

National Housing Council
Canada
Neha Review Panel

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Written Submission to the Neha Review Panel

- 1. Vision: What is your vision for safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people?** *For example, what are your hopes and dreams for yourself, your family, your community, and for future generations? What is your vision for all women, Two Spirit, Trans, and gender-diverse people now and for generations to come?*

Campaign 2000 is a pan-Canadian coalition of community-based, non-profit and social service organizations whose mission is to eradicate child and family poverty. The coalition was formed in response to the 1989 unanimous all-party federal resolution to end child poverty by the year 2000. Campaign 2000 is hosted by Family Service Toronto, a multi-service organization that provides community counselling, case management and supports for people experiencing gender-based violence, mental health issues, who are labeled with developmental and intellectual disabilities and who have been destabilized by precarious economic circumstances.

For more than 30 years, the coalition has been monitoring, tracking and reporting on progress, or lack thereof, towards achieving that goal through annual report card writing at the federal, provincial, territorial and municipal (City of Toronto) jurisdictions. These reports present the latest data available on poverty rates in the country, as well as achievable policy solutions in the areas of income security, childcare, housing, decent work and public health. Year over year, these report cards paint dire pictures of the state of poverty in every jurisdiction in this country, and they reveal how various forms of systemic discrimination such as colonization, racism, misogyny, ableism, transphobia, homophobia and more are embedded into policy and program design, which create multiple barriers to access and maintain social and economic inequities to the detriment of all people.

Inevitably, when we ask people their vision for a poverty-free community, no matter where they live in the country, the responses are very similar. Oftentimes, people who are struggling with poverty, who struggle to make ends meet, ask for just their basic needs to be met, that is to have enough resources to put food on the table, pay rent, purchase clothing for their children and transport them to school. When encouraged to describe an environment where thriving is possible, people describe safe, connected communities, freedom from discrimination and accountable institutions.

They imagine public services and green space in their neighbourhoods. They imagine housing that is home, where they feel safe, can have family and friends visit, where repairs can be made, and where there are options to choose the type, size and location of their home.

Campaign 2000 envisions that the legislation, public policies and programs to achieve this vision are developed, monitored and evaluated by and with women, trans and gender diverse people including those who are living in poverty. Appropriate supports and information must be provided to adequately facilitate their participation from a rights-based approach.¹

Legislations, policies and programs that are developed must work together to support women, trans and gender diverse people and their families. One level of government should not have the power to take away or claw back the support that another level of government or program is providing. Rather, all benefits, such as portable housing benefits and social assistance programs, should work together to bring incomes up to the low income measure and enable access to housing programs.

In this vision, housing provides safety and security for women, trans and gender-diverse people who are mothers, parents and primary caregivers. We often hear how poverty, racism and the ongoing effects of colonization result in higher interactions with child welfare systems and incarceration. Poverty, which is a policy failure, is defined as ‘neglect’ or is criminalized. In this vision, providing the appropriate types of safe, supportive, adequate housing would enable families to stay together and divert women, trans and gender-diverse people and their children from these institutions.

Housing provides a refuge for women, trans and gender-diverse people who are experiencing or fleeing gender-based violence. We know that survivors too often stay in abusive relationships, or find themselves in unsafe living arrangements, because of a lack of safe housing options. Housing is presented as an important solution in the Calls to Justice for Missing and Murdered Indigenous Women and Girls, which would be realized in this vision.

Achievement of this vision must rely on trauma-informed, intersectional and rights-based approaches to policy making that seek to do no further harm, meet diverse communities where they are at, reduce barriers to access, and centre lived expertise. Data collection, both the quantitative as well as the qualitative experiences and storytelling, must inform development, implementation, monitoring and evaluation on the journey to achieving this vision.

From community conversations with people living in poverty, we have heard about their visions for housing:

- Everyone has a home. There is adequate, affordable, stable and secure housing for all women, Two Spirit, trans and gender-diverse people and their families.
- Housing is safe and in good repair. Housing supply, including affordable housing and new housing being built, reflects the needs and size of communities.
- Women, Two Spirit, trans and gender-diverse people are free from housing discrimination.
- Everyone is able to scale up or down in housing without financial repercussions. Families are able to own homes someday if they wish to do so.

