



Addressing the Gendered Impacts of Poverty - YWCA Ontario's Recommendations for Ontario's Next Poverty Reduction Strategy

Executive Summary

As a coalition of multiservice nonprofit organizations serving women, girls, and gender-diverse people across Ontario, YWCA Ontario offers feedback to support Ontario's next poverty reduction strategy. Writing from the frontlines of the housing, child care, and gender-based violence crises, we apply an intersectional Gender-Based Analysis Plus (GBA+) lens to the province's recent poverty reduction efforts, while sharing concrete recommendations to move the dial on ending gendered poverty.

The 2020-2025 strategy, *Building a Strong Foundation for Success*, identified employment as a primary pathway out of poverty, not accounting for the systemic barriers: caregiving responsibilities, disability, and discrimination, that prevent many women and gender diverse people from accessing "meaningful employment." Consequently, while job numbers have risen in some sectors, wages have not and deep poverty continues to intensify. The concept of "working poor" has become normalized, predominantly in fields dominated by women. Also unaccounted for in the previous strategy was a recognition that the foundation of poverty prevention must include a robust social safety net.

The following submission outlines the gains made, the critical gaps remaining, and our urgent recommendations for the next multi-year strategy.

Understanding the Circumstances

Poverty has profound and far-reaching consequences. It undermines individual well-being, restricts opportunities, and destabilizes families. It erodes the fabric of communities and places many women at heightened risk of unsafe circumstances. Deeply entrenched poverty is especially damaging, fostering a sense of hopelessness and contributing to adverse physical and mental health outcomes. In Canada, women living with disabilities, single mothers, newcomers, trans, racialized and/or Indigenous women are more likely to live in poverty than white, able-bodied women, straight women and women living in two-income households.



Women, especially those from historically oppressed communities, are disproportionately represented among individuals living in poverty. Contributing factors include the persistent gender wage gap, caregiving responsibilities, and limited access to essential support services. These barriers are often further compounded by experiences of gender-based violence, creating significant challenges to achieving economic security and wellbeing.

- More than half a million children (550,080) under 18 are living in poverty, or nearly 1 in 5 children.¹
- 2024 saw an increase of 3.5% (over 100,000) of children living in poverty in one year, the largest increase on record.²
- Female-led lone parent families with a child aged 0-5 faced poverty rates of 34.8%, the highest among all family types.³
- 28.9% of Indigenous women living on reserve, and 11.5% of Indigenous women living off reserve live in poverty⁴
- 15.4% of women who immigrated to Canada between 2016 and 2019 live in poverty.⁵
- 55.1 % of low-income single mother-led households live in core housing need, as do 68.6 % of low-income women-led households in Ontario.⁶
- The women's shelter system is chronically underfunded and operating over capacity, with nearly 40,000 women and children turned away each month.⁷
- 80% of children of lone parent households live with their mother, putting a greater emphasis on the experience of women in poverty, because child poverty often accompanies high rates of poverty among women.⁸

¹ <https://campaign2000.ca/wp-content/uploads/2024/11/Ontario-2024-Report-Card-on-Child-and-Family-Poverty-Tackling-Child-Poverty-A-Call-for-Bold-Solutions.pdf>

² <https://campaign2000.ca/wp-content/uploads/2024/11/Ontario-2024-Report-Card-on-Child-and-Family-Poverty-Tackling-Child-Poverty-A-Call-for-Bold-Solutions.pdf>

³ <https://ontariocampaign2000.ca/wp-content/uploads/2024/11/Ontario-2024-Report-Card-on-Child-and-Family-Poverty-Tackling-Child-Poverty-A-Call-for-Bold-Solutions.pdf>

⁴ <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810028301&pickMembers%5B0%5D=1.1&pickMembers%5B1%5D=2.3&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1&pickMembers%5B4%5D=5.3&pickMembers%5B5%5D=6.1>

⁵ <https://www.cbc.ca/news/canada/womens-shelters-turned-away-domestic-violence-1.5483186>

⁶ <https://campaign2000.ca/wp-content/uploads/2024/11/Ontario-2024-Report-Card-on-Child-and-Family-Poverty-Tackling-Child-Poverty-A-Call-for-Bold-Solutions.pdf>

⁷ <https://fao-on.org/en/report/fa2305-mccss/#families-3>

⁸ <https://www.justice.gc.ca/eng/rp-pr/fl-lf/famil/stat2000/p1.html#:~:text=Lone%2Dparent%20families%20are%20much,stable%20over%20the%20past%20decade.>



Any comprehensive and effective strategy to reduce poverty must be informed by, and responsive to, the diverse experiences and perspectives of women, girls and gender-diverse individuals.

