand current income supports to more effectively meet the needs, based on regional realities, of those made most marginal. This should include:
  - reviewing and improving federal income supports for groups with the highest poverty rates, such as unattached individuals between the ages of 25 and 64, people with disabilities, and equity deserving groups
  - setting a living wage in all federally regulated workplaces by 2030 to encourage other levels of government to follow suit
  - introducing legislation to strengthen accountabilities by tying Canada Social Transfer payments to provincial and territorial social assistance rates that meet a set percentage of the Market Basket Measure

Reduce costs:

While raising incomes is key to reducing poverty, the Government of Canada should also:

- look for ways to slow the rising cost of essentials—like food, transportation, clothing, and other necessities—so that inflation doesn't offset or cancel the income gains

Chapter 4:
Access to benefits and services

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Context

The current social safety net is complex. Governments at all levels, non-profit organizations, front-line service providers and informal networks are all involved in delivering services and providing support. Therefore, navigating this system can be challenging and difficult for most people. As in past years, the Council continues to hear about the difficulties people experience trying to access benefits and services. Service providers and community workers echoed the sentiment and spoke of limited resources or time available to help individuals who are trying to navigate a complex system of supports.

People experiencing poverty often face complex, overlapping needs and may struggle to navigate fragmented systems, which can lead to missed opportunities for support. The OECD (2015) emphasized that to offer better support to these individuals and use public resources more efficiently, services must work closely together. For support to be effective, service providers need to understand what other services their clients are receiving and when, to avoid duplication and promote complementary care. For example, co-located services allow clients to access multiple types of support in 1 place, enabling more comprehensive assessments and faster delivery of appropriate interventions. People shared during multiple engagement sessions that this approach could significantly improve access to services for those experiencing poverty.

As stated in *The State of Service* report published by Service Canada in 2025, "many lower-income and vulnerable Canadians are missing out on valuable benefit and credit payments because they may not have been able to file their income tax and benefit returns." This means that some people may not receive some benefits that they should be receiving and that could significantly ease their financial burden. This includes accessing the Canada Child Benefit and the GST/HST credit.

Accessing services can be especially challenging for individuals due to their identities or life circumstances. For instance, a significant 73% of people with disabilities, difficulties, or long-term conditions reported encountering at least 1 accessibility barrier when interacting with federal services. These barriers varied in type: 62.5% experienced transportation-related issues, 61.5% faced communication challenges and 44.6% encountered difficulties with information and communication technologies (McDiarmid, 2021).

Women, individuals who don't speak an official language, rural residents, and people in lower-income households are less likely to access online government services (Singh & Chobotaru, 2022). These factors contribute significantly to digital exclusion. A study on the digital divide in Toronto found that 34% of households are concerned about affording their home internet bills in the coming months. This concern is especially high among low-income households, newcomers, single parents, and Latin American, South Asian, Black, and Southeast Asian people. Among the 2% of households without home internet, half cited cost as the main barrier, and 61% reported that this lack of access affects their ability to obtain essential services and information (Andrey et al., 2021). This digital exclusion has serious implications for those experiencing poverty, as many government services are increasingly offered online. Without reliable internet access, these individuals face greater difficulty in accessing the supports they need, further deepening inequalities.

What we heard

Accessing benefits and supports

Many service providers and people experiencing poverty described systems of support as complicated and difficult to access or navigate. Those experiencing poverty felt overwhelmed by poorly designed systems that can't properly respond to their needs. People feel left on their own to navigate poorly built and intersecting systems.

For those with complex needs who require support from multiple sources, the system becomes even more challenging to navigate. They mentioned that systems cater to those living stable lives and fail to support individuals experiencing poverty who face numerous challenges and life events. They often can't meet strict timelines for form submissions, resulting in gaps in their benefits that can have long-term detrimental effects. Some individuals described front-line government service workers as "lazy," "unhelpful" and not properly trained

to support them. Many feel that the Government is more focused on catching the small number of people who may abuse the system rather than supporting people who genuinely need help. People viewed Service Canada as complicated and inaccessible, with limited navigation support. Others felt that system navigators enabled poorly built systems to continue when systems required overhauls or rebuilds from the ground up.

People also described accessing services as traumatizing. According to these individuals, many factors—including processing fees, long waiting periods, lengthy processing times, complex forms, lack of identification or other necessary documents, and lack of access to technology—make it difficult to access supports and services. They noted that financial or credit checks were intrusive, further discouraging people from seeking supports. Complicated processes prevented people from receiving assistance and created feelings of shame in those who were denied, discouraging them from applying again or reaching out for other supports. Many people also felt some service providers—especially government representatives—lacked compassion and understanding.

Service providers and individuals expressed concern about the lack of connections between supports, which creates gaps that make it easier for individuals to fall through the cracks. For example, competing eligibility criteria or siloed application processes may leave some people without access to much-needed benefits. Individuals, community workers and service providers noted that most programs are introduced to target specific populations or needs, but what is required is a more holistic approach.

According to leaders in community organizations and service providers, rigid parameters and funding models limit their ability to meet people where they are and address their needs. Community workers and people experiencing poverty also identified several barriers in how services are offered, making it more challenging to access supports. The barriers mentioned include:

- a shift from in-person to exclusively online and phone services: online and phone services or meetings prevent individuals from creating the same connection with the service provider, dehumanizing the process and making these interactions less beneficial than in-person interactions for many
- a lack of consistent support: every time the service provider changes, people must build trust with a new provider, which can take a long time
- inconvenient service locations: often, locations of services aren't easily accessible to those who need them the most and, for those living in rural or remote areas, availability of services in their region is limited and often requires travelling long distances to access these supports
- inconvenient service hours: service hours are limited to timeframes that may be inconvenient for people also needing to access other services or for those who are working
- language barriers: services aren't always offered in the first language of the people who need them

Evolving technology was also mentioned as hindering people's ability to access services and supports. People mentioned challenges with accessing online services due to lack of reliable internet access, low literacy or low technology savviness. Some individuals noted that phone services can be difficult for people for whom French or English isn't their first language and that long wait times can use limited cellular minutes. Individuals and community workers we met with recommended offering access to services using various means so that people can choose the method that works best for them.

To improve access to supports, many expressed the desire for there to be a 1-stop-shop for benefits and services (for example, health care, mental health, housing, employment, education). We heard from many, particularly service providers and community workers, that by offering individuals a centralized access point—where they can receive information and assistance for all the benefits and supports they're eligible and entitled to receive—could enhance efficiencies and effectiveness. This could also be more conducive to helping them get out of poverty. A service provider proposed the following approach as a potential solution: an individual fills out 1 form to be assessed for all supports simultaneously and is assigned 1 case manager who knows them and their needs, helping them with everything all at once. This would also minimize the trauma associated with navigating complicated systems.

In their own words: Access to benefits and supports...

Barriers to accessing services and supports

- "Sometimes you don't even have the fare to go downtown for services."
- "[Services] need to go beyond 9 a.m. to 5 p.m. You need a 3 a.m. person."
- "We need services to come to our community."
- "You can't talk to Immigration because they don't answer their phones."
- "When you're able to put a plethora of supports and services under 1 roof, you are making the life of the individual who comes to access services so much better."

Systems navigation

- "If you don't know how to navigate the system, you get sucked back into whatever you find to make your life easier."
- "I got referred to one service, who referred me to another service, who provided me to another service, who referred me back to the first service."
- "If the worker doesn't know how to play the government game, then you are screwed."
- "Navigation is enabling shitty systems."
- "I have a hard time asking for help because I don't want to be in the position to need help."
- "Where I work, they helped me to get to where I am, and I don't know if I can even ask for more help."

Awareness of benefits and supports

According to those we met, no matter where people go, they should be able to access the programs and supports they need, regardless of what level of government offers the benefit. The Council has met with thousands of individuals over the years, and we constantly meet people who aren't receiving all the financial assistance they should be getting. Many of these individuals are living in deep poverty and struggle to understand the benefits they're missing out on.

People experiencing poverty identified a lack of awareness of formal and informal supports as a major barrier to access. Some described not knowing where to go to get information. Others described spending hours online looking for help. Youth said that there was a lack of guidance in navigating the support system once they turned 18 and that no one prepared them for the transition to adulthood. Service providers noted that youth in care were particularly vulnerable to a lack of knowledge of existing supports.

Others described knowing that help is available but being unsure about which benefit, service or support would be best suited to their needs or where to access these. Even when people did successfully access supports, they felt that these were often temporary solutions, not permanent or long-term solutions.

Those experiencing poverty shared that they want more information and resources about available supports and how to access them. They also expressed a desire for support to be offered proactively, rather than repeatedly having to seek assistance from multiple government departments and organizations.

In their own words: Awareness of benefits and supports...

- "We don't know what [services] we are allowed to have."
- "Finding the supports you need is very hard."
- "There are a lot of groups offering support, but you don't know which one to go to, who to call, or what door to walk through."
- "In these systems where you are turned down everywhere you go, there are helpers, and you need to find them. And that is really hard."
- "Once I get denied once, I am never going to ask you again."
- "There is a lot of apprehension for people to ask for service."
- "I only ask for help once. I don't know how to fight."
- "Most of the time you just want help today, not in 3 months. I want something to hold on to."
- "For most people, the help comes too late, after the damage is done."
- "I need someone who is willing to help. I need someone to offer it."
- "Not enough time is spent with people; time must be spent to get to know the person; to really help people. This is essential to make a life plan, not just a survival plan."

The application process and eligibility criteria

Some individuals experiencing poverty reported that they were denied supports due to stringent, confusing and overly specific eligibility requirements. Many noted that some people made most marginal aren't accessing the benefits or financial assistance they're entitled to because the process is too complicated. For example, they're unable to provide or obtain required documents or unable to complete the forms.

Some people mentioned being on the margins of eligibility and being denied benefits over "a couple hundred dollars." They also shared that they felt that decisions around eligibility were arbitrary and punitive. Cancellation of benefits happened unexpectedly or without adequate explanation. Others expressed concerns about the negative impact federal benefits can have on provincial and territorial programs (for example, clawbacks).

People felt that decision-makers often establish eligibility criteria when a support is first introduced and rarely revisit those criteria, even as needs evolve and the cost of living rises. Also, some suggested providing more legal services to advocate for individuals when their supports or benefits have been unfairly denied.

Complex programs and application processes and uneven application of rules and regulations can also lead people to feel unfairly treated in comparison to others. We often heard that people felt like other people were getting more help than they were. This lack of information can breed resentment between people who feel like they're fighting for limited resources.

Automatic tax filing and auto-enrollment were mentioned as effective ways to ensure people are receiving the benefits to which they're entitled.

Service providers and people experiencing poverty supported investment in automatic tax filing to put money back into people's pockets. Non-profit organizations that have helped those experiencing poverty to backfile their taxes have expressed how significant tax returns can be. Although the Canada Revenue Agency (CRA) has introduced some community-based tax filing services, some people experiencing poverty indicated that they were denied access to these services. This may be due to limited resources within community organizations. Further, service providers described the need for the CRA to return to in-person services which provide better navigation support, as getting through to the CRA online or by phone can be challenging due to long wait times. Regardless of the approach, individuals emphasized the need to keep privacy and conflict-of-interest concerns top of mind.

Service providers also spoke of the advantages of auto-enrollment in benefits for facilitating access to supports. Auto-enrollment reduces the burden of system processes on individuals. It also promotes equity by ensuring individuals receive all the supports they're entitled to. This reduces the risk of excluding the most vulnerable from receiving benefits and supports. For example, some suggested automatically enrolling individuals for social insurance numbers and birth certificate registration at birth to ensure early access to identification documents.

In their own words: The application process and eligibility criteria...

- "You have to earn access to supports."
- "It is heartless when people cut you off right before the Holidays."
- "You have to be bad enough off to earn help."
- "Do I have to be piss poor to get some help?"
- "To survive, I am going to have to do something of a criminal nature. I will end up in jail."
- "You have to be in this box for us to help you."
- "You are struggling, but you don't check that 1 box, so we can't help you."
- "It is the most privileged of the low-income who are accessing benefits."
- "I have to prove, over and over again, that I am poor enough to get help. There is no dignity."
- "I can't get welfare. I don't have ID. Where am I going to get it mailed to?"
- "It's like a cheat code. It's who you know, what you know."
- "Getting your ID is a big one because it gets stolen a lot out here."

Government investments and interventions

Ensuring that people can access the benefits and supports they should receive plays an important role in poverty reduction. The Council notes the efforts the Government is making to simplify benefit application processes and tax filing, and to reduce wait times and make payment delivery faster and seamless. All these efforts may lead to increased dignity for those accessing benefits.

The Council recognizes the federal government's ongoing efforts to enhance delivery of supports and benefits. Last year, we referenced the findings from the 2022 Report of the Auditor General of Canada, *Access to Benefits for Hard-to-Reach Populations*. This report highlighted targeted initiatives to increase awareness of benefits and credits among hard-to-reach individuals. We had commended the Government's commitment to introducing measures that address barriers faced by those made most marginal. These included initiatives to support low-income individuals not easily served through mainstream channels such as Service Canada Centres. Specific groups that were identified included individuals with low literacy levels, those unable to communicate in either official language, and those reluctant to disclose personal or financial information to the Government. We also noted the limitations of current measures. We encouraged the Government to explore ways to address the complexity of the application process for some benefits. We recommended enhancing accessibility from various geographic locations. Finally, we emphasized the importance of measuring the success of outreach measures and their impact on benefit take-up.

This year, we note some findings from *The State of Service* report published in 2025, which highlights some commitments made to enhance service delivery of federal programs and supports. Regarding programs aimed at reducing poverty, we particularly note the commitments to:

- design processes and services that are simpler to understand and to access
- give Canadians the option to never have to stand in line or wait on hold with their government
- break down silos between government departments and share information more easily to improve client services

In the spirit of service delivery, the Council also notes Employment and Social Development Canada (ESDC)'s Benefits Delivery Modernization (BDM) Programme. The BDM Programme aims to transform how the Government of Canada delivers benefits by modernizing the way the Government serves Canadians and minimizing cyber risks and security threats by upgrading technology, which will lower mistakes, delays and instances of frauds. The BDM Programme aims to:

- develop a simple and user-friendly digital interface
- provide a single sign-in and a "tell us once" principle
- increase access to self-service
- reduce wait times
- streamline applications
- provide faster payment of benefits

The Council also reiterates its support for the Government's collaborative approach to the development of the application process for the Canada Disability Benefit. This benefit is currently being user-tested by Service Canada to ensure it's as barrier-free as possible. Importantly, the guiding principles in designing the application process include:

- "nothing about us without us"—ongoing engagement with the disability community
- a dynamic, integrated, client-centric collaboration between Service Canada and the CRA for the successful delivery of the benefit
- an application process that is as barrier-free as possible
- "tell us once"—leveraging all available client information where applicable to ensure clients aren't asked to provide the same information repeatedly
- ensuring access for designated representatives is seamless, while respecting the autonomy of persons with disabilities

Additionally, the Council recognizes the systems navigation partnerships between Service Canada, various community organizations, and provinces/territories, including, for example:

- the Service Referral Initiative through Reaching All Canadians
- other outreach activities, such as super clinics, where multiple service providers, including Service Canada, provide services out of 1 location, usually directly in the communities (provinces, such as Ontario and British Columbia, are also implementing mobile clinics to reach rural and remote populations)
- the Retirement Hub and the Benefits Finder at ESDC which provide information in a centralized space to help Canadians and service providers more easily navigate this information

Similarly, the Council applauds the collaborative approach to expanding SimpleFile. The CRA plans to consult stakeholders, community organizations and tax professionals on the next phase of Canada's automatic tax filing plan beyond 2025. Meanwhile, the July 2024 CRA expansion of SimpleFile services (phone, digital and paper) will improve access to benefits. The expansion invited more than 500,000 eligible lower-income individuals to file their return and potentially gain access to important benefit and credit payments.

As the Council continues to hear from individuals across the country about the complexity, challenges and barriers to accessing benefits and supports, we commend the federal government for its commitment and efforts to address these. The modernization of benefits delivery, the enhanced measures to reach those hardest-to-reach, auto-enrollment and automatic tax filing are promising measures to improve awareness, access and dignity among people accessing benefits. The Council looks forward to hearing about the impact these enhancements and initiatives will have and how they will help reduce the poverty rate.

Recommendations

We recognize that the public and non-profit sectors offer many benefits and services for people experiencing poverty. However, benefits are often difficult to access because of a lack of cohesion between systems and complicated processes. Ensuring equitable access to all benefits and services and simplifying processes to make them easier to navigate, more user-friendly and more dignified should be a top priority for the Government.