- Until the vision of housing for all is achieved, women, Two Spirit, trans and gender-diverse people have access to the housing programs and supports they need. They have access to transitional and supportive housing and emergency shelters when needed.
- Women, Two Spirit, trans and gender-diverse people and their families are connected to each other and their environment. They have access to green space and community gardens. Rights are upheld and everyone is free from discrimination and fear. Everyone has equitable access to low-barrier, trauma-informed services and supports, and has adequate incomes to survive and to thrive.

2. Knowledge: What knowledge can be used to inform or support this vision? For example, in your experience, what has helped to support you or others in your community to secure safe, adequate and affordable housing? What hasn't helped? Do you have research, reports or other evidence that support your proposed vision?

Campaign 2000's 2024 national report card on child and family poverty, *Ending Child Poverty: The Time is Now*, found that:

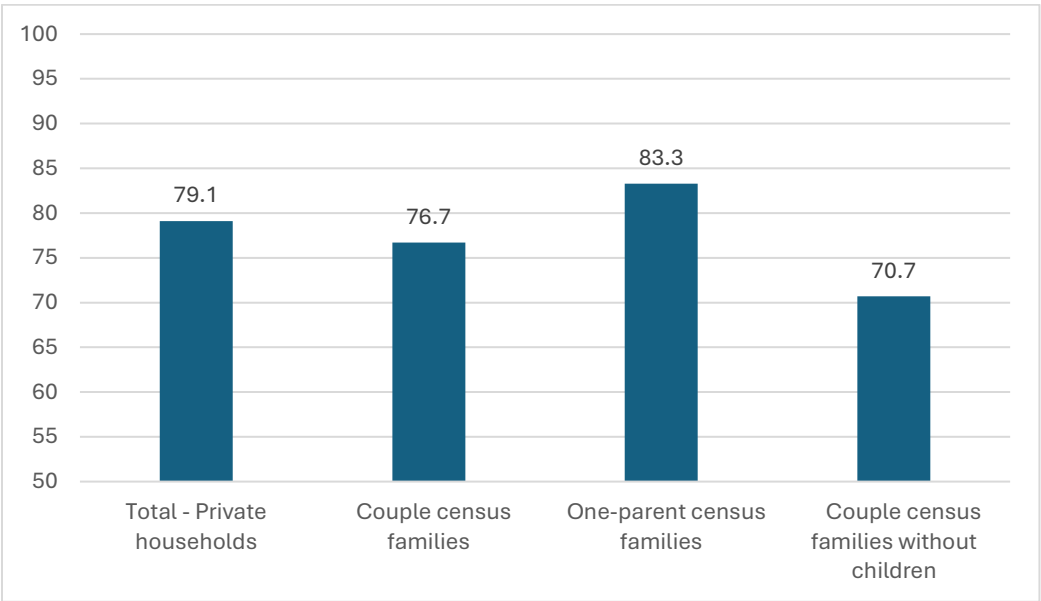
- Nearly 1.4 million children lived in poverty according to the Census Family Low Income Measure, After Tax (CFLIM-AT). That is an increase of 195,170 more children living in poverty between 2021 and 2022 (the latest year data is available for) and represents nearly 1 in 5 children.
- Child poverty increased in every province and territory in 2022. The highest increase for children under 18 was in Nunavut (+6 percentage points) and among the provinces in Ontario (+3.5 percentage points).
- Poverty rates continue to be higher for children from marginalized groups, including First Nation on reserve (37.4%); First Nation off reserve (24%); Inuit (19.4%); newly arrived immigrants (21.8%); and racialized children (Arab at 26.3%, Korean at 23.5%, West Asian at 22.5%, Latin American at 20.1%, and Black children at 18.6%).
- There is wide income inequality among families with children. The after-tax average income for families with children in the top 10% was 18 times higher than the average income of those in the bottom 10%.
- From 2021 to 2022, more than 110,000 families with children fell into poverty.
- Families lived in deeper poverty. In 2015, the average low income family was \$10,050 below the CFLIM-AT threshold compared to 2022 when the average low income family was \$14,276 below, a difference of \$4,266. This gap widened for all family types.
- The Canada Child Benefit is losing effectiveness. On average, it reduced child poverty by 8.8 percentage points annually. In 2022, it reduced child poverty by 7.8 percentage points, the lowest reduction to date.
- Lone-parent families, the majority of which are female-led, experienced disproportionately higher levels of poverty, entry into poverty, and deeper poverty, including higher rates of receiving social assistance than other family types. 20.1% or one in five lone-parent families received social assistance in 2022.