Part I: Assessment of Gains (2020-2025)

We acknowledge specific areas where provincial policy, often in tandem with federal agreements, has improved economic security for women in Ontario.

1. Implementation of the Canada-Wide Early Learning and Child Care (CWELCC) System

A significant poverty reduction tool for women in this cycle was the rollout of the national child care plan. Access to affordable, accessible and high quality child care is the single biggest enabler of women's workforce participation.

- **The Gain:** Reducing fees to an average of about \$22/day, with the goal of reaching \$10/day, has saved families thousands of dollars annually, directly combating the cost-of-living crisis, enabling increased labour force participation, the establishment of new jobs, greater participation in the economy more widely, and also reducing child poverty.
- **The GBA+ Lens:** While affordability has improved, *access* remains unequal. Low-income women working non-standard hours (shift work in retail/healthcare) still struggle to find care, and waitlists effectively exclude many mothers from accessing child care and having the choice of returning to the workforce or working full-time.

2. Indexation of ODSP to Inflation

We commend the government for indexing Ontario Disability Support Program (ODSP) rates to inflation in July 2023.

- **The Gain:** This shift helps make the purchasing power of people with disabilities (a demographic in which women are overrepresented) keep up with rising costs.
- **The GBA+ Lens:** While indexing stops the "bleeding," it does not cure the wound. The base rate remains deeply inadequate, pushing recipients into deeper poverty rather than supporting them to escape it.



Poverty is not an individual problem; it is the outcome of an economic system that is failing its society. Without adequate social assistance rates that ensure the health and dignity of women and gender diverse people on low and fixed incomes, the province is failing to protect Ontarians who are most in need and offer the opportunity to prosper. Our economy is built on the unpaid care work of women, and this unpaid labour is a source of poverty for women. Social assistance programs must be tailored to meet recipients' real needs.

3. Minimum Wage Increases

Raising the minimum wage to \$17.60 (as of October 2025) was a necessary step, but it does not go far enough to meet the current cost of living.

- **The GBA+ Lens:** Women disproportionately hold minimum wage jobs. Regular increases provide a baseline of protection against inflation, but this only proves successful if increases meet the actual cost of living.

Part II: Critical GBA+ Assessment of Gaps

The 2020-2025 Strategy's "work-first" approach ignored a fundamental reality: poverty in Ontario is increasingly structural. For those who cannot work due to disability or caregiving, or those working full-time in precarious, low-paying roles, the strategy offered little support. These un and underpaid roles are critical to our social fabric and to many families.

1. "Legislated Poverty": The Stagnation of Ontario Works (OW)

The refusal to increase Ontario Works rates is the strategy's most glaring shortcoming.

- **The Data:** A single individual on OW receives \$733 per month, a rate frozen since 2018. This is less than *half* of the Market Basket Measure (MBM) for deep poverty. ODSP saw a modest 4.5% inflationary increase in 2024, with a maximum of \$1,408, which is insufficient given the cost of housing, food and inflation in this province.
- **GBA+ Analysis:** Women are more likely to rely on social assistance as a transition mechanism when fleeing violence. Freezing OW rates effectively traps women in abusive relationships because they cannot afford independent housing. \$733 does not cover the average rent for a room, let alone an apartment, anywhere in Ontario.



2. The Feminization of Housing Precarity

The 2020-2025 strategy relied on market-based housing solutions, which have failed low-income women.

- **The Data:** 23.6% of single-mother-led households in Ontario are in "core housing need." Waiting lists for affordable housing now exceed 268,000 households.⁹
- **GBA+ Analysis:** Women experience "hidden homelessness" through, for instance, couch-surfing or trading sex for housing, more than men. The lack of gender-specific supportive housing means women with complex needs (trauma, mental health) could be discharged from shelters into unsafe situations, perpetuating the cycle of poverty and violence. Without adequate income supports, many never escape poverty: women are trapped in a cycle where economic vulnerability, gender-based violence, and inadequate social supports intersect, making it nearly impossible to achieve stable housing after discharge.