In our annual engagement sessions, individuals experiencing poverty, community workers and service providers raised that accessing benefits and services is challenging. These challenges have also been the subject of federal government reports and initiatives, which highlight the shortcomings in the current systems and some potential solutions for improvement.

This year, the Council heard that many people are unsure about where to go for help, unable to access the services they need and unaware of the benefits available to them. Processing fees, long waiting periods, lengthy processing times, complex forms, lack of identification or other documents needed for applications, and lack of access to technology make access difficult for those who need it most. Sometimes, the process is traumatizing. Navigating a fragmented and complicated maze may lead some to give up and miss out on much-needed supports.

As government benefits and supports are essential tools in poverty reduction, we recommend that the Government of Canada take the following actions:

Recommendation 2: Access to and awareness of benefits and supports

To ensure that everyone—especially those made most marginal—is aware of and receives the benefits they're entitled to, the Government of Canada should take targeted steps to raise awareness and make access to federal benefits easier. These steps could include:

- making eligibility criteria more flexible so people who don't fully qualify can still get partial support instead of nothing at all
- expanding automatic tax filing and auto-enrollment initiatives for people experiencing poverty, to help ensure they receive all the federal benefits available to them
- exploring new ways to simplify and streamline applications, making it faster, fairer and easier to use. This could include creating a single simplified application form or using digital tools— such as an electronic profile or key—that work across multiple benefit programs
- increasing and diversifying access points for in-person services (for example, from Service Canada; Immigration, Refugees and Citizenship Canada; and the Canada Revenue Agency) while continuing to improve phone, mail and online service options
- partnering with other levels of government, community organizations and the non-profit sector to raise awareness of benefits and supports and implement community-based pathways for easier access to benefits and services

Chapter 5:
Stability through investments in housing

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Context

Housing is an essential need that provides a safe place to stay and stability in one's life. We dedicate a chapter to housing to reflect its importance well beyond a place to live, but the foundation of stability in one's life. Housing is the major expense of any person or household and changes to shelter-related costs have significant ripple effects.

Housing is often the largest cost for individuals and families. It's a fixed cost, often representing the largest portion of a family or individual's budget, and it's essential for people to thrive. If we can fix housing affordability and quality, it would have an impact on our ability to decrease poverty and the experience of poverty.

Canada's housing landscape includes both market and non-market housing options (Canada Mortgage and Housing Corporation, 2025). Market housing includes homes that are bought, sold or rented on the open market. Supply and demand determine the prices for market housing. Private individuals, investors or corporations typically own these dwellings. In contrast it's typically governments or non-profit organizations that provide or subsidize non-market housing. These types of units resist market pressures because providers set rents or prices below market rates to ensure affordability.

Understanding housing types in Canada

Market housing

Market housing has been the primary focus of government intervention in the housing market. It represents the majority of housing in Canada and is the least affordable.

Housing that is available on the private market that is rented or bought and isn't limited to any specific income level. Pricing is subject to market pressures.

Non-market housing

Non-market housing has some protection from market forces, thus offering affordable rents or ownership. Types of non-market housing include:

- **Community housing**

  People also refer to community housing as social housing or subsidized housing. This is housing for people living on low incomes who can't afford market-rate apartments or houses. Community housing can include purpose-built low-income housing developments, subsidized units in market-rate buildings, or market-rate apartments paid for in part by provincial rent supplements.

- **Non-profit housing**

  Non-profit housing is for people living on low incomes who can't afford market-rate apartments or houses. Non-profit organizations usually own or fund this type of housing.

- **Co-op housing**

  Co-op housing refers to a group of houses or apartments owned and managed by the people who live in the co-op. Co-op housing often has lower than average housing costs.

- **Mixed-income housing**

  Mixed-income housing is a type of development that serves households at various income levels. This type of development allows and requires affordable housing to be combined with market-rate housing through cross subsidies. This often makes the development of affordable units more financially feasible.

- **Permanent supportive housing**

  Permanent supportive housing is a model that combines low-barrier affordable housing, health care and supportive services to help individuals and families lead more stable lives.

Since the pandemic began, Canada's housing sector has faced growing problems, made worse by high interest rates that slowed the economy and home construction. Most people in Canada are in market housing. Renters in market housing are facing rent increases double that of inflation, alongside evictions and displacement. The 2022 cycle of the Canadian Housing Survey found that 22.0% of households were living in unaffordable housing in 2022 compared to 21.5% in 2018. During this period, shelter costs generally increased by 20.6%, and the percentage of households that were dissatisfied with the affordability of their housing increased by 3.4 percentage points from 11.1% in 2018 to 14.5% in 2022.
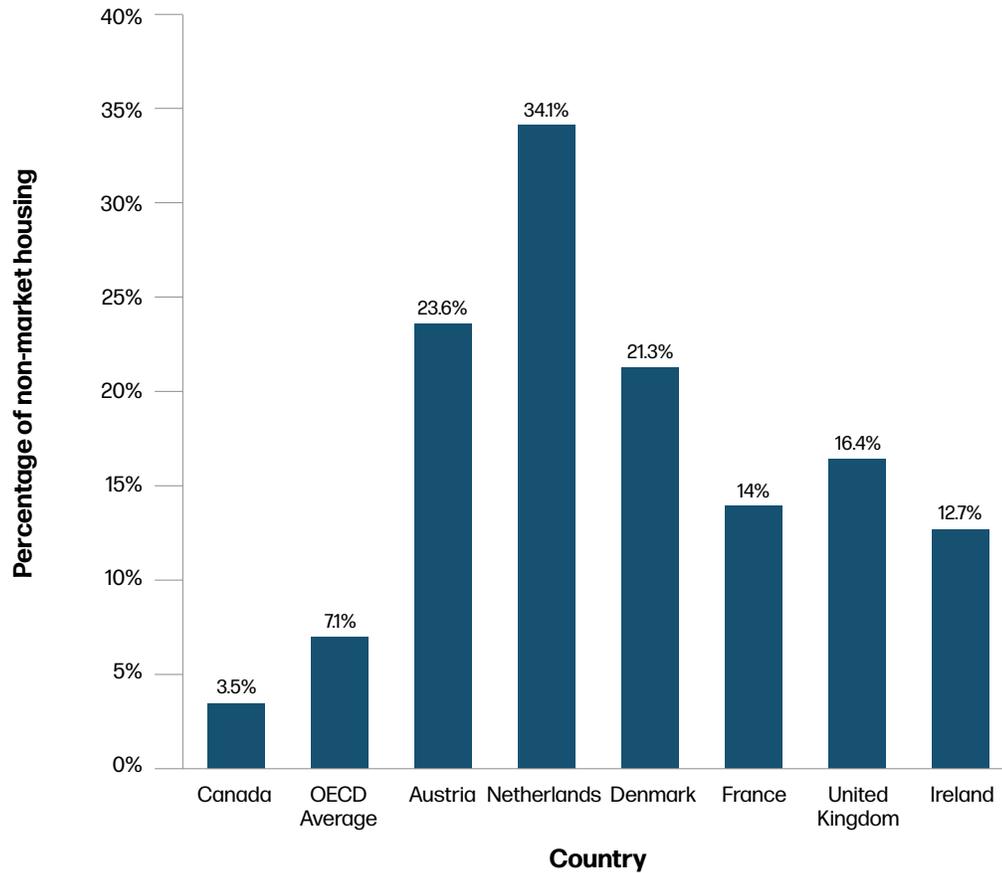
According to the most recent data available on the Dimensions of Poverty Hub, in 2021, 10.1% of Canadian households experienced core housing needs, down from 12.7% in 2016. Currently, the core housing need indicator produced with Census data measures unmet housing needs. To be in core housing need a household must meet 2 criteria. First, the household would have to fall below at least 1 of the indicator thresholds for housing adequacy, affordability or suitability. Second, it would have to spend 30% or more of its total before-tax income to pay the median rent of acceptable alternative local housing. However, this data doesn't provide a complete picture of housing needs in Canada, due to the hidden nature of homelessness, inconsistent data collection methods across regions, and limited real-time tracking systems.

The percentage of non-market housing in Canada is relatively low compared to many other OECD countries. In Canada, non-market housing makes up about 3 to 4% of the total housing stock. The OECD average rests around 7%, but many countries have significantly higher shares:

- Austria: ~24%
- Netherlands: ~34%
- Denmark: ~21%
- France: ~14%
- United Kingdom: ~16%
- Ireland: ~13%

Graph 2 **Percentage of non-market housing in Canada vs. selected OECD countries, 2022 or latest year available**

Bar chart titled "Percentage of non-market housing" (y-axis) by "Country" (x-axis):

Country	Percentage
Canada	3.5%
OECD Average	7.1%
Austria	23.6%
Netherlands	34.1%
Denmark	21.3%
France	14%
United Kingdom	16.4%
Ireland	12.7%

Source: OECD Affordable Housing Database, PH4.2 Social rental dwellings stock

These numbers can fluctuate depending on definitions and data sources, but Canada has one of the lowest proportions of non-market housing among OECD countries.

Further, a May 2024 report by the Canada Mortgage and Housing Corporation found that nationally, 50% of social and affordable housing units across Canada are in excellent or good condition, 17.5% are rated to be in average condition, while 32.5% of units are either in fair or poor condition (Canada Mortgage and Housing Corporation, 2024). The share of units reported to be in poor condition has increased from around 2.5% in 2019 to 20.5% in 2023, while the share of units in average or fair condition has declined from 39% to 29% (Canada Mortgage and Housing Corporation, 2024). The share of structures expected to have no repairs within the next 5 years has declined from 34% in 2019 to 22% in 2023 (Canada Mortgage and Housing Corporation, 2024).

Because of challenges in market housing and a shortage of non-market housing, homelessness is on the rise, disproportionately affecting Indigenous and Black people, gender minorities, and persons with disabilities (Zhu & Ali, 2024). Homeownership is increasingly precarious. Over one-third of Canadian households own a home with a mortgage, and of those, two-thirds have trouble meeting their financial commitments (Zhu & Ali, 2024). Additionally, the Point-in-Time Counts commonly used to estimate homelessness, only provide a snapshot and often miss transient or hidden populations. The lack of standardized national reporting makes it difficult to compile comprehensive and up-to-date statistics. Therefore, the Council presents key data available, which helped us better understand the housing challenges that individuals and services providers shared with us this year.

In the nationally organized Point-in-Time Counts in 2018 and 2020–2022, the number of people experiencing homelessness increased by 20% (Infrastructure Canada, 2024a). In 2020–2022, over two-thirds of respondents (69%) reported experiencing chronic homelessness, an increase from 60% in the 2018 count (Infrastructure Canada, 2024a). The majority of respondents were adults aged 25 to 49 (55%), followed by older adults aged 50 to 64 (24%) and youth aged 13 to 24 (12%). A large majority (85%) of respondents reported having at least 1 health challenge, and 67% reported having more than 1. Substance use (61%) and mental health (60%) issues were the most prevalent responses (Infrastructure Canada, 2024a). Further, Infrastructure Canada reported a 2.3% increase in emergency shelter use in 2023 compared to 2022, after recording a 23.4% increase in 2022 compared to 2021 (Infrastructure Canada, 2024b).

Some people are more vulnerable to experiencing homelessness, as highlighted in the results of the nationally coordinated Point-in-Time Counts conducted between 2020 and 2022.

- Black and racialized people: 20% of respondents identified as a member of a racialized group and the most reported racial identity was Black (8%) (Infrastructure Canada, 2024a). Given 2021 Census data indicates that 4% of Canada's population is Black, this suggests an over-representation among people experiencing homelessness.
- 2SLGBTQIA+: People who identified as 2SLGBTQIA+ made up 13% of responses, compared to 4% in the general population. This suggests a possible over-representation of this group among people experiencing homelessness. The rate of 2SLGBTQIA+ responses was highest among youth (26%), indicating that youth are also more vulnerable.
- Youth: Youth homelessness is especially significant as research indicates that experiencing homelessness during youth can significantly increase the likelihood of homelessness later in life. In *Everyone Counts 2020–2022—Results from the Third Nationally Coordinated Point-in-Time Counts of Homelessness in Canada*, 44% of respondents experienced homelessness for the first time before the age of 25. The study also found that when asked about their overnight location on the night of the count, the highest proportions of youth were among those provisionally accommodated in transitional housing (22%) and those experiencing hidden homelessness (17%) (Infrastructure Canada, 2024a).

- Indigenous people: Many reported an over-representation of Indigenous people in the shelter system and among populations experiencing homelessness. This was further evidenced in nationally coordinated Point-in-Time Counts conducted between 2020 and 2022, where one-third (31%) of respondents identified as Indigenous, including 24% who identified as First Nations, 6% as Métis and 2% as Inuit (Infrastructure Canada, 2024a). Data from the Census shows that approximately 5% of Canadians identified as Indigenous, suggesting an over-representation of Indigenous people experiencing homelessness.

What we heard

Throughout our engagement sessions this year, people spoke of a housing crisis in Canada. They indicated it was increasingly difficult for many people to buy, or rent, given a significant lack of affordable homes, rising housing prices outpacing wages and high household debt. The common challenge we heard across the country, regardless of income brackets or housing type, was how hard it was to access safe and affordable housing.

Although people talked about one housing crisis, they mentioned different types of housing with different problems. What was clear is that renters and homebuyers must now spend a large portion of their incomes on housing because costs have skyrocketed.

Across the country, individuals experiencing poverty consistently raised housing as the most pressing challenge for them. Individuals experiencing poverty cited significant challenges in accessing and maintaining safe and affordable housing. Regardless of their income or where people were on the housing continuum, they spoke of issues like high cost, low availability, substandard housing, racism, landlords acting in bad faith, and profiteering in the housing market.

A common sentiment we heard is that the housing crisis is due to inadequate planning. The population has grown quickly. More people are living alone. People are working from home. The space now considered suitable for a family unit has changed. Yet, housing hasn't kept up. Individuals noted that while cities are expanding, profits instead of needs are driving housing development. Others indicated that as the demand increases, so do housing costs, especially the cost of rent and utilities. Some reported that areas once considered "cheaper to live in" were becoming increasingly expensive. Investors viewed less expensive units as investments. They considered housing as an asset rather than a place to live. Alternatively, others described needing to move away from city centres to afford housing, which also takes them away from services and the community they know.

We heard from people who were trying to access market housing that affordability was the biggest challenge. We also heard from homeowners about rising interest rates and energy costs that were making their homeownership difficult or precarious.

We heard many challenges around the adequacy, quality and safety of non-market housing for residents. Shelter dwellers and rough sleepers described the challenges they faced when accessing support through the shelter system.

In their own words: The housing crisis...

- "Housing is a crisis."
- "Housing is the main cause of poverty."
- "Housing is the biggest issue for everyone. It is for the people who were born here, newcomers and refugees."
- "You go back to Maslow's law. At the top of the pyramid is housing."
- "The most important for me is to have a place to sleep and something to eat."
- "I was sober when I was in housing, but when I lost it, I started using again."
- "To get housing, you have to have an income, but to get an income, you need an address."
- "It would be so nice to have a house."

Challenges for people in market housing

Most of the people we met with who were in market housing were renting. We heard that high rents are a concern across the country. We routinely heard that rates for a single room exceed social assistance amounts, leaving people with few options. People said they feel forced to rent inadequate housing, to turn to shelters or live rough, or to rely on charity to meet their other needs.

For people who secure housing, high rent leaves little money left over for other expenses and little room for error. Even a minor setback or unexpected expense can leave people unable to pay their rent and at risk of being evicted.

People also identified additional costs associated with high rents. For example, requirements to pay first and last month rent deposits are a barrier to housing. Moving costs can add to the challenges. Anytime someone needs to move, sometimes due to increased rent or forced moves, they must add this cost on top.

Housing accessibility isn't just a financial issue but one of availability, safety and health. Many people experiencing poverty described having to accept substandard housing conditions, including dwellings that were unfit for habitation. They often blame landlords for acting in bad faith. A few people described being lucky enough to have supportive landlords. However, many described feeling at the mercy of landlords who prey upon and exploit people already living in the margins. Further, people said landlords would stigmatize individuals by refusing to rent to people on social assistance. For example, people shared stories of:

- landlords keeping the heat set low and refusing repairs to save money
- basements converted into rooming homes without permits and with severe overcrowding (for example, 10 people living in a basement, each paying $400 to $500 to live there)

- issues with bedbugs and cockroaches
- individuals forced to live with many roommates
- sexual exploitation of tenants by landlords
- newcomers, who may be unfamiliar with Canadian law, exploited and forced to pay for repairs and renovations to their unit
- living in unsafe buildings or areas where the risk of violence was high

People spoke of multiple systems penalizing them for asserting their tenant rights. When people complained to landlords or government housing corporations, they didn't receive appropriate responses and they faced negative consequences, such as having their water shut off in retaliation.

