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DIGNITY, SAFETY, AND A GUARANTEED LIVABLE INCOME

Prepared by the National Association of Women
and the Law, in partnership with:

Disability Without Poverty

Yellowknife Women's Society

Canadian Centre for Women's
Empowerment

Women's National Housing and
Homelessness Network

Women's Legal Education and Action Fund

Women's Network PEI / PEI Advisory
Council on the Status of Women



The test of national progress is surely not merely in providing more for those who have much—but also in providing enough for those who have too little.

We must move from welfare strategy to income strategy; from services to money; from helplessness to hope; and from despair to destiny.

– Special Senate Committee on Poverty, 1971

In 1970, the Special Senate Committee on Poverty tabled its landmark report on poverty in Canada, recognizing poverty as a systemic and structural issue rather than an individual failure. The Committee called for the creation of a guaranteed income to establish a floor below which the income of Canadian families would not be allowed to fall, framing income security as a matter of dignity, justice, and national responsibility.

Fifty-five years later, Canada finds itself at a familiar crossroads. **Do we continue to rely on a fragmented patchwork of conditional and inadequate benefits, or do we finally build the income floor envisioned decades ago?** Calls for a Guaranteed Livable Income did not end in 1970. They have been reiterated across generations of policymaking: in the recommendations of the Royal Commission on the Status of Women,² the Senate Standing Committee on Social Affairs,³ the National Inquiry into Missing and Murdered Indigenous Women and Girls,⁴ the Neha Review Panel,⁵ the National Advisory Council on Poverty,⁶ and many others.

What these reports share, despite differences in scope, era, and mandate, is a recognition that poverty in Canada is deeply gendered and systemic. Women and gender-diverse people are more likely to experience poverty, to remain poor for longer periods, and to face compounding barriers linked to disability, caregiving responsibilities, racialization, Indigeneity, violence, housing precarity, and geography. **Any serious effort to address poverty, therefore, must grapple not only with income adequacy, but with how income insecurity operates differently across lived realities.**

It is within this context that the following sections examine the case for a Guaranteed Livable Income through a feminist and human rights lens, demonstrating why income security is foundational to safety, autonomy, and substantive equality, and why Bill S-206 represents a critical step toward finally moving from aspiration to implementation.

DISABILITY WITHOUT POVERTY

Women with disabilities experience some of the highest rates of poverty in Canada, driven by lower labour market attachment, higher living costs, and reliance on inadequate and conditional income supports.

Many face intersecting barriers related to race, immigration status, caregiving responsibilities, and gender-based violence. **Current systems punish attempts to work, save, or form relationships, trapping women in cycles of economic insecurity and dependency.** A Guaranteed Livable Income would provide a stable income floor that recognizes these realities and reduces exposure to poverty-related harms.

A Guaranteed Livable Income would improve economic security, autonomy, and safety for women with disabilities by providing predictable income without punitive claw backs or intrusive eligibility rules. It would reduce stress, support independent living, and give women greater ability to leave unsafe situations, pursue education or employment at their own pace, and participate fully in their communities.



A Guaranteed Livable Income is a necessary tool to address gendered disability poverty and to shift income support systems toward dignity, adequacy, and trust.

Women, Two-Spirit, trans, and gender-diverse people in Canada face deeply entrenched and intersectional barriers to housing stability, rooted in gendered and racialized income inequality and systemic discrimination.

Research compiled by the Women's National Housing and Homelessness Network highlights that **women and gender-diverse people experience disproportionately high rates of housing need and homelessness, often hidden and undercounted, due to inadequate income supports, colonization, and the financialization of housing markets that make rent unaffordable for low-income households.**⁷ The National Housing Council's Neha Review Panel final report underscores that income inequality remains a major barrier to housing affordability and shuts diverse women and gender-diverse people out of safe, adequate housing, increasing vulnerability to violence, institutionalization, and repeated housing instability.⁸ In this context, **a Guaranteed Livable Income is not an abstract policy goal but a concrete mechanism to ensure that people have the income security necessary to afford housing without sacrificing other basic needs, directly addressing a root cause of housing precarity that disproportionately impacts women, Two-Spirit, and gender-diverse communities.**

A national framework for a Guaranteed Livable Income—such as what Bill S-206 seeks to advance—is essential to realizing the substantive equality and the human right to housing for those most affected by economic precarity. By providing a reliable, dignified income floor sufficient to cover housing, food, transportation, and other basic essentials to survive, this policy would dismantle the poverty that drives housing instability and homelessness among women and gender-diverse people, and reduce their reliance on punitive, insufficient social assistance systems.⁹ The Women's National Housing and Homelessness Network calls for transformative approaches that go beyond crisis responses to address systemic inequities; **guaranteeing a livable income is a pivotal step toward ensuring that no one is forced into insecure, unsafe, violent, or exploitative living conditions because they cannot afford to survive in one of the world's richest countries that has signed international accords to guarantee basic human rights.**

A Guaranteed Livable Income would have a transformative impact on women experiencing housing insecurity, violence, and poverty in the North—particularly Indigenous women, who are overrepresented among those cycling through shelters, couch-surfing, unsafe housing, and survival economies.