Realizing the right to housing for children

The National Housing Strategy Act enshrined the right to adequate housing for all into law in 2019 but much more needs to be done; the country is far from fully realizing this right. Despite significant recent investments by the federal government, housing costs continue to grow rapidly. In 2022, shelter costs rose 6.9%, outpacing the overall annual inflation rate.²

Families with low incomes spend a greater share of their income on rent. In Canada, paying more than 30% of pre-tax household income on rent is considered ‘unaffordable’. Paying more than 50% of income on rent is considered ‘deep unaffordability’ and in low-income households, can threaten the ability to pay for food, medications and other necessities. In 2020, 621,130 total private households spent 50% or more of their income on rent. Of these, 491,175 were low income census families. Couple families with children spent the greatest share of their income on rent (84.2% representing 36,030 families) followed by lone parent families (83.3% representing 55,630 families) and couple families without children (70.7% representing 37,570 families). Of lone parent families, male+-led families spent a greater proportion of income on rent (84.5%) compared to female+-led families (83.1%) but represented a much smaller number of families (9,715 compared to 45,920 respectively).³

Figure 1. Rate of low income census families spending 50% or more on rent by family type, Canada, 2020



Source: Statistics Canada. (2023). Census 2021, Custom Tabulation

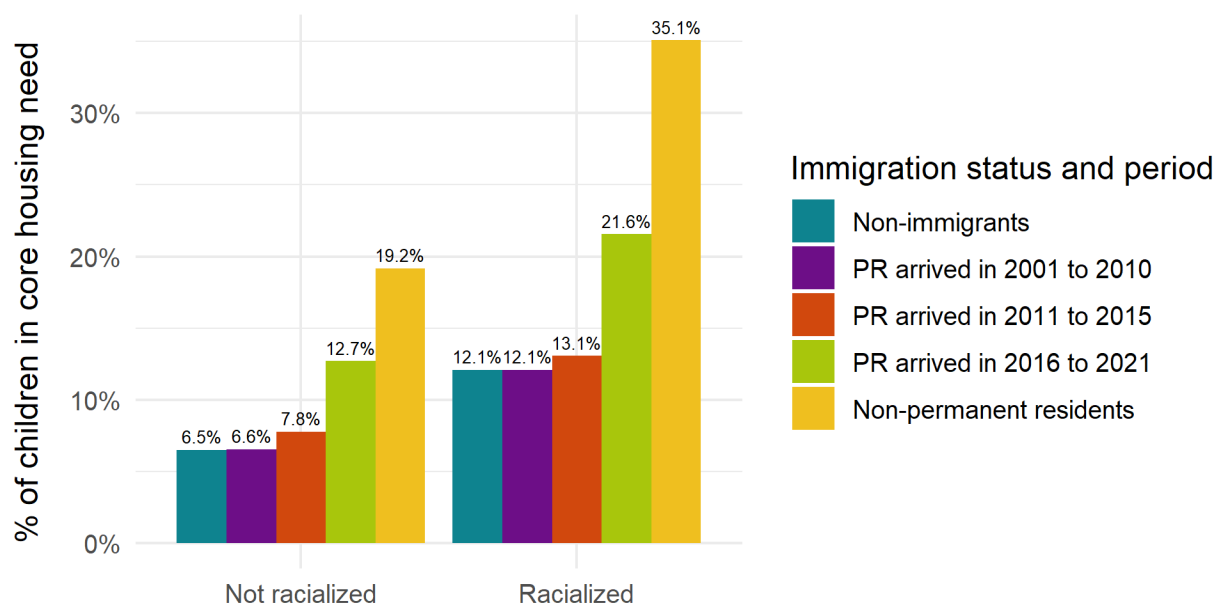
The more recent Canadian Housing Survey¹ found that one third (33%) of all households spent 30% or more of their income on rent in 2022, an increase of almost 3 percentage points from the year prior.⁴