During our engagement, people shared examples of racism in accessing market housing. Some spoke of discrimination from landlords who ignored their request or lied about the availability of the unit when they saw an Indigenous name on the application form or met with a potential renter who was a member of a racialized community. Newcomers, refugees and asylum seekers expressed being particularly vulnerable to homelessness due to stigma and exploitation from landlords, and a lack of credit history or local references.

The shortage of safe and affordable housing also significantly limits people's ability to leave abusive or dangerous situations—particularly women and seniors. Many shelters are operating at full capacity. Others spoke of shelters turning them away if they had alternatives, such as sleeping on a friend's couch. This lack of accessible shelter leaves many vulnerable individuals without supports to escape harm.

In their own words: Challenges for people in market housing…

Barriers to housing

- "Having to pay first and last month is a barrier."
- "To live somewhere where you feel safe, you need help from your kids. It's not fair, but you have to live."
- "I've been wanting to move out, but it is nearly impossible."
- "My landlord sold her house, so I was homeless."
- "Houses are in such poor condition, how can you be expected to pay for it, let alone live there."
- "We need clean homes without bugs."
- "You want to come home to a nice warm house."
- "I need something that is safe, warm and healthy."

Rent is unaffordable

- "Even with a subsidy, I still cannot secure a place. Rent is that high."
- "Even if you are working, or you are in subsidized housing, you get a bit of extra money, your rent goes up."

- "If rent stabilized, maybe we can afford a little bit of food."
- "Whatever comes in my bank account goes to rent. I go to the food bank, and I am relying on meal programs. This is what I have to do to survive."
- "It's kind of scary because you are 1 month away from being evicted, from being homeless."
- "I fell into arrears with my rent, and I have never been able to get out."
- "In order to afford [a house for rent without utilities], you would have to freeze and you have to starve."

Challenges with landlords

- "The community needs better landlords."
- "Private landlords are asking tenants to fix their own units."
- "Landlords are kicking families with children out on the street."
- "Seniors are afraid to leave their apartments, to go outside. We shouldn't have to live like this."
- "Greedy landlords."
- "Landlords are not even willing to give us a chance, which leaves us at a disadvantage."
- "I really lucked out with my landlord. I have been in the same place for 3 decades. If it wasn't for her, I don't know where I would be."
- "Landlords aren't willing to rent to asylum seekers or refugees. No one can support us with affordable housing."

Challenges for people in non-market housing or experiencing homelessness

As noted above, Canada lags behind many other countries in terms of the percentage of the housing stock that is non-market. Because of this, there are very long waitlists and limited access. Additionally, many described government housing as run-down and built in the worst areas in the quickest and cheapest ways. While many people shared that non-market housing is key to addressing the housing crisis, they also noted that there needs to be significant investment to increase both the quality and the availability.

Many people also shared with us the realities of living in non-market housing. The wait to get into social housing can be so long that it keeps people from getting the help they need. For people who can secure social housing, they described housing that is unsafe, in disrepair and plagued with issues like pests and broken infrastructure.

People described drug dealers preying on vulnerable populations that live in affordable housing buildings by selling drugs in these locations. Children and youth specifically noted feeling unsafe in housing projects that group families with people who actively use drugs.

Some people spoke of the benefits of co-operative housing projects, as they can provide a sense of community and mutual support. However, others indicated that mismanaged co-operative operations led to large rent increases. Some also said it was difficult to access co-operative housing due to the limited number of available units.

In our discussions with service providers and community workers, many confirmed what is outlined in the data above. Across the country, shelter use and homelessness have increased, and the shelter system can't support the current demand. Sometimes, inadequate funding has meant that clients are refused access or forced out of the shelter, or that the services are being closed indefinitely. We heard, from individuals and service providers across the country, that long waitlists for social and affordable housing leave people with few options other than shelters or living rough. Having said this, we were reminded that the shelter system wasn't developed to counter homelessness but as a temporary alternative. Service providers and community workers cautioned that expanding the shelter system shouldn't be a response to the rising rate of homelessness. Instead, they emphasized the need to expand low-income housing, supported housing, and other housing alternatives and supports.

In the context of the housing crisis, community organizations reported a significant increase in the number of people who experience homelessness or are living rough. This was seen not just in downtown areas but beyond, into the suburbs and small towns as well. As reported by these community workers, this has led to heightened tensions between people who are experiencing homelessness and their communities. Those with lived experience of homelessness expressed feeling judged for being homeless. Many felt that the stigma attached to accessing housing supports created barriers for those who needed these services the most.

Some people described the difficulties of living rough. They spoke of encounters of daily violence, challenges staying warm or cool, and costs associated with homelessness (for example, having to buy take-out because they have no place to store or prepare food). They noted that they had to carry their belongings with them everywhere or risk losing them. Those living in encampments expressed fear of violence and property theft. Many shared that substance use was the only way to numb the pain and survive.

Others described building communities with those living around them, learning from one another about how to survive and the places they can go for support.

Some individuals experiencing homelessness expressed reluctance to enter the shelter system or transitional housing. They described environments with numerous rules, strict conditions, and a constant feeling that staff and others were watching, which made them feel treated like children or criminals. Others cited serious safety concerns, noting a lack of security and protection. Many shared fears of assault, theft or exposure to open drug use, which contributed to their decision to avoid these systems altogether.

Others spoke positively about the shelter system in their area, highlighting how helpful and supportive it has been in meeting their immediate needs.

We can do better: it is not a safety net if the holes are this big
The 2025 Report of the National Advisory Council on Poverty

In their own words: Challenges for people living in non-market housing...

- "Government housing... you are going into the worst areas of the city in the worst housing."
- "If I wasn't in poverty, I wouldn't live here."
- "[Living in community housing] is terrifying for me."
- "I'm thankful I have a roof over my head, but it would be nice to have a safe place. I hate it."
- "It can be hard not to have a sink or a toilet."
- "They put a band-aid on it and never fix [the housing]."
- "There is a lot of stuff here that kids should not have to see."
- "It is a 14-story building, and the elevators are always broken."
- "[The housing authority is] always mad at us about something."
- "I just feel like those kind of areas, public housing, need more supports because people who are living there are in poverty and need a lot of help."
- "We need better quality care in housing."
- "We need reassurance that we are safe."
- "I've been on a list for co-operative housing for 14 years."
- "It took me 10 years to get into housing."
- "To get into co-operative housing, your chances are very slim. You basically have to wait until somebody dies."

In their own words: Challenges for people experiencing homelessness or using a shelter...

Living rough, on the street or in shelters

- "Whose couch am I going to sleep on for the next 6 months?"
- "They throw you out on the streets. That's why people turn to drugs and other stupid stuff."
- "I know people who will go to jail in the winter just to be warm and fed."
- "[Indigenous people] are the biggest chunk of the homeless population here."
- "In no Indigenous language is there a word for homelessness."
- "I feel like a criminal going into a shelter."
- "There are tents all over the place. That's not the city we grew up in."
- "I ended up homeless because of high rent."
- "It's expensive being homeless."
- "I want to go to a shelter where I don't feel like I'm in prison."
- "They're always building shelters in low-income neighbourhoods. Why don't they build them in rich areas?"
- "There are so many rules, and they are so rigid."
- "The hotel program is like prison, but you can leave."
- "They have all these rules. They treat you like population control."
- "To eat, we get in line; to take a shower, we get in line."
- "They make you feel like you are in jail."
- "The shelter system treats people like children, always telling them what to do."

Safety

- "Hand sanitizer; it lights up on fire, so it is heat."
- "I've seen people frozen to the sidewalk."
- "What do you mean put the work in? I am sleeping in the swamp, and it is so hard just to stay alive."
- "The security is not there for us. It is there for [the workers at the shelter]."
- "I always carry a weapon."
- "You have to take a knife with you to stay safe."
- "I was assaulted in my tent. I was choked."
- "Tents are easy to slash, steal, rip."
- "I used to sell drugs. I had to. I had to do it to survive."
- "You want to feel safe."
- "I can go to a lot of people for help, even the criminals."

Government investments and interventions

The Council recognizes the Government's efforts to address the housing needs of Canadians across the country and across housing types.

The *National Housing Strategy Act* (NHSA), enacted in 2019, enshrines the right to adequate housing in Canadian law and commits organizations and governments to reform housing laws, policies and programs from a human rights perspective.

Canada's Housing Plan aims to build more homes, make it easier to rent or own a home, and help Canadians who can't afford a home (Housing, Infrastructure and Communities Canada, 2024b). The Housing Plan builds on the National Housing Strategy (NHS), launched in 2017 to ensure more people living in Canada have access to safe, affordable and inclusive housing. The Council applauds the investments to improve housing and to approach the issue with a human rights perspective. Notably, as of June 30, 2024, the Strategy has committed nearly $55 billion, with almost 150,000 new housing units created or committed and over 356,000 community housing units protected.

Additionally, the Council supports the Prime Minister's commitment to "making housing more affordable by unleashing the power of public-private co-operation, catalyzing a modern housing industry, and creating new careers in the skilled trades" (Office of the Prime Minister of Canada, 2025).

Investments in market housing

In terms of market housing investments, the Council noted the launch of the Canada Housing Benefit in 2020, which provides low-income renters affordable, safe and stable housing. The agreements signed with each province and territory are to fund tailored initiatives that prioritize populations facing housing challenges in their regions. The Council urges the federal government to provide further direction to ensure that provinces and territories use these initiatives to meet the needs of those made most marginal.

The Council is also pleased to note an evolving and expanding federal government role in rental housing oversight in Canada in recent years. The NHSA provides a legal framework for federal involvement in housing issues, including rental housing. This includes the Tenant Protection Fund, which is a $15 million fund announced in March 2024 to provide legal aid and support tenants' rights advocacy organizations and the Canada Housing Infrastructure Fund, which is a $5 billion fund tied to the implementation of the Canadian Renters' Bill of Rights.

As part of Canada's Housing Plan, in September 2024, the Government of Canada published a Blueprint for a Renters' Bill of Rights, which seeks to outline national principles for fair and equitable renting practices. The Blueprint for a Renters' Bill of Rights calls on provinces and territories to publish annual reports on how they're advancing renters' rights in their jurisdictions.

Individuals experiencing poverty across the country stressed the need for better tenants' rights and protections. The Council urges the Government to pursue its work in this area to support all those faced with tenuous relations with landlords.

Additionally, the recent motion presented by the new Government, which proposes to "eliminate the Goods and Services Tax for first-time home buyers on new homes valued between $1 million and $1.5 million" could help some individuals in accessing market housing (Department of Finance Canada, 2025).

Investments in non-market housing and to prevent homelessness

Though the NHSA directs most of its funding to support market housing initiatives, the Council recognizes that the federal government has also made some investments in non-market housing. For example, the $1.5 billion Canada Rental Protection Fund was announced in April 2024 to help non-profit organizations acquire and preserve affordable rental units, and the Apartment Construction Loan Program was designed to provide low-cost loans to encourage rental housing construction across Canada.

Other notable non-market housing investments include the Government's March 2025 announcement of a $6.4 million investment in 22 projects through the NHS Demonstrations Initiative and the NHS Solutions Lab Program. With funding specifically targeted to strengthening the community housing sector, these projects aim to:

- unlock capital and pool resources
- adopt innovative housing models
- secure land for community housing
- support data-driven, evidence-based decision-making

Lastly, the Council commends Reaching Home: Canada's Homelessness Strategy, a long-term federal program that provides direct funding to communities to prevent and reduce homelessness. The goal is to support communities in delivering immediate and tailored responses to unsheltered homelessness, including those living in tents, makeshift shelters or other places not meant for human habitation. Recent allocations include the Unsheltered Homelessness and Encampments Initiative. This is a federal program designed to address the urgent needs of people experiencing unsheltered homelessness, particularly those living in encampments.

These are notable government investments to make accessing housing more affordable across housing market options and to address homelessness, housing affordability and adequacy. But homelessness and poverty remain persistent challenges throughout Canada, especially for those made most marginal. As in previous years, the Council continued to hear about challenges with the shelter system and housing supports services. Affordable and safe housing is in short supply, especially for those experiencing poverty or living on a low income.

However, people at all income levels are facing housing challenges. Homeownership is becoming more difficult to attain, and growing demand is putting added pressure on the rental market. The Council urges the federal government to work closely with other levels of government to address housing needs.

Recommendations

Home provides a sense of security and stability; it's not just a place to live or a shelter.

The Council heard about a need to increase the number of non-market housing units and to shift the narrative focused on housing as an asset. People have expressed concern that the focus of recent government interventions has been on market solutions—profit-driven market rental and market homeownership—which has made housing unreachable for too many people. There was a call for a strategy that addresses the housing crisis and meets the housing needs of everyone—a strategy that incorporates more permanent non-market

housing supports and options that help renters and owners afford market housing. Some suggestions to help families achieve housing stability included rent subsidies, rent to own options, down payment assistance, homebuyer education, and reduced rate mortgages.

In recent years, the Government of Canada has invested heavily in housing: despite this, the housing crisis remains. The NHS has focused on and offered large investments in market-based solutions. Only a fraction of these investments has been in support of people in the lowest income bracket, renters, or people in core housing need (other than people experiencing homelessness). If we want to decrease poverty, federal housing benefits could be better focused on people who are in the greatest need.

To this end, we recommend:

Recommendation 3: Support for renters in market housing

To support renters in market housing and address the challenges they face—such as accessing safe, deeply affordable housing and receiving fair treatments by landlords— the Government of Canada should:

- work with provincial and territorial governments to develop and implement an action plan to support and protect renters. This action plan should include:
  - ways to implement the policies set out in the Blueprint for a Renters' Bill of Rights, published in September 2024

Recommendation 4: Investment in non-market housing

To meet housing needs, and support those who are homeless, the Government of Canada must increase non-market housing availability, affordability and adequacy. To do so, the Government of Canada should invest in:

- deeply affordable housing, such as non-profit, social and co-op housing, including projects on public lands and in mixed-income neighbourhoods to diversify housing types
- permanent supportive housing, which provides critical services to help people, once housed, stay housed
- repairing and retrofitting existing social housing to make it safe, in good condition, energy efficient, accessible and environmentally sustainable using Canadian materials
- expanding initiatives that improve housing access for those made most marginal

Chapter 6:
Supporting communities

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Context

There are, and will always be, some members of our communities who have more complex needs and face challenges that financial supports can't address simply. These include mental health, addictions and substance use issues, healing from trauma, significant life transitions, and barriers to employment and education. A Statistics Canada study found that people with a stronger sense of personal control tend to have better mental health, while those who feel constrained often experience poorer outcomes—highlighting how poverty, by limiting control, can negatively affect mental well-being (Capaldi et al., 2023). Responding to these needs requires a broader range of services, often delivered by organizations in the non-profit sector through targeted programs and wraparound supports. We heard that accessing supports—especially during crises—can be extremely difficult. Navigating systems, finding the right help and getting timely support remain major challenges for many. The non-profit sector is providing a vital role in delivering these services and providing these supports.

A survey conducted by Carleton University's Charity Insights Canada Project (CICP) reported that the non-profit sector faces compounding crises—rising demand that outpaces organizational capacity, financial unreliability that prevents long-term sustainability, and workforce turnover that interrupts both programs and client care (CICP, 2025b). Supporting this trend, Statistics Canada

reported that in 2023 nearly half (46.1%) of non-profit organizations experienced increased demand for their services or products, with 21.4% noting a significant rise and 24.7% reporting a modest increase (Statistics Canada, 2024c).

Non-profits rely on volunteers to deliver essential services. These individuals offer time, skills and lived experience, which are critical to sustaining programs. According to Statistics Canada (2018), the overall volunteering rate among Canadians aged 15 and older was 79% (Statistics Canada, 2021). However, the CICP's report revealed a growing concern in the sector: 53% of respondents identified volunteer recruitment as a moderate to significant challenge, while 36% reported similar difficulties with volunteer retention (CICP, 2025a).

What we heard

People turn to organizations and those they trust

People experiencing poverty told us about some difficult situations they face and where they get support from (both formal and informal sources). Formal supports included non-profit and community organizations, government programs, and advocates. Informal supports included mutual aid networks, friends, family, faith and cultural groups, and other trusted members of their community.

Many identified community organizations as the most helpful, with caring staff who treat them with dignity and respect. Although information about supports is available through websites, posters and other materials, people said that building a connection with a specific place or organization made it much easier to get the help they need.

In their own words: Formal supports...

- "There are people—I call them change makers—that no matter what their position is, they make it happen because they are passionate about it."
- "If it wasn't for this place, I wouldn't have ID."
- "The support I got here was amazing. I wouldn't be alive without it."
- "It is pure love as soon as you walk through the door."
- "A co-op is a community. I could walk into 50 different units in my co-op and receive help. It's hard to find that."
- "Programs like [this one] restore some sort of hope."
- "I want people to know that there is help out there. I needed to know that when I was younger."
- "They treat us with respect."
- "Help comes from each other."