3. The "Care Economy" Crisis

The strategy focused on private-sector job creation but neglected the nonprofit "care economy" (for example, child care, shelters, supportive housing) and unpaid care work, where the workforce is predominantly female and racialized. Underfunding this support system not only undercuts the possibility of improving circumstances for service-users, but has created a reality where those caregivers living in poverty are serving others living in extreme poverty.

- **The Data:** Feed Ontario's 2024 Hunger Report notes a 25% increase in unique food bank visitors, with one in four having employment income.
- **GBA+ Analysis:** When the government underfunds the nonprofit sector, it effectively suppresses women's wages. YWCA staff support women and families made most vulnerable by precarious circumstances, yet many nonprofit workers are themselves accessing food banks due to stagnant sector wages.

Part III: Recommendations for the Next Strategy

⁹ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>



The next poverty reduction strategy must shift from a "work-first" philosophy to a "human rights and equity" framework. This is not only a moral imperative, but the key to unlocking Ontario's economic potential.

Recommendation 1: Modernize Income Security

We cannot "program" our way out of poverty if people cannot afford to eat or have a roof over their heads. Income security is a cornerstone of any effective poverty reduction strategy. Current Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates fall far below the actual cost of living, leaving recipients unable to meet basic needs such as housing, food, and transportation. This gap perpetuates cycles of poverty and vulnerability, particularly for women and gender-diverse individuals.

- **Action:** We echo the calls by the Income Security Advocacy Centre (ISAC): immediately index Ontario Works to inflation and double the rates of both OW and ODSP.¹⁰
- **GBA+ Rationale:** This provides support for women fleeing violence by reducing financial dependence and recognizes that caregiving (often unpaid) and disability often act as barriers to traditional employment.

Recommendation 2: Invest in Gender-Specific, Deeply Affordable Housing

A poverty reduction strategy must include adequate affordable, supportive and transitional housing in order to succeed. Market-based solutions alone will not work for all in low-income brackets and in many cases, increase poverty.

- **Action:** Commit specific capital and operations funding to build women's housing on a scale defined by need in each community across Ontario over the next five years. The provincial government must recognize safe, affordable, and dignified housing as a foundational component of any poverty reduction strategy. Innovative solutions are urgently needed to address the reality that countless women remain in shelters without a permanent home. Increased government action is essential to lift women out of poverty and guarantee access to secure, affordable housing for all.

¹⁰ <https://incomesecurity.org/wp-content/uploads/2025/01/ISAC-Recommendations-for-the-Ontario-2025-Budget.pdf>



- **GBA+ Rationale:** Women fleeing violence require housing that offers wraparound supports for trauma and gender-based violence (GBV) recovery.

Recommendation 3: Stabilize the Non-Profit Sector

The government relies on YWCAs and our sector partners to deliver its poverty reduction programs; we require stable funding to do so.

- **Action:** Implement "core funding" models for social service agencies rather than project-based grants, and ensure funding agreements include wage parity adjustments for the care sector.
- **GBA+ Rationale:** The nonprofit workforce is [80% women workers](#). Investing in the non-profit workforce is an investment in women's economic equity and the broader economy. We cannot reduce poverty in Ontario while relying on the underpaid labour of women to deliver services.

Conclusion

Poverty is not a personal shortcoming; it is a systemic issue.

The 2020–2025 strategy laid important groundwork for those considered “job-ready,” but left behind those most in need. Over the past five years, income, housing, and health precarity, as well as gender-based violence, all contributing factors to poverty, have been exacerbated by the pandemic, economic recession, and a lack of targeted policy interventions.

Ontario's next strategy must adopt a human rights based approach that places dignity, equity, and inclusion at its core. It must also include repealing measures that are inconsistent with a human rights lens and have punitive effects on people experiencing poverty. This includes laws that increase risk for middle-income renters and those facing housing precarity, including Bill 60.

A comprehensive, gender responsive approach, one that strengthens income security, tenant protections, and access to deeply affordable housing, is essential to achieve lasting poverty reduction.



Ontario's next poverty reduction strategy can contribute to a future where everyone has access to stable housing, economic security, and the supports required to live with dignity. The YWCA Ontario Coalition urges the provincial government to ensure that the next strategy recognizes that there is no poverty reduction without gender equity.

INQUIRIES

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