¹ The Canadian Housing Survey collects information about housing needs and experiences from a sample of Canadian households. The survey is sample is limited: it excludes the territories, First Nations people living

Core housing need high for racialized immigrants

Systemic racism and discrimination contribute to increased levels of inadequate housing for non-permanent residents and recent immigrants. The intersection of being racialized and not having permanent immigration status amplify rates of core housing need. Of racialized non-permanent resident children, 35.1% lived in core housing need, a rate almost twice as high as for non-racialized non-permanent resident children, almost three times as high as for racialized children born in Canada and almost six times as high as for non-racialized children born in Canada.

Figure 2. Percent of children in core housing need for racialized and not racialized, by immigration status and period, ages 0-14, 2020



Source: Statistics Canada. (2022). Table 98-10-0328-01: Shelter-cost-to-income ratio by racialized, non-racialized, immigrant status and period of immigration.

Note: PR = Permanent resident

Housing is a right, not a commodity

The financialization of housing is a significant contributor to housing cost increases and poses a threat to the right to housing in Canada. Financialization treats housing as a commodity to be traded for profit by financial actors like real estate investment trusts (REITS), private equity firms and other large investors, leading to higher rents for everyday people.

When investors buy up affordable rental housing, sometimes with the intention of removing low- and moderate-income tenants to gentrify an area, they displace marginalized and low-income families who are often unable to find replacement affordable units in their community. Displacement leads to several negative consequences on families including being forced into unsafe or unaffordable housing, disconnected from schools and community supports and unable

on reserves, people in institutional settings and people living in residences for dependant seniors. Housing is considered “affordable” if it costs less than 30% of a household’s before tax income.

to pay for basic needs because a disproportionate amount of their paycheck is spent on moving expenses and rent.⁵

In 2023, financial firms owned 20-30% of purpose-built rental housing stock in Canada and the real estate sector collected \$50.4 billion in profits while rent increased by a record 8% that same year.⁶

The National Housing Council's first review panel, focused on the financialization of purpose-built rental housing, found that Canada spends between 0.1%-0.2% of its gross domestic product (GDP) on social housing, well below comparable OECD countries who spend on average 0.5%-1.5%.⁷

New investments in housing affordability

Federal Budget 2024 made significant investments into the Canada Housing Plan that include a substantive range of measures to address housing and homelessness across the country ranging from a Tenant Protection Fund (\$15M), Rental Protection Fund (\$1.5B), additional funds for Reaching Home: Canada's Homelessness Strategy (\$1.3B), rollout of the Urban, Rural and Northern Indigenous Housing Strategy (\$4.3B) to the creation of a Renter's Bill of Rights and a commitment to address the financialization of housing, among other initiatives.⁸ Housing advocates have noted, however, that the largest investment of \$55 billion into the Apartment Construction Loan Program, will not create affordable, sustainable housing for those who need it most. Evaluation of the previous iteration of this program, which had stricter requirements, created mostly for-profit housing with above market rents.⁹

The federal housing plan focuses on long-term housing solutions but does not do enough to address the immediate housing and homelessness crisis. Increasing the income security of those living in poverty would be an effective immediate measure to help families secure adequate housing. At the same time, it is necessary to engage those who experience poverty, homelessness and housing insecurity in developing solutions to advance commitments to intersectional, feminist and rights-based solutions to the housing and homelessness crisis.

Families and children with disabilities must be accommodated

Families and children with disabilities experience interrelated barriers to housing, income security and childcare. They must navigate the challenges of inaccessible housing and lack of support for caregivers. Canada does not have legislation requiring accessible housing, accessible housing stock is severely limited and even the programs and supports for families to make housing accessible require paying the renovation costs up front.¹⁰ This leaves many families and children living in inadequate housing for their needs. Parents and caregivers of children with complex needs are often pushed out of the workforce to become full-time caregivers due to the lack of adequate supports for children with disabilities.¹¹

Caring for children with disabilities has profound economic and well-being implications for families. Immediate costs often include medical expenses for therapies and specialized equipment, which can strain budgets and lead to significant financial stress. Caregivers may reduce their work hours or leave their jobs entirely, resulting in lost income and long-term career impacts. Research has shown that caring for children with disabilities has had a negative effect on the labour market participation of mothers in particular.¹² The emotional toll of caregiving can lead

to increased stress and isolation, affecting both mental and physical health, and is compounded for families living in poverty who are also struggling to meet their basic day to day needs. Over time, these challenges can alter family dynamics and influence the child’s development and future opportunities.¹³

Limited housing supply negatively affects families with adult children with disabilities who are ready to live independently. Lack of accessible, available and affordable housing options means these adult children are not able to move towards independence.