Others spoke of the vital support they receive from their community, family and friends, or from mutual aid networks, who often provide a safe space for people to share challenges and receive advocacy support when needed.

Some spoke of the lack of familial support. People without strong family connections said their feelings of isolation were even more intense, especially during difficult times when they felt there was no one to turn to for support.

Mutual aid networks were highlighted as a valuable resource and source of support that promotes dignity, shared responsibility, and community care. These networks operate with a "take what you need, give what you can" approach, allowing people to both offer and receive help informally. People described this model as an approach that humanizes the support process and reinforces the idea that everyone—regardless of their circumstances—has something to contribute. Many of the people that we spoke with were both clients and volunteers at the organizations they rely on (for example, users of the food bank also volunteered their time there). They said they wanted to give back to the communities and organizations that have helped them.

In their own words: Informal supports...

- "There has been a lot of exchange of love, help and support for each other when there are tough times."
- "Community pushes you forward. When you don't find the motivation inside you, the community gives you that push."
- "I come from a family of abuse, so there is no family to turn to."
- "The people around the rooms are the ones who figured it out. They found the supports. They want the supports to be more available for others."
- "We depend a lot on friends."
- "Not all of us have family."
- "I am in that kind of place where I'm a helper, but I also need help."
- "Strangers volunteer to help others. The government should be doing it."
- "People are alone because their family gave up on them."
- "I like to help out and give back."
- "I clear driveways for people who can't. They give me cookies or something."
- "It's a community within a community, but it's not a happy community."
- "That's how we survive. We look out for each other."

The non-profit sector's vital role

Service providers and people experiencing poverty emphasized the importance of treating everyone with dignity. They stressed the importance of looking at each person's individual circumstances and considering their needs holistically instead of stigmatizing them with a label such as homeless or poor. People experiencing poverty also said they felt their time wasn't respected or valued—some even said there is a false belief that people in poverty have "all the time in the world." In reality, they're expected to spend a lot of time going to different appointments just to get the documents they need to access benefits or obtain the help they need. They reminded us that everyone's time is valuable, and no one should treat them that way.

People experiencing poverty said they need more than just money. They asked for dignity in service delivery. They reminded us that they too deserve a quality of life. For example, some individuals experiencing poverty expressed wanting to have access to leisure activities that other people take for granted, such as access to clubs, gyms or other social activities where the cost may otherwise be prohibitive.

People working in the non-profit sector shared that they often feel the Government shifts its responsibilities onto them, assuming that non-profit and community organizations can do more with less money. They felt there is an expectation that non-profits rely on volunteers or that when they hire staff, they should pay them less. But when visiting many community centres and organizations this year (and in the past years), the Council witnessed people in the sector who bring valuable skills, experience and passion. As leaders in these organizations have stated, employees in the non-profit sector deserve wages that reflect their expertise rather than receiving a pay that is below a living wage.

Unfortunately, many organizations reported challenges in recruiting and retaining staff because they don't have enough funding to offer adequate wages or long-term contracts. Further, many noted the high rate of staff burnout from the working conditions. Some expressed concern about the depleting pool of volunteers, as fewer people are willing and able to give their time.

What makes the non-profit sector so valuable is the strong relationships they build with the people they serve. These connections allow them to do their work more effectively.

Many people working in the non-profit sector said they want to focus on upstream supports— in other words, actions and services that prevent poverty before people enter crisis. They felt it would cost less to support people early than to help them once they're in serious trouble. But with more people needing help and fewer resources available, they sensed there just wasn't enough time or capacity to focus on prevention. They stressed the need for funding— sustainable core funding—that can both meet urgent needs now and support long-term planning and interventions.

Challenges facing the non-profit sector

Countless organizations across the country provide crucial, even life-saving, work to support people experiencing poverty. These groups employ caring staff and volunteers who are deeply committed to helping others. Many people experiencing poverty told us that these communities and non-profit organizations provide them with essentials like food, training, a sense of belonging, a safe place to turn, and stability.

But these organizations shared with us that they're under a lot of pressure. More people are asking for help, and their needs are becoming more complex. As staff members in these organizations reported, this means they need to spend more time with each person, which makes it harder to take on new cases. Many workers shared that they were feeling overwhelmed, experiencing compassion fatigue, and burning out, especially when they had to make tough decisions about whom they could help with limited resources.

Amid increasing demand, organizations said they were struggling with decreased capacity for internal program delivery. Community workers and service providers spoke of a decrease in government funds amid rising costs and the need to look for alternate funding. Some

organizations also mentioned having to compensate for the closure of other organizations or public services. Many stressed the need for more funding for non-profit organizations to provide support to communities.

The Council heard that short-term project-based funding can cause harm and make it hard for non-profit organizations to plan ahead. These organizations build strong relationships with people and communities, but when the funding dries up, they must often stop programs or reduce services—even if they work well. They may also lose staff who have built trust and strong connections with clients, simply because there is no money to keep these employees. Without stable, long-term funding, communities can start to lose trust in the support system. Leaders in the non-profit sector have requested significant changes to the funding approach, so that when something is working—clearly helping people—there is a commitment to keep it going.

Non-profit organizations said they want more control over the way they use their funding. Specific and restrictive funding limits an organization's ability to be nimble, adapt and respond to shifting needs and priorities. Many expressed frustration that non-profit groups often have to accept funding, even when it doesn't match their community's priorities or their organization's mission. There is often a disconnect between the allocation of funding and the actual needs within communities.

Because non-profit organizations rely on funders, they're expected to report on the outcomes of their work using data and numbers—like how many people they served. But, as reported to the Council by many community workers and service providers, this doesn't reflect the real work they do, nor the time required to fully support an individual on their journey to stability. Service providers confirmed they need time to assist people on their journeys, address their individual needs, establish relationships, build trust, and help them navigate the system of supports. Still, organizations reported feeling pressured to take on more clients than they can realistically support, just to meet the funders' expectations—rather than focusing on what is best for the people they serve.

Some service providers proposed a dual-pronged approach: under one prong, governments act as the universal service provider for people with straightforward service needs, and under the other prong, community organizations focus on supporting people with more complex challenges.

Service providers and community workers indicated that they themselves are not always able to provide the supports their clients need. However, they spoke of ensuring their clients receive the necessary supports through connections they had made with other organizations and service providers. They also suggested co-locating as many resources and services as possible. Further, many organizations noted they relied on the lived experience of those working in their organization to help them fill gaps and locate support for others.

In their own words: Challenges facing the non-profit sector...

Capacity

- "Most organizations are just maxed."
- "There is a greater need here for capacity building."
- "The services we provide here need to be increased 10-fold."
- "In 2022, we would refuse 2,000 people a year; today, we are refusing at least 6,000."
- "We don't have partnerships to help lift up the community."
- "Where is the hub model for Indigenous communities?"
- "If we say yes to this, then we have to say no to something else."

Funding

- "The whole sector needs more support."
- "Systemic changes are key, but nobody wants to fund that."
- "You need to invest money in the right places to have an impact."
- "We want permanent baseline funding."
- "Funding, funding, funding. It comes down to that."
- "It costs more to not offer the support than to invest in resources and services."
- "The government is giving less money to non-profits and expecting them to run the same way, and when they can't keep up, they remove the funding altogether."
- "As an organization, funding is the biggest challenge."
- "If I didn't have to work so hard for the funds [to run the youth centre], imagine the work I could do with them."
- "Being creative does not always have to be a costly endeavour."

Government investments and interventions

The non-profit sector in Canada is essential. It provides important access points to services and supports, and it fills service gaps, especially for those made most marginal. The non-profit sector also contributes significantly to the Canadian economy. The sector employs a large workforce and engages people in their communities through volunteering.

The Council recognizes that the Government supports the non-profit sector in several ways.

Notably, ESDC functions as a federal focal point for the charitable and non-profit sector, building networks and fostering dialogue with key community groups and leaders to better understand emerging issues and priorities. ESDC is also responsible for administering the Social Finance Fund, a $755 million initiative that seeks to accelerate sustainable growth of Canada's social finance market.

The Department also provides support to non-profit organizations working to address the needs of specific populations, including those made most marginal. This support includes:

- the Black-led Philanthropic Endowment Fund
- the Canada Service Corps
- the Enabling Accessibility Fund
- the Foreign Credential Recognition Program
- the New Horizons for Seniors Program
- the Social Development Partnerships Program
- the Supporting Black Canadian Communities Initiative
- the Youth Employment and Skills Strategy

The Council also notes, the recent government investments that support the non-profit sector and directly or indirectly aim to at help those experiencing poverty. For example:

- Budget 2024 announced a $60 million investment over 5 years to Prosper Canada to expand community-delivered financial help services, and this is expected to reach 1 million low-income to moderate-income Canadians
- the Federal 2SLGBTQI+ Action Plan allocated up to $40 million over 5 years (2022–2027), to build the capacity of 2SLGBTQI+ organizations

However, despite the significant government investments, the non-profit sector continues to struggle to meet the demand for services and supports. The non-profit sector also struggles to recruit and retain staff. In some instances, staff and service users are one and the same. The Council has heard about many issues with the funding model and increased reliance on this sector year after year. This sector is under considerable strain. The Council suggests investment in preventative measures which will ease the strain on the non-profit sector, while continuing to support the non-profit sector to assist those made most marginal.

Recommendations

As poverty rates continue to rise, non-profit organizations are increasingly overwhelmed— facing a growing number of individuals seeking support, many with complex and multifaceted needs. Organizations are doing more with less. They're taking on greater responsibility despite limited and often uncertain funding. For years, the Council has advocated for more stable and adequate funding to ensure these vital organizations can continue their essential work.

We firmly believe that federal actions (in collaboration with other levels of government)—such as increasing incomes, reducing basic living costs, and simplifying access to benefits—could ease some pressure on the non-profit sector. Furthermore, establishing a simple, accessible and adequate income floor could empower many individuals to meet their own needs without

relying on external support. However, the Council also recognizes that some people—particularly those with more complex needs—will continue to require the specialized support and services that only the non-profit sector can provide.

To this end, we recommend:

Recommendation 5: Support for the non-profit sector

To help stabilize an overextended non-profit sector that provides vital and essential supports to people experiencing poverty—particularly those who have been made most marginal—when and where they need them, the Government of Canada should:

- explore a new and efficient funding model that transfers money to provinces and territories to fund the core operations of non-profit groups that help reduce poverty and support people experiencing poverty. The transfer should:
  - be process-based, not project-based, to provide stable, long-term, operational funding for non-profit organizations that respects autonomy in how they manage their resources and allows for:
    - fair and equitable wages and working conditions for their employees
    - flexibility to meet the complex and evolving needs of individuals
    - time to develop and implement initiatives that focus on early interventions and prevention
  - include an accountability framework with clear criteria around how provinces and territories use and distribute the funds
  - focus on equity to help ensure that the funds serve individuals experiencing poverty—particularly those made most marginal
- explore ways to share and transfer knowledge proactively about government supports to non-profit sector service providers to empower them in their roles. This could include:
  - providing a dedicated line of communication for organizations to approach the Government with questions about federal benefits, services and supports

Chapter 7:
Life events, transitions and mental health

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Context

Going through major life transitions or facing unexpected challenges can significantly affect a person's well-being and financial situation. For those already living below the poverty line, these moments can make it even harder to maintain stability and access the resources they need. Whether it's youth transitioning to adulthood, people moving into or out of the labour force, parents welcoming a child into the world, or people transitioning into or out of homelessness, these experiences often require well-rounded and responsive support. While each situation is unique, our conversations this year revealed shared needs and some common themes across these diverse experiences.

Throughout the engagement sessions, people shared with us the supports that they needed most during key transition periods. For youth, this included the transition to adulthood and post-secondary school; for youth in care, it was transitioning out of the child welfare systems. Newcomers shared that the transition period after arriving in Canada was particularly difficult, including accessing fundamental documents to render them eligible for benefits, services and supports. For others, the transitions were life events, like losing a job, going through a divorce, becoming a parent, retiring, or becoming ill. These transition points require additional support—both financial and non-financial.

As youth transition out of the foster care system, many carry the weight of trauma rooted in the system itself. This trauma begins with abrupt, often police-involved apprehensions from their families of origin, their communities, and most everything familiar to them, and continues through years of instability and loss. This history of disrupted relationships and unsupported grief leaves many unprepared for independence (Doucet, 2020). Many young people aging out of care lose access to support suddenly and must manage important needs like finding housing or getting mental health care on their own. One of the most visible consequences of these gaps is youth homelessness. The 2020–2022 nationally coordinated Point-in-Time Counts found that people with a history of being in care were much more likely to experience homelessness at a young age. They were 3 times more likely to first become homeless as children (ages 0 to 12), twice as likely as teenagers (ages 13 to 17), and 34% more likely to experience homelessness for the first time as young adults (Housing, Infrastructure and Communities Canada, 2024a). This highlights the need for services that are accessible and sensitive to the unique challenges and instability these young people face.

The relationship between poverty and mental health is strong and mutually reinforcing. Experiencing poverty can increase stress, anxiety and depression. At the same time, having mental health challenges can make it harder to work, stay in school or earn enough money, which can keep people in poverty. This cycle is reinforced by limited access to material resources and social opportunities, stigma and discrimination, and systemic inequality (Ridley et al., 2020). Furthermore, among youth, it can limit learning and skills development. Women experience this connection more often than men, deepening gender inequality. When parents struggle with mental health, it can also affect their children, continuing the cycle of poverty. To break this cycle, we need big-picture solutions that tackle the deeper causes of poverty and mental health problems. We need to address the inequities in the system, the barriers to accessing supports, and the uneven distribution of money and resources.

Mental illness and substance use often go hand in hand. People with a mental illness are about twice as likely to have a substance use disorder compared to the general population. At least 1 in 5 people with a mental illness also struggle with substance use. The connection goes both ways. People with substance use disorders are up to 3 times more likely to have a mental illness (Rush et al., 2008).

According to a study by the Canadian Centre on Substance Use and Addiction, substance use costs Canada approximately $40 billion each year, with most of the cost coming from health care, lost productivity, and criminal justice expenses (Canadian Centre on Substance Use and Addiction, 2018). While countries like France spend 15% of their health care budgets on mental health, and Germany, the United Kingdom and Sweden spend 9 to 11%, Canada spends only 5 to 7% (Lowe et al., 2024). Many people with serious mental health or substance use challenges can't get the care they need. Some may receive support from social workers or peer support workers, but we heard that community services lack sufficient funding

and struggle to keep up with the growing demand. As a result, many individuals end up in hospitals, shelters or the justice system, without receiving proper treatment. The current system can't keep up with the growing need.

In addition, efforts to set up harm reduction services are further hindered by the persistent stigma surrounding them. Between March 2020 and February 2025, supervised consumption sites in Canada received over 3 million visits from 456,212 unique clients and recorded 48,152 overdose events, none of which were fatal (Health Canada, 2025).

What we heard

Investing in youth

It's important to ensure that children and youth have the optimal conditions for them to enjoy life, to develop, to achieve their full potential and, for many, to break the cycles of poverty. The impact of experiencing poverty as a child can last a lifetime. Investing time and resources in youth can help to break cycles of intergenerational poverty and can also help them to reach their full potential from the start.

As they transition to adulthood, youth need more than just financial support—they need meaningful connections and guidance. The young people we met with indicated they turned to a variety of sources for help, including community organizations, friends and family, teachers and guidance counsellors, and online platforms. Regardless of where the support came from, youth consistently emphasized the importance of being heard and understood without judgment.

Youth spoke of seeking out people who have lived similar experiences, as this helps them feel seen and validated. They spoke of trusting those who gave them a voice and made them feel respected. Parents, teachers, community workers and service providers—especially those who pointed them to other resources when they couldn't provide direct help—are among the trusted allies youth rely on for support.

On the other hand, many young people described feeling unheard by people in positions of power and authority. They felt frustrated when adults didn't take them seriously. They also said they could tell when someone wasn't being genuine or was acting with ulterior motives—something that quickly erodes their trust.

Youth also highlighted a strong need for more guidance. They shared that they're frequently left to navigate challenges on their own, without knowing where to turn to for help. Also, many expressed the desire for greater support in developing essential life skills—skills they may not have had the opportunity to learn at home.

Youth in care have unique needs

Youth in care—whether returning home or transitioning out of care—face unique and often profound challenges in finding supports and people they can trust. Many we met with described feeling uprooted from their homes and communities. They said they expected social workers to uphold a higher standard of care than what they experienced at home. They emphasized the importance of care providers understanding their needs through the lens of their lived experiences.

Youth in care often reported a lack of consistent support from social workers—some of whom fail to show up and treat monthly check-ins as a burden rather than a responsibility. Sometimes, authorities place children with abusive foster parents and fail to provide the protection or advocacy these children need. Other than their assigned social worker, these youth said they had no one else to turn to for help.

One young person shared a powerful story: their child in care file arrived at their foster home's door before they did. It detailed every mistake they had made and portrayed them as a problem someone had to manage. They felt trapped by that narrative—labelled and defined not only by their struggles but also by the trauma of their parents. They didn't feel supported to grow or change, only judged for who the file assumed they were.

Youth who had transitioned out of care described feeling abandoned—left entirely on their own without meaningful support or follow-up, which may help to explain why so many transition to social assistance. They emphasized that waiting until almost age 18 to provide life skills programming is far too late. By then, many feel unprepared and overwhelmed. Instead, they stressed the importance of starting support and guidance much earlier, well before the preparations for transitioning out of care begins, to help them build the skills, confidence, and networks they need to succeed in adulthood.

Some youth expressed anxiety about aging out of their parents' health benefits and feeling uncertain about where they will turn for support afterward. This transition can be especially difficult without clear guidance or access to affordable care.

2SLGBTQIA+ youth shared specific challenges accessing gender-affirming care, particularly when their parents are unsupportive. These youth identified being able to express themselves openly and receiving affirming support as essential to their mental health and overall well-being.

In their own words: Investing in youth...

Finding help

- "I go to my friend because she always knows how to make me feel better."
- "I felt safe with her."
- "Ever since I joined this program, I was able to just breathe for a few weeks. It makes my life enjoyable again."
- "We're seeing a lot of investments being provided for youth programming that tries to provide healthy and safe alternatives for people at the beginning of their life. One gap seems to be youth aged 7 to 14."
- "It's one thing to tell somebody what they need to do. It's another to help them do it."

Feeling heard

- "It doesn't matter what they say because no one is listening to them."
- "I never really felt like I had a person in my life who has truly listened to me. I don't feel like I have ever been heard."
- "Even though I trusted her, I never felt safe enough to share with someone in power who actually wanted to hear it or hear it and do something about it."
- "If you are in a shitty situation, there isn't really anywhere to go."
- "People believe your parents over you."
- "For some programs, your parents have to sign you up, but if they are the reason you are having problems, they won't."

Children and youth in care

- "Children are being betrayed by organizations and the child welfare system that is supposed to be taking care of them and giving them a better life."
- "Workers don't help."
- "For kids in care, they are treated like every other kid, but they all have their own needs and their own history."
- "As I was growing up, there was no network to catch me."
- "We don't get much support from our social worker, may as well talk to a wall."
- "Inevitably, they are set up for failure by the system."
- "A lot of people have been robbed of their choices in life."
- "These kids are the victims of institutional betrayal."
- "I come from a family that continues to face intergenerational trauma. My whole life, I felt like I was destined to end up the way my whole family ended up."

Mental health services are vital to reducing poverty

Poverty and its associated challenges are deeply traumatic. For many people, as the Council heard, poverty isn't just a result of economic hardship. It can also be due to unresolved trauma and a lack of adequate support to heal from it, especially when poverty makes things worse. People experiencing poverty frequently reported having limited access to mental health services, despite a clear and pressing need.

Difficult transitions can negatively impact mental health. Even when provincially or territorially funded mental health care is available, people noted long wait times as a key barrier. Additionally, those who had access to the supports reported they often didn't have a choice in selecting their mental health care provider—an issue that can lead to mismatched care and, sometimes, further harm. In contrast, we heard that those who can afford to pay out of pocket have the privilege of choosing a provider who supports their specific needs.

People expressed a strong desire for low-barrier, accessible mental health supports, including both in-patient and out-patient services, and consistent follow-up therapy. They emphasized that mental health care should be trauma-informed, person-centred and available to all— regardless of income.

While access to health care services is becoming a widespread concern, the challenges are especially acute in rural and remote areas. Some individuals living in rural and remote areas indicated significant barriers due to distance and limited availability of services. Some reported having to travel long distances to access essential care, including mental health, obstetric and prenatal care services.

When meeting with children and youth this year, we saw that they understood the challenges they and their families face. This awareness can cause stress and even long-term emotional harm or trauma. Some youth said they took on caregiving roles for their parents, which is a heavy responsibility that affects their growth and well-being. Adults who experienced poverty as children told us that early support or learning opportunities could have helped them avoid repeating the cycle of poverty.

Service providers noted that the demand for youth mental health support is growing rapidly, yet services are struggling to keep up. As waitlists continue to lengthen, this is leaving many young people without timely access to the help they need. Service providers also reported a rise in referrals for services for youth involved in the justice system who are dealing with complex mental health issues. In response, youth and service providers are requesting universal mental health care for children and youth—a system that would ensure early, accessible, and equitable support for all young people, regardless of their background or circumstances.

People we spoke with expressed concern about the rise in suicide rates, driven by a sense of hopelessness among those who can't afford or access the essentials they need to survive. Seniors also raised this in our conversations. They indicated they were hearing about a rise in suicides within their age group. The lack of options and support leaves many people feeling trapped and alone.

In their own words: Mental health and poverty...

- "Psychosis comes very hand in hand with poverty."
- "Mental health is a big thing."
- "I've had a lot of severe trauma."
- "Free counselling would help a lot of people."
- "As a man, we don't have many people to run to and vent."
- "I think my mom has a really hard backstory which is why she is the way she is."
- "I don't want to carry all this on my shoulders, but I don't know who to give it to."
- "When I was 4, me and my dad were homeless."
- "It's not fair to not be able to have a normal life."
- "My mom doesn't have a good life. I am the only reason she is alive."

Access to timely substance use services are critical

Drug toxicity is a crisis, yet we heard that health services for substance use remain limited and difficult to access. Service providers, community workers and individuals reported that existing programs are operating beyond their capacity, with long waitlists that often last weeks or even months. In our conversations, people emphasized the urgent need for timely support. As many community workers and service providers noted, even 2 weeks is too long, and can be fatal, for someone in the depths of substance use.

Moreover, many people pointed out that substance use health support alone isn't enough. Without stable housing, access to food, and wraparound supports, recovery becomes nearly impossible to sustain. People, particularly those who have struggled with substance use, requested more comprehensive services that address the full spectrum of their needs—not just treatment, but also the basic conditions that allow healing and stability to take root. Others were advocating for more targeted funding, through the health transfers to provincial and territorial governments, to increase substance use health supports. Some people also asked for more safe injection and harm reduction sites, particularly in areas without one.

In their own words: Substance use...

- "Most people are getting into drugs and addiction to escape pain and trauma."
- "They think that because we are homeless junkies, we don't matter."
- "My dope is my coping mechanism."

Government investments and interventions

Navigating major life transitions or unexpected challenges can deeply impact an individual's well-being and financial stability. For those already living in poverty, these moments often make it even more difficult to stay afloat and access essential resources.

The Council acknowledges the Government of Canada's investments to support the mental health of Canadians. The PHAC provides, on their website, links and information on important national, provincial and community-based mental health supports. It also funds important services such as the 9-8-8 Suicide Crisis Helpline and the Mental Health Promotion Innovation Fund.

In addition, the Youth Mental Health Fund, announced in Budget 2024 and led by PHAC, supports the growth and expansion of Integrated Youth Services (IYS) across Canada. This fund connects youth aged 12 to 25 with access to mental health counselling, primary care, addiction services, education, and employment support through community hubs free of charge, without needing a referral. PHAC also launched 2 initiatives to support IYS hubs to meet the needs of young people:

- the IYS Collaboration Centre facilitates information sharing so that all IYS hubs can effectively apply best practices and innovative strategies to support diverse young people
- the IYS Data Platform enables researchers, decision-makers, service providers and others to access and share timely, accurate and comprehensive data sets

Although the fund committed $500 million, this isn't enough to meet the scale of youth mental health needs across Canada. The Canadian Mental Health Association notes that funding gaps continue to result in long wait times, limited service availability, and under-resourced community organizations (Lowe et al., 2024).

Health Canada has also invested in initiatives for those with addictions and who use substances through the Substance Use and Addictions Program (SUAP), which provides funding for projects that address substance use prevention, harm reduction and treatment. Health Canada expanded the SUAP in 2023, with the renewal of the Canadian Drugs and Substances Strategy, which is Canada's overarching federal framework for addressing substance use. However, many SUAP-funded community-led safer supply programs were discontinued in 2025, despite evidence of their effectiveness in reducing overdose deaths. A lack of long-term predictable funding through the SUAP leads to disruption of care and increased risk of overdose from the unregulated drug supply (Gwun-Shun Lennon, 2025).

Health Canada led an evaluation of the Canadian Drugs and Substances Strategy in 2023, which found gaps in national coordination, including challenges in achieving shared outcomes across the 4 pillars: prevention, harm reduction, treatment and enforcement. It also identified inconsistent implementation across provinces and territories and limited integration of services (Health Canada, 2023).

Recommendations

The Council is committed to advancing equity and well-being. We urge the Government of Canada to strengthen its programs and investments that support individuals through major life transitions. We need a more responsive, inclusive and sustained approach that ensures no one is left behind during life's most vulnerable turning points.

Many types of supports—offered by various levels of government, the non-profit sector and community organizations—can assist individuals going through significant events or dealing with complex needs. Our conversations this year were underscored by the increasing need for mental health supports and harm reduction programs, particularly for those struggling with substance use or addictions. To this end, we recommend:

Recommendation 6: Investing in mental health and harm reduction services

To further support individuals experiencing poverty who are dealing with mental health challenges, having difficulties with life events and transitions, or struggling with substance use, the Government of Canada should:

- increase and dedicate funding, such as through the health transfers to provinces and territories, for the delivery of low-barrier integrated mental health services. This could be by:
  - further promoting and expanding the Integrated Youth Services model to support youth across the country, including those transitioning from the child protection system
  - expanding or using a similar approach to the Integrated Youth Services model to reach other age groups
- co-develop standards, with other levels of government and service providers, for the delivery of services for people who are struggling with substance use and addictions, particularly those experiencing poverty. This could include:
  - evidence-based best practices for harm reduction sites, detox centres, and other rehabilitation services

Chapter 8:
Active labour force participation

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Context

As of 2024, Canada's labour force reached 22.1 million people, marking a significant increase of 1.9 million since 2019. Canada's expansionary immigration policy drove this growth—with immigrants and non-permanent residents accounting for 56% and 32% of the increase, respectively (Mahboubi & Zhang, 2025). Canada's growing digital economy could leave behind many individuals living in rural and remote communities. They could be at risk due to limited access to high-speed internet, which is essential for full participation in digital opportunities (Canadian Radio-Television and Telecommunications Commission, 2025)

Black and racialized people play a crucial role in Canada's labour market, yet they face persistent disparities in employment outcomes. These groups experience higher poverty and unemployment rates compared to non-racialized populations (Statistics Canada, 2022). For instance, the employment rate for racialized individuals aged 25 to 54 was 75%, compared to 80% for non-racialized individuals, while their unemployment rate stood at 10.3% versus 7.5% (Norris, 2022). Although poverty rates among immigrants declined significantly from 2015 to 2020, recent immigrants and refugees continue to face elevated levels of economic hardship. Moreover, intergenerational data reveals that poverty persists or even worsens among some racialized groups, such as Black, Latin American and Arab Canadians, highlighting systemic barriers to economic mobility (Schimmele et al., 2023).

Youth face some of the most acute challenges in Canada's labour market. As of May 2024, the youth unemployment rate for those who weren't returning students was 12.2%, close to double the national average of 7% (Statistics Canada, 2025k). This disparity points to structural issues such as limited work experience, weak job networks, credentialism and skill mismatches. Additionally, the broader labour market shows signs of strain, with rising unemployment rates, longer job search durations and a growing share of individuals who haven't worked in the past year (Statistics Canada, 2025k)

Creating a more inclusive labour market requires a holistic approach that addresses the multifaceted barriers faced by groups made more marginal. Wraparound services, such as language training, mental health support, child care, housing support, mentorship and culturally responsive employment services, play a critical role in bridging these gaps. For example, Work Integration Social Enterprises combine employment with social services to help individuals who are struggling to enter or stay in the labour market gain work experience, build skills and, most importantly, access supportive networks. Similarly, the OECD highlights that investing in youth through integrated social, educational and employment policies improves their well-being and outcomes and strengthens economic growth and social cohesion.

What we heard

Many people shared that they're struggling to find employment opportunities. Some mentioned that while they have the necessary work experience and credentials, they still face challenges entering the labour market. These challenges include limited employment opportunities in their area, having a criminal record, a lack of guidance, discrimination, and a lack of specialized skills or credentials. People noted that they struggle to find the resources to help them integrate into the workforce. Additionally, ghost job postings—where employers post jobs that aren't real opportunities to give the impression that they're hiring—gave several individuals false hope. These ghost job postings create the illusion of abundant job availability, causing people to waste time applying for positions that don't exist (Paglinawan, 2024).

Newcomers we met with, and those serving them, also expressed that they faced significant and specific hurdles to securing employment. Many employers require Canadian experience, but individuals can't get a job to gain that experience. Even if they arrive with years of valuable work experience, many jobs require accreditation in Canada. Newcomers shared with us stories depicting the challenges, including a very slow process, to obtain foreign credential recognition. Other jobs require references, but newcomers may not know people living in the country yet. Some newcomers even have difficulty obtaining volunteer experience due to requirements such as a 2-year commitment or needing to have lived in Canada for at least 1 year. Language can also be a barrier to accessing employment, and although language training services exist, many individuals noted long waitlists.

Representatives of other populations also spoke of their struggles accessing employment opportunities. Youth noted many challenges finding employment due to unrealistic experience and education requirements for entry-level positions. 2SLGBTQIA+ youth face unique challenges in accessing employment. They may not feel comfortable working in some spaces due to fear of discrimination and workplace harassment. They noted only a few workplaces that have policies, protections and an inclusive culture for 2SLGBTQIA+ staff to feel safe. Persons with disabilities also reported accessibility and discrimination issues when seeking employment. Older adults expressed a desire to remain active in the labour force, often to supplement their benefit incomes, but faced ageist barriers or felt they lacked the skills to maintain their positions or pursue new opportunities.

People who are out of the workforce need more targeted and proactive support to re-enter it—if and when they're able. Many individuals experiencing poverty emphasized the importance of employment services that not only connect them to opportunities but also help them build confidence and apply their skills in meaningful ways.

Some participants shared positive experiences with employment and training programs offered by community organizations and service providers. These services help people identify job opportunities, prepare applications and navigate the hiring process. However, they also noted that these resources are limited in availability and poorly promoted. As a result, many people are unaware these services exist, which delays or prevents them from accessing the support they need.

Participants also highlighted the urgent need for more Indigenous-led and culturally relevant employment and training services. While some programs exist, they're not sufficient to meet the growing demand. Expanding these services would not only improve access but also ensure that supports reflect cultural understanding and are rooted in community connections.

In their own words: Active labour force participation...

Employment challenges

- "I never really learned the skills to work. I grew up with an alcoholic father who never worked."
- "Unfortunately, I never learned those work skills."
- "Once you mention your record, you are fucked."
- "I've had 4 interviews at Walmart in the last month but can't get a job because I have a criminal record."

Employment services

- "If this employment program was a class, I would fail just so I didn't have to leave."
- "I just need a foot in the door."
- "Need jobs in the communities."

Government investments and interventions

Labour market participation isn't linear. Throughout people's course of life, they may enter and exit the labour market multiple times. Some workers experience challenges entering the market, for example, from discrimination due to their age, a lack of references due to their new arrival in Canada, or the increased requirements for entry-level employment. Once workers obtain employment, layoffs or business closures may force them out of the labour market. Other workers may exit the labour market to care for children or for loved ones who are ill or elderly, with plans to work in the future.

The Council acknowledges that the federal government invests a significant amount in skills training and employment (Employment and Social Development Canada, 2025a). Previous Labour Market Development Agreements and Workforce Development Agreements enabled individuals and employers to receive training, upskilling, employment supports, career counselling, and job search assistance. The Council especially commends the Workforce Development Agreements that focused on supporting those made more marginal.

Similarly, the Council notes the important contributions that the Temporary Foreign Worker Program has made to address labour shortages and to help some businesses maintain their operations. We also recognize that the Temporary Foreign Worker Program enables migrant workers to gain skills and experience in the Canadian labour market and share their knowledge and skills with Canadian workers. The Council met with individuals who noted the importance of ensuring that permission should be granted to employers only when qualified Canadians aren't available, as per the program's mandate.