Support for youth exiting the child welfare system

While youth in Canada struggle with the cost of living and increasingly continue to live with family well into their 20s,¹⁴ many youth in Canada’s child welfare system ‘age out’ of the system at the age of majority (18 or 19 depending on the jurisdiction) due to legislated age cut-offs, leaving them with few to no supports in this transition process.¹⁵ While most provinces and territories offer various post-majority supports and services, they are not all obliged to do so by law and are not guaranteed to all youth who exit care. Post-care supports are also mainly focused on post-secondary education and training or employment and are accompanied by restrictive eligibility criteria, which can result in youth not accessing the transition supports they need.¹⁶

Figure 3. Transition to Adulthood Pillars, from the Equitable Standards for Transitions to Adulthood for Youth in Care, National Council of Youth in Care Advocates.

“Life after care feels like you’re kind of forgotten. Like your file is closed and it just goes to the archives and no one opens it anymore.” - Participant in community conversation with youth who aged out of care in Winnipeg, MB

1		Financial : Every young person should have the financial resources required to meet their needs. Youth in care deserve to have a financial starting point that is above the poverty line, and allows them to pursue their career interests and dreams.
2		Educational & Professional Development : Every young person should experience an environment where they can learn and grow in ways that are meaningful to them and at their own pace.
3		Housing : Every young person should have a place they can call home, without strict rules and conditions to abide by.
4		Relationships : Every young person should have people in their life that they can count on unconditionally and interdependently. Youth in care need to feel that they belong, have worth and are valuable members of their communities.
5		Culture & Spirituality : Every young person should be connected to their culture and spirituality, in ways that are meaningful to them, safe, and at their own pace.
6		Health & Wellbeing : Every young person should be provided with timely ongoing services and benefits that support their lifelong health and well-being. These supports need to be offered within a trauma-informed, non-judgemental harm reduction approach, without significant wait times.
7		Advocacy & Rights : Every young person should have their rights respected and should experience environments where their voices are heard, and their silence is addressed holistically.
8		Emerging Adulthood Development : Every young person should experience environments that cultivate personal growth and development as they transition into adulthood.

Unlike many other Western countries, Canada has no nationally legislated entitlements for youth exiting care.¹⁷ In addition, Jordan's Principle benefits expire at the age of majority, leaving First Nations youth without access to essential services. *The Equitable Standards for Transitions to Adulthood for Youth in Care* report, developed by Dr. Melanie Doucet and the National Council of Youth in Care Advocates, outlines actions that need to be implemented by federal, provincial and territorial governments in supporting more equitable transitions for youth in care across the country, which include non-restrictive housing for every young person to call home.¹⁸

3. Reason: Why is this vision important? For example, what is preventing access to safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people? How does this lack of access affect you, your family, and your community? How does it affect all women, Two Spirit, Trans, and gender-diverse people? How would things be different if this vision were realized?

Over the course of 11 months in 2022-2023, Campaign 2000 held a series of 17 in-person community conversations with 227 people experiencing poverty and systemic marginalization in every province and territory. Three quarters of those we spoke to women, Two Spirit, Trans, or gender-diverse people. Over 50 people had experienced homelessness and many more had

experienced or were experiencing housing insecurity, and they described how the lack of access to housing and supports affects them.