The Council commends the significant investments in projects and programs to support labour market participation and to address the impacts of climate change. Notable investments or commitments to invest include:

- $55 million over 2 years to the Community Workforce Development Program, to help communities develop local workforce plans that identify high-growth areas and connect employers and training providers to upskill and reskill jobseekers and workers to fill emerging jobs

- $75 million, announced in 2025, through the Sustainable Jobs Training Fund, which aligns with the Sustainable Jobs Plan, to equip workers with the skills needed to adapt and thrive in a low-carbon economy by gaining expertise needed to work in electric vehicle maintenance, green buildings and retrofits, low-carbon energy, and carbon management
- $960 million over 3 years to the Sectoral Workforce Solutions Program, to help key economic sectors, including sectors contributing to the low-carbon economy, implement solutions to address current and emerging workforce needs
- $25 million annually to the Union Training and Innovation Program, to support union-based apprenticeship training, innovation and enhanced partnerships in the Red Seal trades
- $250 million over 3 years for the Upskilling for Industry Initiative to scale up proven industry-led, third-party-delivered approaches to upskilling and redeploying workers across high-growth sectors, including clean technologies
- the Early Learning and Child Care Agreements, which enable parents, particularly women, to enter the labour market

The Council especially applauds government efforts to protect workers and support labour market participation among those made most marginal. For example, the Government has:

- amended the *Canada Labour Code* in 2024 to improve job protections for federally regulated gig workers by strengthening prohibitions against employee misclassification (all workers are now considered employees, unless proven otherwise, ensuring that employees aren't misclassified as independent contractors and denied protections, rights and entitlements)
- invested in the Skills and Partnership Fund, a project-based fund that supports partnerships between Indigenous organizations and industry employers to provide skills training for Indigenous people
- invested $272 million over 5 years for the Opportunities Fund for Persons with Disabilities, which assists persons with disabilities to prepare for, obtain and maintain employment

Additionally, the Council notes the government investments to support youth employment readiness:

- ESDC has invested in youth labour market participation through the Youth Employment and Skills Strategy (YESS) and the Youth Employment and Skills Strategy Program—this provides funding to organizations that help youth aged 15 to 30 gain skills, work experience, mentoring and other support for transitions to employment
- ESDC also delivers the Canada Learning Bond, which provides financial support for post-secondary education for low-income families, including youth in care

Finally, the Council recognizes the many facets of Employment Insurance benefits as income support for those going through various life events or transitions, including:

- regular benefits for people who lose their job through no fault of their own, including those who can't work due to hazardous weather or a natural disaster
- maternity and parental benefits

- caregiving benefits for people providing care and support
- sickness benefits for people unable to work due to injury, illness or quarantine
- benefits for self-employed people and fishing benefits

However, people require more support. The Council heard about limited awareness and availability of spaces in programs and projects that aim to assist with labour market participation. The Council identified a need for more holistic supports for transitioning into the labour market, especially for those made most marginal. For example, an evaluation of the Canada Learning Bond shows a need to do more to connect hard-to-reach populations (Office of the Auditor General of Canada, 2022). Meanwhile, an evaluation of the YESS shows a need to tailor programs to the specific needs of youth facing barriers, who may need more comprehensive supports (Employment and Social Development Canada, 2020).

Recommendations

Active labour force participation is beneficial to individuals, communities and the economy. Many individuals we spoke with described challenges and barriers to joining the labour force, remaining employed or obtaining work that can provide them with a living wage.

Employment fosters economic mobility and can break the cycle of intergenerational poverty. For example, when parents work and are financially stable, their children are more likely to succeed in school or pursue higher education or skilled trades. Employment promotes social inclusion—offering people dignity, purpose and social connections. Additionally, employment strengthens local economies, as more people working means more people spending in their communities. To this end, we recommend:

Recommendation 7: Supporting labour force participation

To make employment a pathway out of poverty, the Government of Canada must take action to remove the barriers that prevent individuals—particularly those made most marginal—from accessing and maintaining decent work. These barriers often arise at important employment-related transition points. Addressing these will require coordinated efforts across all levels of government, in partnership with the non-profit sector. To that end, the Government of Canada should:

- invest in wraparound supports for people transitioning between benefits (for example, social assistance) and employment
- incentivize employers to prioritize recruitment and retention of individuals from groups made most marginal. This should include:
  - increasing opportunities for youth to join the labour force

- continue to increase access to employment benefits (such as employment insurance and paid sick leave) for self-employed workers, workers in the gig economy, and part-time workers
- invest in language, literacy, numeracy, and other essential life skills training programs to increase work readiness and mobility within the labour force
- enhance and reinvigorate trade skills training programs
- build clear and accessible pathways for skilled migrants to enter the labour market in their field. This could include:
  - working with professional associations to fast-track foreign credential recognition

Conclusion

Our social safety net wasn't designed to handle the current challenges and socio-economic pressures.

We're living in unprecedented times. In recent years, we have witnessed and been faced with a global pandemic, ongoing racial tensions, evolving social justice movements, nearly record-high inflation, a housing crisis, an opioid crisis, climate change, global conflicts, social divisions, geopolitical tensions, threats to our sovereignty, and uncertainty surrounding tariffs and their potential economic impact on our country.

While our last report spoke of a sense of urgency and despair, this year, the Council's conversations with people were laced with frustration. People expressed a desire for the Government to continue to listen to them while taking accountability and actions to solve the poverty crisis. The rising poverty rates and the challenges that people shared with us across the country, make it clear to us that existing supports and benefits aren't keeping pace with evolving and increasing needs.

Our systems seem antiquated, siloed, rigid and inflexible under this constant pressure. We need to rebuild flexible and more adaptable systems that can evolve to meet the future. We need to find better ways to invest in people and to provide support in a dignified manner. We need to put people, equity and reconciliation at the centre of all our investments to create a caring nation where everyone can live a life with dignity and purpose.

Through our engagement, we sought to understand:

- what supports people were currently benefiting from and whether these were adequately meeting their needs
- who else could benefit from the supports in place and why weren't they accessing these
- what else is required to better meet people's needs

Based on these conversations, and our analysis of recent publications and data available, we have made 7 recommendations for the Government of Canada that we believe will help reduce poverty, promote dignity and build equity:

1. address the affordability challenge by increasing incomes, through wages and/or benefits, and decreasing costs
2. implement targeted measures to increase awareness of and simplify access to federal benefits so that all eligible individuals receive the benefits and supports they're entitled to provide supports for low-income renters in market housing
3. provide support for renters in market housing
4. increase housing availability, affordability, and adequacy through investments in non-market housing
5. support and further invest in community groups and organizations that provide a vital and essential role in facilitating access to benefits and delivering services for those who have been made most marginal
6. further enhance the quality of life of individuals experiencing poverty who also face mental health challenges or struggle with substance use or addictions
7. provide employment supports to promote the active labour force participation of individuals made most marginal

We believe reducing poverty requires a whole-of-society approach. The implementation of these recommendations will require leadership from the federal government and collaboration with other levels of government, the non-profit sector, funders, the private sector, and individuals. Poverty is complex. People's needs and challenges are complex. Poverty is all-encompassing, and it requires a concerted, coordinated response. Taken together, the recommendations in this report can have a real and meaningful impact on people. We believe these actions can also help the government to meet Canada's target of a 50% reduction in poverty by 2030.

As simply, yet powerfully, stated by an individual we met with this year, "Government, do better." To this, the Council adds, "Canada, we can do better. To do so, we need to support one another. We are in this together."

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Annex A: Organizations that participated in the ongoing dialogues

Below is a list of organizations that participated in the in-person and virtual ongoing dialogues hosted by the National Advisory Council on Poverty in 2025. The in-person dialogues took place in Manitoba, New Brunswick, Ontario and Quebec (the planned sessions in Quebec were conducted virtually due to a snowstorm). The Council also led virtual dialogues which involved individuals from across the country who have lived experience of poverty or represent organizations that work to reduce poverty. While hundreds of individuals shared their experiences of poverty with Council members throughout the year, we have not included their names in the list below, to respect their privacy.

We encourage organizations to contact us to correct any errors or omissions.

Email: **EDSC.CCNP-NACP.ESDC@hrsdc-rhdcc.gc.ca**

List of organizations :

1. 12 Neighbours
2. Ability Employment Corporation
3. Aboriginal Health & Wellness Centre of Winnipeg Inc.
4. Aboriginal Housing Management Association
5. Aboriginal Labour Force Development Circle
6. ACCES Employment – ACCES Scarborough
7. Access Alliance – AccessPoint on Danforth
8. ACSA Community Services
9. Alberta Health Services
10. All In Research & Innovation
11. Alliance Jeunesse – Chutes-de-la-Chaudière
12. Alliance to End Homelessness in the Capital Region (AEHCR) (Formerly Greater Victoria Coalition to End Homelessness (GVCEH))
13. Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR) – Lévis–Rive-Sud
14. Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR) – Québec
15. Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)

16. Athabasca County – Family and Community Support Services

17. Australian Government – Economic Inclusion Advisory Committee

18. Basic Income NOW – Atlantic Canada

19. BC Poverty Reduction Coalition

20. Bent Arrow Traditional Healing Society

21. Blue Door – On The Way Home Podcast

22. Boys & Girls Club (BGC) of West Scarborough

23. Breakfast Club of Canada

24. British Columbia's Office of the Human Rights Commissioner

25. Brown Bagging for Calgary's Kids

26. Calgary Housing Company

27. Calgary Immigrant Women's Association (CIWA)

28. Campaign 2000

29. Canada In Progress

30. Canadian Centre for Policy Alternatives (CCPA) – Manitoba

31. Canadian Coalition for the Rights of Children

32. Canadian National Institute for the Blind (CNIB)

33. Canadian Poverty Institute – Ambrose University

34. Capital Region Service Commission

35. CareImpact

36. Carrefour d'action interculturelle

37. Carrefour Jeunesse Emploi Thérèse-de-Blainville

38. Centraide – Québec et Chaudière-Appalaches

39. Centrale des syndicats démocratiques (CSD)

40. Centre culturel Guayasamín de Québec

41. Centre for Health Science and Law (CHSL)

42. Centre intégré de santé et de services sociaux (CISSS) de Chaudière-Appalaches

43. Christian Cultural Association of South Asians (CCASA)

44. Citizens for Public Justice

45. City of Calgary

46. City of Fredericton – Office of the Mayor

47. City of Halifax - Office of Diversity and Inclusion

48. City of Kamloops

49. City of Moncton

50. City of North Vancouver – Planning and Development

51. City of Toronto – North and South Scarborough Clusters

52. City of Toronto – Poverty Reduction Strategy Office

53. City of Toronto – Social Development, Finance and Administration (SDFA)

54. City of Windsor – Social Policy and Planning, Human Health Services Department

55. Cohabitation Saguenay

56. Collectif de recherche participative sur la pauvreté en milieu rural – Université du Québec à Rimouski (Campus de Lévis)

57. Community Counselling and Resource Centre (CCRC)

58. Community Food Centres Canada

59. Community Mental Health Center

60. Community Sector Council Newfoundland and Labrador

61. Community Society to End Poverty in Nova Scotia

62. Comptoir alimentaire Drummond

63. Comptoir alimentaire Le Grenier

64. Congress of Aboriginal Peoples (CAP)

65. Corporation de développement communautaire de Lévis

66. Cumberland Homelessness & Housing Support Association (CHHSA)
67. Dans la rue
68. DeafBlind Ontario Services
69. Disability Without Poverty
70. Dixie Bloor Neighbourhood Centre
71. Dorset Park – Newcomer Center
72. East Scarborough Storefront
73. Edmonton Social Planning Council
74. End Homelessness Winnipeg
75. Espace finances
76. Espace Mélilot
77. Family Service Toronto
78. Fédération québécoise de l'autisme
79. Feed Scarborough – Scarborough Food Security Initiative
80. First Call Child and Youth Advocacy Society
81. First Nations of Quebec and Labrador Health and Social Services Commission
82. First Work
83. Fondation de la tablée populaire
84. Food Banks Canada
85. Food Depot Alimentaire
86. Fraser Health
87. Gabriel Dumont Non-Profit Homes
88. Generation Squeeze
89. Gouvernement du Québec – Comité consultatif de lutte contre la pauvreté et l'exclusion sociale
90. Government of Manitoba – Manitoba Advocate for Children and Youth (Youth Ambassador Advisory Squad)
91. Government of Manitoba – Manitoba Families
92. Government of Manitoba – Manitoba Housing
93. Government of New Brunswick – Office of the Premier
94. Government of New Brunswick – Economic and Social Inclusion Corporation
95. Government of the Northwest Territories – Department of Executive and Indigenous Affairs
96. Government of the Northwest Territories – Department of Health and Social Services
97. Greater Moncton Homelessness Steering Committee
98. Greener Village – Fredericton Food Bank
99. Groupe communautaire L'itinéraire
100. Hamilton Regional Indian Centre (HRIC)
101. Harvest Manitoba
102. Horizon Health Network
103. Huddle South Central
104. Immigration francophone Nouvelle-Écosse
105. Inclusion Winnipeg
106. Income Security Policy and Research Exchange
107. InspireAction Centre
108. Interior Health
109. J-Aur Services
110. Kineepik Métis Local #9
111. La Boussole – Centre Communautaire Francophone
112. Lac La Biche County – Family and Community Support Services
113. Lakehead Social Planning Council – Thunder Bay Poverty Reduction Strategy Committee
114. Langley Community Services Society
115. Langley School District – School District No. 35
116. Langley Senior Resources Society
117. Le Tremplin – Centre pour personnes immigrantes

118. Les Femmes Michif Otipemisiwak

119. Lieu d'Actions et de Services Travaillant dans l'Unité avec les Sans-Emploi du Saguenay (LASTUSE)

120. Ma Mawi Wi Chi Itata Centre

121. MacArthur Foundation – 100&Change Competition

122. Maison Marie-Frédéric

123. Malvern Family Resource Centre

124. Maple Leaf Centre for Food Security

125. MAZON Canada

126. Meals on Wheels – Ottawa

127. Meals on Wheels – Sudbury

128. Métis Nation Saskatchewan

129. Moisson Rive-Sud

130. Mount Saint Vincent University – Department of Child and Youth Study

131. Muslim Welfare Canada

132. Mutual Aid Society Winnipeg

133. National Indigenous Collaborative Housing Inc. (NICHI)

134. Native Child and Family Services of Toronto

135. Native Council of Prince Edward Island

136. New Directions Vocational Testing and Counselling Services Ltd.

137. New Society Institute (Formerly IRIS)

138. North End Community Renewal Corp. – Food Security Network

139. Nova Scotia Health – Public Health

140. Nova Scotia Legal Aid

141. Observatoire québécois des inégalités

142. Open Policy Ontario

143. Pathways to Education Canada

144. Pech

145. PEI advisory council on the Status of Women

146. Pond Deshpande Centre @UNB

147. Portage La Prairie Community Revitalisation Corporation

148. Poverty Talks!

149. PROOF

150. Prosper Canada

151. Punjabi Community Health Services

152. Qajuqturvik Community Food Centre

153. Quebec Intellectual Disability Society

154. RAP Jeunesse

155. Regina Immigrant Women Centre

156. Regroupement des Sans-Emploi de Victoriaville

157. Ressource Espace Familles (REF) de Sainte-Foy

158. Restigouche County Volunteer Action Association – Dalhousie Food Bank

159. Restigouche Family Services

160. Restigouche Regional Service Commission

161. Revenu de base Québec

162. River Stone Recovery Centre

163. SACHAYS – South Asian Cultural and Health Association for Youth and Seniors

164. Saskatchewan Association of Immigrant Settlement and Integration Agencies (SAISIA)

165. Sault College Employment Solutions

166. Scarborough Centre for Healthy Communities

167. Scarborough Civic Action Network

168. Scarborough Ontario Health Team

169. Scarborough Women's Centre

170. SEED Winnipeg Inc.

171. Self Advocacy Federation

172. Service budgétaire de La Baie et du Bas-Saguenay

173. Sherry Baker & Associates

174. Siloam Mission

175. Skills/Compétences Canada
176. Social Assistance Coalition of Scarborough (SACS)
177. Social Planning and Research Council of Hamilton
178. Social Planning Council of Williams Lake and Area
179. SOS Dépannage / Moisson Granby
180. South Vancouver Neighbourhood House
181. Southwest New Brunswick Service Commission (formerly Vibrant Communities Charlotte County)
182. St. Andrew's Ottawa Presbyterian Church
183. Step Stones for Youth
184. Sunshine House
185. Sûreté du Québec de la MRC de Drummond
186. Surrey Poverty Reduction Coalition
187. TAIBU Community Health Centre
188. Tamarack Institute
189. The 519
190. The Canadian Food Policy Advisory Council
191. The Maytree Foundation
192. The Root Cellar Food & Wellness Hub
193. Thrive – Educational Initiatives
194. Toronto Council Fire Native Cultural Centre
195. Toronto East Quadrant Local Immigration Partnership
196. Toronto Public Health
197. Town of Okotoks
198. United for Literacy
199. United Way – Greater Toronto
200. United Way – Winnipeg
201. United Way – Halton & Hamilton
202. United Way of Greater Moncton and Southeastern New Brunswick
203. United Way of Newfoundland and Labrador
204. United Way of the Alberta Capital Region
205. University of New Brunswick – Faculty of Kinesiology
206. University of Toronto Scarborough
207. Vancouver Aboriginal Transformative Justice Services Society
208. Vancouver Food Justice Coalition
209. Vancouver Food Runners
210. Vibrant Communities Calgary
211. Ville de Lévis – Développement social et communautaire
212. Vitalité Health Network – Public Health
213. Wavefront Centre for Communication Accessibility
214. Wellesley Institute
215. West Scarborough Neighbourhood Community Centre
216. Wisdom2Action
217. Women In Need Society
218. Women's Economic Council
219. Workers' Resource Centre
220. Yonge Street Mission
221. York University – School of Gender, Sexuality & Women's Studies
222. Yukon Anti-Poverty Coalition
223. Yukon Food Security Network
224. YWCA Québec
225. Zoongizi Ode

Annex B: Glossary of terms

The National Advisory Council on Poverty provides the definitions in this glossary for general reference and to help frame the vocabulary used in this report. These definitions may not fully reflect the diverse perspectives or interpretations found in the literature or held by individuals.

'60s Scoop: Term referring to the large numbers of Indigenous children who were taken from their homes and placed with non-Indigenous families, primarily throughout the 1960s. The "scoop" originated in 1951 from changes to the *Indian Act* that gave provincial governments authority over Indigenous child welfare. Instead of providing resources and support to Indigenous communities, governments removed children and placed them in care. Euro-Canadian values defined proper care, which furthered colonization and assimilation (see Colonialism). Over 20,000 Indigenous children were removed from their homes through the child welfare system in concert with many other systems. This traumatic experience resulted in an over-representation of Indigenous children in the child welfare system, a trend which continues today, and has left a lasting legacy on Indigenous children, families and communities (adapted from: Métis National Council, 2025; The Indigenous Foundation, 2022; Canadian Encyclopedia, 2024).

2SLGBTQIA+: Acronym that stands for Two-spirit, lesbian, gay, bisexual, transgender, queer, intersex and agender and/or asexual people. The plus is inclusive of people who identify as part of the sexual and gender diverse community, and who use additional terminologies (adapted from: Women and Gender Equality Canada, 2024; Egale, 2024).

- **Two-spirit:** (also 2-Spirit or Two-Spirited) An English term used to broadly capture concepts traditional to many Indigenous cultures. It's a culturally-specific identity used by some Indigenous people to indicate a person whose gender identity, spiritual identity and/or sexual orientation comprises both male and female spirits (adapted from: Women and Gender Equality Canada, 2024).
- **Lesbian:** Typically refers to a woman who is sexually and/or romantically attracted to other women (adapted from: Women and Gender Equality Canada, 2024).
- **Gay:** A person who is sexually and/or romantically attracted to people of the same sex or gender. People of all gender identities have adopted this identity, although it was traditionally reserved for men (adapted from: Women and Gender Equality Canada, 2024).
- **Bisexual:** A person who is sexually and/or romantically attracted to 2 or more genders (adapted from: Women and Gender Equality Canada, 2024).
- **Transgender:** (also "Trans") A term used to describe people whose gender identity differs from the sex they were assigned at birth (adapted from: Women and Gender Equality Canada, 2024).

- **Queer:** Historically a derogatory term used as a slur against 2SLGBTQIA+ people. Many 2SLGBTQIA+ people have reclaimed this term as a positive way to describe themselves and to include the many diverse identities under an umbrella term or those not covered by the common 2SLGBTQIA+ acronym (adapted from: Women and Gender Equality Canada, 2024).
- **Intersex:** An umbrella term to capture various types of biological sex differentiation (adapted from: Women and Gender Equality Canada, 2024; Egale, 2024).
- **Agender:** A person who experiences either having no gender or a neutral gender identity (adapted from: Egale, 2024).
- **Asexual:** A person who lacks sexual attraction or interest in sexual expression. An asexual person's sexual and romantic orientations may differ and they may have sexual and/or romantic partners (adapted from: Women and Gender Equality Canada, 2024).
- **Cisgender:** A person who identifies with the gender they were assigned at birth (adapted from: Women and Gender Equality Canada, 2024).
- **Non-binary:** Refers to a person whose gender identity doesn't align with a binary understanding of gender such as man or woman. It's a gender identity which may include man and woman, androgynous, fluid, multiple, no gender, or a different gender outside the "woman–man" spectrum (adapted from: Women and Gender

Ableism: Discrimination in favour of persons without disabilities. Views of "normalcy" that shape society's understanding of ability and disability reinforce ableism. Ableism may be intentional or unintentional. It communicates that persons with disabilities are less able to contribute and take part in society and are less valuable. Ableism prevents inclusion and limits opportunities for persons with disabilities (adapted from: Canadian Institutes of Health Research; Ontario Human Rights Commission, 2016; Canadian Encyclopedia, 2023).

Canada's Official Poverty Line: Canada's First Poverty Reduction Strategy sets an official measure of poverty. See Market Basket Measure (MBM) (adapted from: Employment and Social Development Canada, 2018; *Canada's Poverty Reduction Act*, 2019).

Colonialism: The process of colonization established Canada's foundation as a country. Colonization systematically targeted Indigenous people to privilege settlers who came to Canada. Indigenous people in Canada experienced forced removal, displacement, genocide and assimilation, including the loss of their children, culture, ceremonies, languages and land. Many people in Canada feel the impacts of colonialism. It negatively impacts the development of trust between communities and government, and is foundational to the creation of Canada's culture, history, politics, laws and legislatures. The effects of settler colonialism and Indigenous resistance have heavily defined the current relationship between Indigenous people in Canada and the government (adapted from: Assembly of First Nations, 2021; United Nations University, 2024; York University).

Community worker: Also referred to as social and community service workers, these individuals, paid or unpaid, provide social assistance programs and community services. They assist clients in dealing with personal or social problems. They're employed in the non-profit sector primarily, but could also work for social service and government agencies, mental health agencies, group homes, shelters, etc. (adapted from: Statistics Canada, 2021).

Culturally appropriate: An approach that considers how social and historical contexts, along with structural and interpersonal power imbalances as marked by culture, race and ethnicity, shape interactions and experiences (adapted from: Public Health Agency of Canada, 2023).

Deep income poverty: Refers to a situation where a person's income is below 75% of the official poverty line. See Market Basket Measure (MBM) (adapted from: Employment and Social Development Canada, 2018).

Disaggregated data: Refers to information that has been summarized and then broken down into component parts or smaller units of data, usually to reveal trends, patterns and insights (adapted from: Statistics Canada, 2024).

Discrimination: The unjust or prejudicial treatment of different categories of people, especially on the grounds of race, ethnicity, age, sex, gender identity and sexual orientation (adapted from: Canadian Human Rights Commission, 2019; Canadian Institutes of Health Research).

Emergency housing: Emergency shelters provide an immediate short-term place to stay when an individual has exhausted all other housing options. Ideally, no one should need emergency housing. However, when used, it works best when people can enter and exit rapidly (adapted from: Immigration, Refugees and Citizenship Canada, 2025).

Food insecurity: The inability to acquire or consume an adequate diet, including sufficient quality or quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so (adapted from: Employment and Social Development Canada, 2018; Merriam-Webster Dictionary).

Food security: A measure of the availability of healthy food and an individual's ability to access it (adapted from: Merriam-Webster Dictionary).

Gender identity: A person's subjective experience of their own gender. It's an internal feeling of being a woman, man, both or neither, or anywhere along the gender spectrum. A person's gender identity may be the same as or different than the gender typically assigned with their sex. It may change over the course of one's life (adapted from: Women and Gender Equality Canada, 2024).

Gig workers: Individuals who enter more casual work arrangements to complete specific and often one-off tasks, often through an app (adapted from: Canada Labour Code, 2024).

Heterosexual: A person who is sexually and/or romantically attracted to people of a different gender than themselves (adapted from: Women and Gender Equality Canada, 2024).

Homophobia: The irrational fear, hatred, aversion or prejudice against individuals because they are or they are perceived to be sexually or romantically attracted to someone of the same sex (for example, gay, lesbian, bisexual and other non-heterosexual individuals). Homophobia can be manifested in numerous ways, such as verbally, emotionally and through physical attacks (adapted from: Women and Gender Equality Canada, 2024).

Housing crisis: A situation where there's a significant shortage of affordable and adequate housing options for a large portion of the population. In this situation, the cost of housing often exceeds what individuals or families can afford, leading to increased homelessness, overcrowding in shelters or housing types, or individuals living in substandard conditions (adapted from: Canada Mortgage and Housing Corporation, 2022; Housing, Infrastructure and Communities Canda, 2025; Policy Options, 2025; Isumonah, 2025).

Inclusion: The practice of using proactive measures to create an environment where people feel welcomed, respected and valued, and to foster a sense of belonging and engagement (adapted from: Canadian Institutes of Health Research).

Indigenous: The original peoples in Canada and their descendants. Indigenous is a collective term to refer to First Nations, Inuit and Métis people in Canada. Whenever possible, use of the specific and appropriate term is recommended. Indigenous people represent many communities, languages, traditions, cultures and individuals (adapted from: Assembly of First Nations, 2021; Crown-Indigenous Relations and Northern Affairs Canada, 2024).

Intergenerational poverty: Poverty experienced by several generations of the same family (adapted from: Statistics Canada, 2023).

Intersectionality: The complex and cumulative ways in which social identities interact, combine or overlap. Intersectionality may lead to different and multiple forms of discrimination (adapted from: Crenshaw, 1989; Canadian Institutes of Health Research).

Lived experience of poverty: People who have experienced or are currently experiencing poverty and can share their knowledge, thoughts and opinions to help inform the development of policies, procedures and programs (adapted from: Canadian Institutes of Health Research).

Lone parent family: Refers to a parent who is unwed, doesn't have a partner, and is bringing up a child or children (adapted from: Kapsalis & Tourigny, 2002).

Low Income Measure (LIM): The LIM is an indicator to identify individuals or households with income significantly below the national average. The LIM considers a household low income if its income is below 50% of median household incomes (adapted from: Statistics Canada, 2022a).

Made most marginal: Refers to different groups of people that are underserved and overlooked. These groups face structural and systemic barriers, violence, discrimination, racism, homophobia, transphobia, sexism, ableism and colonialism. This makes them more likely to experience poverty. The Council has identified these groups from data and engagement sessions over the years.

Market Basket Measure (MBM): The MBM is Canada's official poverty line. It's a measure of poverty based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, transportation, shelter and other necessities for a reference family of 2 adults aged 25 to 49 and 2 children (aged 9 and 13) (adapted from: Employment and Social Development Canada, 2018; *Canada's Poverty Reduction Act*, 2019).

Market housing: Housing that is available on the private market, that is rented or bought and isn't limited to any specific income level. Supply and demand determine market housing prices. Private individuals, investors or corporations typically own these dwellings (adapted from: Canada Mortgage and Housing Corporation, 2022).

Non-market housing: Housing that has some protection from market forces, thus offering affordable rents or ownership. Typically, governments or non-profit organizations subsidize or provide this housing (adapted from: National Housing Council, 2024; Canada Mortgage and Housing Corporation, 2018, 2022).

Non-profit sector: The non-profit sector provides services, goods and supports (for example, health care, education and housing) to communities and people, especially those experiencing poverty. Any profits go back into the organization to further its mission. The non-profit sector is a crucial component of the Canadian economy (adapted from: Federal Economic Development Agency for Southern Ontario, 2025; Statistics Canada, 2022b).

Poverty: The condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society (adapted from: Employment and Social Development Canada, 2018)..

Poverty Gap Ratio: Refers to the intensity of poverty. A higher ratio means people are further below the official poverty line. A lower ratio means they're closer to the poverty line (adapted from: Employment and Social Development Canada, 2018).

Racism: Prejudice, discrimination, or any action or institutional practice which treats people differently because of their skin colour or ethnicity. Racism is a historically constructed set of values and practices that negatively affects the well-being of racialized people. It often involves the idea that one race is inherently superior or inferior to others, driven by notions of white supremacy (adapted from: Canadian Heritage, 2024).

Reconciliation: Reconciliation in Canada is the process of repairing, establishing, improving and maintaining a mutually respectful relationship between Indigenous and non-Indigenous people, and between Indigenous people and the Government. First Nations, Inuit and Métis people have different perspectives on reconciliation because of the differing experiences of colonialism. The process of reconciliation requires concrete actions to correct historical and ongoing wrong doings (adapted from: Truth and Reconciliation Commission of Canada, 2015).

Relative low income: Refers to a situation where a person's income is significantly lower than the average income. It's a measure of inequality, not just poverty. In Canada, it refers to people whose income is less than 50% of the median after-tax income (adapted from: Employment and Social Development CanadaCanada's Poverty Reduction Strategy, 2018).

Sexism: Prejudice, discrimination, or any action, or institutional practice which treats people differently because of their sex or gender. People often link it to stereotypes and gender roles and some believe that one sex or gender is superior to another (adapted from: Merriam-Webster Dictionary).

Sexual and gender-diverse communities: An inclusive umbrella term used to describe a wide range of identities related to sexual orientation, gender identity and sex characteristics that differ from societal norms (adapted from: Centre for Sexual and Gender Diversity).

Sexual orientation: A romantic and/or sexual attraction for people of the same or another sex or gender (for example, lesbian, gay, bisexual and heterosexual) (adapted from: Women and Gender Equality Canada, 2024).

Social safety net: A comprehensive system of programs and policies designed to provide support to people living in Canada. It refers to a combination of federal, provincial/territorial and municipal programs (adapted from: Department of Finance Canada, 2024; World Bank, 2018).

Spending power: Refers to the financial capacity of individuals or governments to purchase goods and services, influenced by various economic factors (adapted from: Merriam-Webster Dictionary).

Stigma: Refers to a set of negative beliefs, attitudes, stereotypes or strong feelings of disapproval held by many people in a society about something or some groups of people. It's often unfair and based on particular characteristics, conditions or experiences. Stigma often leads to exclusion, discrimination or shame (adapted from: Health Canada, 2022; Merriam-Webster Dictionary).

Systemic barriers: Policies, practices or procedures that result in exclusion or unequal access for some people (adapted from: Canadian Institutes of Health Research).

Transphobia: Irrational fear, hatred, aversion and disapproval of people who identify as transgender. Transphobia can be manifested in numerous ways, such as verbally, emotionally and through physical attacks as well as systemic and institutional barriers, such as employment and housing (adapted from: Women and Gender Equality Canada, 2024).

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Annex C: Recommendations from previous reports of the National Advisory Council on Poverty

Recommendations from *Building Understanding: The First Report of the National Advisory Council on Poverty (2020)*

1. **Continued poverty reduction efforts and investments, as well as increased funding in 4 key areas (food security, housing and homelessness, literacy and numeracy, and the poverty gap)**

   - The Government of Canada should continue with the implementation of the Poverty Reduction Strategy and with its current government-wide investments.
   - The Government of Canada should focus additional investments in 4 areas where progress is falling behind: food security, housing and homelessness, literacy and numeracy, and the poverty gap.

2. **Urgent action to tackle Indigenous poverty with more specific measures**

   - The Government of Canada should take urgent action to support Indigenous leaders to reduce poverty in their communities and to ensure that they have all the resources available to support their own people in their own way. We specifically recommend the co-development of Indigenous indicators of poverty and well-being, as committed to in the Poverty Reduction Strategy; the co-development of a range of Indigenous poverty reduction strategies such as distinctions-based housing strategies, as committed to in the National Housing Strategy; and commitments made through the Indigenous early learning and child care agreements.
   - The Government of Canada should make available the data necessary to be able to report on Indigenous people by our next progress report in 2021.

3. Increased data disaggregation to give better account for and give a voice to marginalized populations

- All Statistics Canada and federal population-based surveys should ask inclusive questions and provide inclusive response options on women and gender equity, Indigenous heritage, immigration/refugee status, race/ethnicity, disability, prior or current institutionalization, and sexual orientation and gender identity, to allow for routine disaggregation of data to support better decision-making and reporting of poverty disparities.

- The Government of Canada should work with stakeholders and communities to ensure that any new survey questions and response options regarding race, gender identity and sexual orientation are inclusive and that the questions reach the populations that are currently not captured.