In these conversations, we heard that governments are failing in their duty and obligations to ensure rights to housing and rights to social and economic stability are realized:

“It's beyond hurt. Hurt was so far back. I wish it was hard. But it's desperate. The government needs to hear that, it's desperate, it's not hard. Not asking for easy, asking for some sort of hope for a future for my life, for my child.” -Participant in the Calgary, Alberta community conversation with parents affected by poverty

We heard about the historic implications of colonization and current colonial practices on social inequality and housing:

“Without a doubt, every aspect of Inuit life was dictated and controlled by government. Relocating into the communities permanently, children going to school, threats of having your social assistance taken away if you didn't send your child to school. Who got a house? There weren't enough houses built right from the beginning.” -Participant in the Iqaluit, Nunavut community conversation with members of the Amautiit Nunavut Inuit Women's Association Board of Directors

We heard about the trauma of colonization, the lack of respect for treaties and inherent Indigenous rights and the effect of inadequate and overcrowded housing on mental health:

“In the northern communities we have a high rate of suicide. Living in poverty, poor housing and poor healthcare contributes to the high rates of suicides of our people. We are asking for help from the government for culturally appropriate programs.” -Participant in the Ulukhaktok, Northwest Territories community conversation with Inuit community members

We heard about the challenges of staying housed while also meeting basic needs because of the cost of living, especially for single parents:

“There are people who are single parents and are struggling that are getting evicted, for power bills being extremely high, or they can't afford to buy the groceries.” -Participant in the Sydney Mines, Nova Scotia community conversation with young people affected by poverty

“Nowadays you can only have curry and cheese or bread, because having to pay rent, being at minimum wage, obviously you are only paying for the rent.” -Participant in the Toronto, Ontario community conversation with Tamil women affected by gender-based violence

We heard about the way that losing housing can lead to losing your children:

“I'm raising one of my friend's children right now because she was homeless and she lived in a hotel. And her children were taken from her. She is a great mom, but now, I'm raising her oldest because she became homeless because of the system.” -Participant in the Sydney Mines, Nova Scotia community conversation with young people affected by poverty

We heard about housing discrimination against youth in or ageing out of care:

“With the landlords, you get punished for being a youth in care, you get punished for being in poverty.” -Participant in the Winnipeg, Manitoba community conversation with youth in or ageing out of the child welfare system

We heard that families just need an element of stability, like a safe and affordable place to live, to break ongoing cycles of poverty and violence:

“We want to have what we never had. We're breaking so many other cycles with abuse and tension and neglect, but if we're not able to give [our children] the support, if we're not able to give them the food or the transportation, we're back on our level of where we were before. How can we make this better for the next generations that are now growing?” -Participant in the Sydney Mines, Nova Scotia community conversation with young people affected by poverty

Staff of Family Service Toronto’s Gender-Based Violence/Violence Against Women program shared that women and gender diverse people experiencing violence face a myriad of barriers to accessing housing while working to leave an abusive partner. They may stay in the abusive relationship to avoid uprooting children from their neighbourhood, school, and home. Very often, financial abuse results in a lack of financial independence, as control manifests as financial dependence on the abusive partner. Women experience the administrative burden of applying for housing or accessing as inaccessible and having to share their story of abuse as retraumatizing.

Action towards fulfilling the vision of safe, adequate, and affordable housing must be implemented without delay because:

“When there’s a lot of despair and indignity, it’s hard to see anything that’s working.” -Participant in the Charlotte County, New Brunswick community conversation with individuals experiencing housing insecurity.

When the vision is realized, we will all rise:

“Every child, no matter what, would have the same opportunities.” -Participant in the Halifax, Nova Scotia community conversation with people affected by poverty

“Supporting each other, lending a hand to others so that we can all rise and no one is left behind.” - Participant in the Vancouver, British Columbia community conversation with people with precarious immigration status

- 4. Action: What actions are needed to make this vision a reality?** For example, what actions are needed to make a home for yourself or your family? What can women, Two Spirit, Trans, and gender-diverse people do to claim their right to safe, adequate and affordable housing? What actions should be taken by governments, service providers, and others who have the power to make a difference?

Disaggregated data collection strategy

- Develop a data collection strategy that disaggregates by First Nation, Inuit and Métis identity, ability, race, gender, migrant status, 2SLGBTQQI+ identity and age, including for children under the age of 15 years, among other sociodemographic identities. Disaggregated data are critical for planning, monitoring, evaluation and budgeting and must align with Indigenous data collection principles. Ongoing community conversations to gather qualitative data must inform this planning and evaluation and further human rights and GBA+ commitments and analysis.

Housing

- Adapt the National Housing Strategy to ensure it meets Canada's obligations to realizing children's rights to housing outlined in the UN Convention on the Rights of the Child and the National Housing Strategy Act.
- Ensure that federally financed housing is affordable for low-income families and reflects the diverse needs of families with children. Change affordability requirements in federal rental housing financing and co-investment funding to ensure that any supported housing development includes a sufficient number of units and a range of unit types that are affordable for, and meet the adequacy needs of, diverse low-income families with children, defining 'affordability' at 30% of gross income.
- Ensure access to housing supports and programs to individuals and families regardless of 1) lack of identification like social insurance number (SIN), 2) immigration or citizenship status, 3) a Canada Revenue Agency (CRA) account or a fixed address, or 4) work status (standard versus precarious, casual or home-based work).
- Take immediate action on the commitment to ending homelessness as part of Canada's international human rights obligations. Reassess the definition of 'chronic homelessness' to capture the experiences of women and gender diverse people fleeing violence, immigrants, refugees, First Nations, Inuit and Métis Peoples, families and youth.
- Accelerate the co-development of the three distinctions-based Indigenous housing strategies and further invest in the complementary Urban, Rural and Northern Indigenous Housing Strategy based on the National Housing Council recommendation of \$56 billion over ten years to effectively address the needs of off-reserve Indigenous Peoples.
- Recognize the human rights violations resulting from the financialization of purpose-built rental housing in Canada. Ensure the Canada's Renter's Bill of Rights complements Canada's housing rights obligations and includes mechanisms to prevent unfair evictions, rent increases and service decreases. Federal funding related to housing should be binding and require that conditions be met and reported on by provinces and territories.
- Address the financialization of purpose-built rental housing and ensure the progressive realization of the right to adequate housing, including targeted action for low-income and marginalized children and families who experience disproportionate rates of poverty and housing insecurity.
- Set affordability targets for low income and systemically marginalized populations and publicly report on these in relation to both the National Housing Strategy. Continued

ongoing engagement with these populations must be designed into the evaluation and monitoring processes.

- Attach community benefit agreements to all federal infrastructure investments. Implement disaggregated data collection strategy to inform, monitor and evaluate these expenditures and ensure marginalized and underrepresented groups have equitable access to jobs and extended health benefits.
- Reduce inflows into homelessness by implementing a targeted national housing strategy and establishing a national framework for extended care and support for youth in child welfare, in collaboration with First Voice Advocates, territories and provinces.
- Amend the National Building Code of Canada to make universal design the mandatory standard for all new housing units and ensure that any repairs to housing uphold this standard.

Youth

- Reduce inflows into homelessness by implementing a targeted national housing strategy and establishing a national framework for extended care and support for youth in child welfare, in collaboration with First Voice Advocates, territories and provinces.
- Endorse and adopt the *Equitable Standards for Transitions to Adulthood for Youth in Care*.
- Make the *Equitable Standards* the basis of financial incentives for provincial and territorial jurisdictions to offer extended care and transitional resources that meet the standards.

- 5. Is there anything else you want us to know about you to understand your comments better?** For example, age, gender, Indigenous identity, race, immigration experience, disabilities, sexual orientation, family status, background, faith, or anything else you wish to share.

Campaign 2000 annual report cards at the federal, provincial, territorial and municipal (City of Toronto) levels and the annual disability poverty report cards can be found here:

- <https://campaign2000.ca/report-cards/national/>
- <https://campaign2000.ca/report-cards/provincial/>
- <https://campaign2000.ca/report-cards/toronto/>
- <https://campaign2000.ca/report-cards/disability-report-cards/>

More on Campaign 2000's Localizing Canada's Commitment to the Sustainable Development Goals project can be found on the project website. The project's National Community-Based Indicator Framework for SDG 1: No Poverty, including a dimension on the right to housing, is also linked here:

- <https://sdg.campaign2000.ca/>
- <https://sdg.campaign2000.ca/community-driven-indicator-framework/>

Endnotes

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- ¹⁰ Women's National Housing & Homelessness Network. (January 21, 2025). National Housing Council Review Panel: How to Make your Submission (Webinar). *YouTube*. <https://www.youtube.com/watch?v=SXHkocw0VbU&t=181s>
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