4. Applying an equity lens in policy making

- The Government of Canada should incorporate an equity lens when it reviews, develops and implements strategies, policies and programs. It should ensure that Canada's poverty reduction efforts work as well for those at the highest risk as for everyone else and meet the unique needs of marginalized populations, including immigrants, refugees, ethnocultural and racialized groups, persons with disabilities, 2SLGBTQI+ individuals and people experiencing homelessness. The Government should also use available data to transparently report on the use of the equity lens and the outcomes.

5. Streamlining and coordination of benefits and bringing a level of support that is at least at Canada's Official Poverty Line

- The Government of Canada should collaborate with provinces and territories to build on its COVID-19 response and strengthen existing strategies, programs and policies to ensure a coordinated robust social safety net in Canada by collectively providing income support that is at least at the level of Canada's Official Poverty Line.

- We recommend that benefits be streamlined and simplified to make them low-barrier, easier to access, and easy to tailor to individual needs.

Recommendations from *Understanding Systems: The 2021 Report of the National Advisory Council on Poverty*

1. Indigenous prosperity through truth, reconciliation and renewed relationships

- All signatories of the Indian Residential Schools Settlement agreement should immediately implement the recommendations from the Truth and Reconciliation Commission of Canada.
- The Government of Canada should implement the recommendations from *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls*.

2. Building equity through programs, supports and benefits

- All Statistics Canada and federal population-based surveys should ask inclusive questions and provide inclusive response options on women and gender equity, Indigenous heritage, immigration/refugee status, race/ethnicity, disability, prior or current institutionalization, and sexual orientation and gender identity, to allow for routine disaggregation of data to support better decision-making and reporting of disparities.
- While working toward its overall poverty reduction goals, the Government of Canada should endeavour to reach those furthest behind first. To this end, the Government of Canada should commit to reducing poverty by 50% in 2030 for populations made most marginal, including Black populations, 2SLGBTQI+ people, Indigenous people, and persons with a disability. The Government of Canada should also specifically name and focus on Black populations, 2SLGBTQI+ people, Indigenous people, and persons with a disability within existing and new Government of Canada strategies, initiatives, and supports.

3. Dignity through enhanced access and improved service design and provision

- The Government of Canada, in collaboration with other levels of government, should work to simplify the delivery of programs and supports for all people through enhanced coordination, improved low-barrier access, and better coverage based on need. Specifically, we recommend that governments implement community feedback mechanisms that involve people with lived expertise in poverty in the development, implementation, evaluation and ongoing evolution of policy, programs, and services. Governments should collect disaggregated program data to demonstrate and improve equitable access and uptake of programs and services.
- The Government of Canada should implement automatic enrollment for federal benefits to ensure that people are accessing the supports and services that could keep them out of poverty. Automatic tax filing is 1 mechanism that can help with this.

4. Develop robust systems and structures focused on early intervention and poverty prevention

- The Government of Canada should move to quickly implement all announced supports and benefits that have been publicly committed to. These significant investments (Canada-Wide Early Learning and Child Care System, Canada Disability Benefit, Canada Workers Benefit and the National Housing Strategy including Reaching Home) will both lift people out of poverty, and help prevent future generations from falling into poverty.

- The Government of Canada should increase investments in the important social programs and benefits that allow people to meet their needs and keep them from falling into poverty. This includes investments in transportation, health, mental health, food security, educational attainment, skills development, support for families, and for people going through transition periods.

5. Employment income and income support

- The Government of Canada should collaborate with provinces and territories to build on its COVID-19 response and strengthen existing strategies, programs and policies. This would ensure a coordinated and robust social safety net in Canada by collectively providing income support that is at least at the level of Canada's Official Poverty Line.

- The Government of Canada should take a leadership role in both providing and incentivizing better employment opportunities for marginalized groups, including Indigenous people, racialized individuals, immigrants, refugees, youth, persons recently institutionalized and persons with a disability.

- The Government of Canada should continue to lead by example by implementing its existing commitments and pursue providing a minimum wage that is above Canada's Official Poverty Line (for full-time work) while consistently pursuing equitable employment practices. It should also use its influence including contract, grants and contributions and employment supports to encourage all employers to implement equitable employment and wage policies.

- The Government of Canada should increase access to employment benefits (such as employment insurance and paid sick leave) for self-employed workers, workers in the gig economy and part-time workers.

Recommendations from *Transforming our Systems: The 2022 Report of the National Advisory Council on Poverty*

1. Poverty reduction with First Nations, Inuit and Métis people

- The Government of Canada should urgently implement the calls to action from the Truth and Reconciliation and the calls for justice from *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.*

- The Government of Canada should recommit to co-development of any new and existing poverty reduction measures.

- The Government of Canada should continue to work with First Nations, Inuit and Métis people to improve data collection to allow for the evaluation of poverty reduction investments and supports for Indigenous people. In particular, this can help to provide a baseline to evaluate new measures, including Bill C-92, *An Act respecting First Nations, Inuit and Métis children, youth and families.*

2. Establishing an income floor above Canada's Official Poverty Line

- The Government of Canada should work with the provinces and territories to establish an income floor above Canada's Official Poverty Line by 2030, whether it be through employment income, income supports including social assistance, new or existing targeted supports, or a combination of the 3.

- The Government of Canada should lead by example by working to establish a living wage in all federally regulated workplaces by 2030.

- The Government of Canada should introduce worker protections through the *Canada Labour Code* to address precarious work.

- The Government of Canada should accelerate and expand existing work on targeted benefits and supports for populations with disproportionately high rates of poverty. For example, the Government of Canada should accelerate work on the Canada Disability Benefit and ensure it provides income and employment supports that prevent people with disabilities from falling below the Official Poverty Line. The Government of Canada should also consider targeted supports for other high-risk and underserved populations, for example, youth from care.

- The Government of Canada should strengthen existing and new benefits and supports that assist with and improve housing, food security, physical and mental health, employment and skills training, and other indicators of poverty beyond income. Both income and non-income supports have an essential role to play in sustainable poverty reduction and improved quality of life.

3. Reducing poverty by at least 50% by 2030 for populations made most marginal

- The Government of Canada should commit to reducing poverty by at least 50%, relative to 2015 levels, by 2030 for all populations made most marginal.

- The Government of Canada should commit to developing and resourcing a plan to reduce current inequalities in poverty.

- The Government of Canada should accelerate the collection, analysis, application of and access to disaggregated data for all groups made most marginal to support evidence-based decision-making and reporting of disparities. For example, Statistics Canada should accelerate work to introduce inclusive gender and sex questions and response options to key data sources on socioeconomic conditions, such as the Labour Force Survey and the Canadian Income Survey.

4. Early intervention and prevention of child and youth poverty

- The Government of Canada should identify children and youth most at risk of the intergenerational impacts of poverty and address these impacts through benefits and programs focused on early intervention and prevention.

- The Government of Canada should establish an independent national commissioner for children and youth. The role of the commissioner would be to focus on children and youth who are made most marginal. Their role could include:

  - identifying which children and youth are most at risk of poverty and why they are at risk

  - bringing the voices of those with lived expertise in poverty to the design and development of supports and services for children and youth

  - ensuring that the rights of children and youth are considered and protected in all federal policies, services, laws and practices

  - examining some of the structures that are placing children and youth at high risk, in order to keep them from falling through the cracks

5. Increasing awareness of, access to and availability of government benefits and supports

- The Government of Canada should increase awareness of, access to and availability of government benefits and supports as an essential tool in poverty reduction. The Government of Canada should also increase investments in sustained, core funding for non-profit and community-based organizations that support Canadians living with low incomes, including those that (could) serve as systems navigators for individuals and families trying to access government benefits and supports.

- The Government of Canada should increase the incidence of tax filing through automatic tax filing for Canadians with low incomes, followed by implementation of automatic enrollment in other benefits and programs, particularly those that are income-tested.

- The Government of Canada should put people with lived expertise of poverty at the centre of design, implementation and evaluation of its policies, programs and services. Populations made most marginal should be included in the development, design and review of supports that meet their specific challenges and needs.

Recommendations from *Blueprint for Transformation: the 2023 Report of the National Advisory Council on Poverty*

1. Urgent action to decrease Indigenous poverty

- The Government of Canada should continue to work with First Nations, Inuit and Métis people to improve data collection to allow for the evaluation of poverty reduction investments and supports for Indigenous people. This can help to provide a baseline to evaluate new measures, including Bill C-92, *An Act respecting First Nations, Inuit and Métis children, youth and families*.
- The Government of Canada should continue to support Indigenous leaders to reduce poverty in their communities and to ensure they have all the resources available to support their own people in their own way. This includes the co-development of:
  - Indigenous indicators of poverty, as committed to in the Poverty Reduction Strategy
  - a range of Indigenous poverty reduction strategies such as distinctions-based housing strategies, as committed to in the National Housing Strategy, and commitments made through the Indigenous early learning and child care agreements

2. Dignity, equity and inclusion

- The Government of Canada should commit to develop and resource a plan to reduce current inequities in poverty that sets explicit targets to reduce poverty by at least 50% by 2030 for all populations made most marginal.
- The Government of Canada should prioritize and improve the collection, analysis, application of and access to disaggregated data for all populations made most marginal, to support evidence-based decision-making and reporting of disparities:
  - all Statistics Canada and federal population-based surveys should ask inclusive questions and provide inclusive response options on Indigenous heritage, immigration/refugee status, race/ethnicity, disability, prior or current institutionalization, and sexual orientation and gender identity
- The Government of Canada should incorporate an equity lens into its GBA+ when developing and implementing strategies, policies, and programs.

3. Income adequacy

- The Government of Canada should work with the provinces and territories to establish, by 2030, an income floor above Canada's Official Poverty Line, whether it be through employment income, income supports (including social assistance), new or enhanced existing targeted supports or a combination of the 3.

  - This includes accelerating work underway on targeted benefits and supports for populations with disproportionately high rates of poverty, as well as undertaking a gap analysis, informed by an equity lens and GBA+, to identify what is missing.

- The Government of Canada should lead by example, by establishing a living wage in all federally regulated workplaces by 2030. Introduce worker protections through the *Canada Labour Code* to curb the social and economic disadvantages of precarious work, by expanding access to employment benefits for self-employed workers, workers in the gig economy and part-time workers.

- The Government of Canada should take a leadership role in both providing and incentivizing better employment opportunities for marginalized groups, including Indigenous people, racialized individuals, immigrants, refugees, youth, persons leaving institutions and persons with a disability.

4. Increasing access to benefits and services

- The Government of Canada should prioritize and accelerate commitments made to implement automatic tax filing for those with low income. This will ensure eligible individuals are receiving the benefits to which they are entitled (for example, the GST/HST credit, the Canada Child Benefit, the Canada Workers Benefit and the new Canada Dental Benefit). This is a necessary first step in the design and implementation of automatic enrollment in other income-tested benefits and programs.

  - This is consistent with the 2022 Auditor General of Canada's report on access to benefits for hard-to-reach populations (Office of the Auditor General of Canada, 2022). The report finds that estimates of benefits take-up are overstated, as estimates do not always account for people who have not filed tax returns.

- The Government of Canada should ensure that services are streamlined to make them low-barrier and easier to access (also in line with the Auditor General's report).

5. Prevention and protection

- The Government of Canada should build on recent investments in non-profit and community-based organizations that support people living in Canada with low incomes, with a focus on sustained core funding. Organizations need the capacity to do what they do best for the populations who trust them. This should include funding for systems navigators for individuals and families trying to access government benefits and supports, until such time as access barriers are removed.

- The Government of Canada should develop (or rebuild) robust systems and structures focused on early interventions and prevention:

  - this entails swift implementation of announced supports, including expansion of the Canadian Dental Care Plan and increased funding for development of the Canada Disability Benefit

- The Government of Canada should establish an independent National Commissioner for Children and Youth, whose role would be to focus on children and youth who are made most marginal, to complement and bolster the Council's effort to amplify their voices, to ensure their needs are met.

Recommendations from *A Time for Urgent Action: the 2024 Report of the National Advisory Council on Poverty*

1.   Meeting vital needs to thrive: increasing income security

- The Government should work across governments to introduce a basic income floor, indexed to the cost of living, that would provide adequate resources (above Canada's Official Poverty Line) for people to be able to meet their basic needs, thrive and make choices with dignity.

- The Government should, while working toward a basic income floor, increase income security by incrementally reforming current benefits to increase benefit amounts. A twin approach of ensuring adequate funding of state welfare programs and decreasing inequities by targeting increases to the groups made most marginal could help achieve this goal. Specific improvements to programs could include:

  - introducing legislation to leverage Canada Social Transfer payments to provinces and territories to ensure that social assistance rates in each jurisdiction meet a percentage of the Market Basket Measure

  - taking a human-centered approach to benefits that can provide flexibility to support unique scenarios and important life transitions

  - providing a plan to build up the Canada Disability Benefit in both accessibility and adequacy and ensure it functions as a stackable benefit with provincial/territorial programs and does not result in any clawbacks

  - separating maternity and parental benefits from the Employment Insurance program so that they are not tied to employment, and increasing the amount that the benefit provides so that people are not living with poverty in the first year of their child's life

2. Meeting vital needs to thrive: addressing housing challenges

- The Government of Canada should work with the provinces, territories and municipalities to develop a plan with targets to decrease core housing need for people who are spending 30% to 50% of their income on housing. This includes an expansion of non-market-linked housing (housing managed by government or non-profit organizations) that corresponds to the needs of different communities and different family sizes and types. Prioritizing non-market housing would support the development of affordable not-for-profit housing, rather than investment properties.

- The Government of Canada should introduce and oversee the implementation, delivery and coordination of federal rental subsidies that:
  - include a percent to account for energy and utility costs
  - are associated with the individual, not the property (following tenants between rentals), allowing people to choose their own housing (unlike subsidized housing where people typically have no choice over where they live)

3. Meeting vital needs to thrive: increasing food security

- The Government of Canada should in support of the United Nations Sustainable Development Goal 2 (end hunger, achieve food security, improve nutrition and promote sustainable agriculture), establish government regulation of nutritious food prices. This could be done for items included in the National Nutritious Food Basket used in the development of the Market Basket Measure.

- The Government of Canada should, when implementing the National School Food Program, ensure that it is low-barrier, stigma-free, equitable and inclusive, and provides nutritious food. Additionally, consideration should be given to promote programs that offer both breakfast and lunch, that offer culturally appropriate options and that involve local producers.

4. Improving access to benefits and delivery of services: facilitating low-barrier and equitable access to benefits and services

- The Government of Canada should explore ways to expand auto-filing and auto-enrollment for people living with poverty to ensure that all available benefits and supports are accessed by all those eligible at the federal, provincial and territorial levels.

- The Government of Canada should fund systems navigation initiatives to help people through the benefits and services system.

5. Improving access to benefits and delivery of services: supporting the non-profit sector

- The Government of Canada should use its leverage to provide stable, long-term, operational funding for non-profit organizations that allows for flexibility and autonomy in how organizations are managed.

- The Government of Canada should use its leverage to mandate funding that supports and ensures fair and equitable wages and working conditions for employees in the non-profit sector.

- The Government of Canada should use its leverage to reduce the administrative burden associated with the funding process (application, implementation and reporting) but ensure that accountability is in place to measure the impact of the investments.

- The Government of Canada should use its leverage to support organizations that promote innovation in response to their clients' and target audiences' needs.

6. Building strong communities and enabling equity

- The Government of Canada should take urgent action to respect treaty rights and support Indigenous leaders to reduce poverty in their communities and to ensure that they have all the resources available to support their own people in their own way. This includes urgently implementing the Calls to Action from the Truth and Reconciliation Commission and the Calls for Justice from *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.*

- The Government of Canada should develop a plan to address poverty inequality—specifically, a plan to decrease the poverty rate in marginalized groups to meet or be lower than the average poverty rate in Canada.

  - Such a plan should:

    - promote and increase equity in program and policy design and implementation

    - reduce stigma around poverty, including helping everyone see individuals as humans, equals and essential, regardless of income or social condition

    - explain how current poverty reduction measures would be tailored to specifically meet the needs of the populations made most marginal

    - set clear targets of equity to be met by 2030, at the latest

    - include accountability and evaluation mechanisms to monitor implementation of the plan

  - Potential plan activities could include:

    - developing mandatory training for all federal front-line government service providers, including trauma-informed service delivery and equity and anti-racism training

    - eliminating racism and discrimination from child welfare decisions. Solutions to poverty are needed rather than using child welfare as a circuitous solution to poverty (removing children experiencing poverty from their family, which has side effects such as cultural, linguistic, familial and emotional upheavals)

    - ensuring that newcomers have adequate and equitable access to benefits

    - introducing new measures to address poverty among children and youth, including families who are caring for children with disabilities