For women supported by the Yellowknife Women's Society, income insecurity is often the precipitating factor that traps them in violent relationships, prevents them from leaving overcrowded or unsafe housing, or forces them into repeated interactions with emergency systems. A Guaranteed Livable Income would provide a stable income floor that reduces immediate crisis pressures, allowing women to meet basic needs such as rent, food, transportation, and childcare without navigating punitive or administratively burdensome income assistance systems. **Evidence from the Northwest Territories shows that income insecurity is deeply intertwined with housing precarity, food insecurity, poor mental health, and system involvement—conditions that disproportionately affect women and 2SLGBTQIA+ people.**

Beyond crisis reduction, a Guaranteed Livable Income would meaningfully expand women's autonomy, safety, and long-term stability. With predictable income, women are better positioned to pursue education and training, engage in healing and wellness supports, and make safer housing choices aligned with their needs rather than availability alone. This aligns with the work of Alternatives North, a social justice organization the Yellowknife Women's Centre partners with on this issue. Their research demonstrates that **a basic income model tailored to northern realities—high living costs, caregiving responsibilities, and mixed economies—can reduce poverty while strengthening community well-being and economic participation.** For women exiting violence or homelessness, a Guaranteed Livable Income is not merely an income policy; it is a gender-responsive, trauma-informed intervention that reduces reliance on emergency services, supports pathways to stable housing, and affirms women's right to safety, dignity, and self-determination.

In the context of the care economy, a Guaranteed Livable Income could provide compensation for the vast amount of care work that takes place outside of the labour market.

Between 2015 and 2019, the economic value of “unpaid household work in Canada was between \$516.9 billion and \$860.2 billion in 2019 depending on the valuation method used.¹⁰ This caring labour falls disproportionately on low-income women—and racialized women in particular¹¹—reducing their capacity to participate in the waged labour market to the extent that they otherwise would. **Unequal burdens of care directly impact the level of income that low-income and racialized women make, contributing to the feminization and racialization of poverty.**

Set at an adequate level, a Guaranteed Livable Income could supplement or replace employment income when women are caring for their families, their communities, and themselves. This would contribute to their income security and income stability, and would go some way to addressing the inequitable distribution of care labour.



A Guaranteed Livable Income is essential for women experiencing economic abuse because income often determines whether a woman can survive safely or remains trapped in harm.

Through lived experience and CCFWE's national research, we know that economic abuse is present in the vast majority of domestic violence cases and often continues long after a relationship ends. Many women are denied access to money, have wages or benefits controlled or taken, and are left with damaged credit and hidden debts. Emergency supports are not enough. Food banks and short-term assistance do not provide consistent or adequate support, and many women and their children experience hunger while trying to survive and rebuild. In this context, a guaranteed and independent income is not a luxury. **It is a lifeline that allows women to leave abusive situations, avoid homelessness, meet basic needs, and begin rebuilding a life with dignity. When income is reliable and not dependent on a partner, employer, or person causing harm, it directly reduces the power imbalance that sustains violence.**

However, the impact of a Guaranteed Livable Income depends entirely on its design. Without safeguards, income systems can replicate the same financial control, surveillance, and exclusion survivors are trying to escape. Many women lack safe access to banking, identification, or private financial accounts, and requirements for disclosure or third-party involvement can increase risk. For a Guaranteed Livable Income to truly benefit women experiencing economic abuse, economic abuse must be explicitly recognized as a form of gender-based violence, and access must be trauma informed, secure, and independent. When designed this way, **a Guaranteed Livable Income becomes more than a poverty reduction measure. It is a violence prevention strategy that interrupts cycles of poverty, reduces reliance on emergency charity, and affirms a fundamental truth survivors already know: economic security is safety.**

As momentum grows across Canada for the introduction of a Guaranteed Livable Income feminist organizations from across the country came together—through a WAGE-funded initiative led by Women's Network PEI—to articulate what a Guaranteed Livable Income must include to be truly just and effective.

Drawing on the lived and living experiences of women and gender-diverse people, this collaboration developed feminist guiding principles to inform the design and evaluation of any Guaranteed Livable Income framework. **These principles are grounded in human rights and feminist values, emphasizing universality and individual access, income sufficiency, responsiveness to life changes and crises, and personal autonomy.** They recognize that poverty is shaped by intersecting systems of inequality, including gender, race, disability, immigration status, Indigeneity, caregiving responsibilities, and geography. Without a feminist lens, a Guaranteed Livable Income risks reinforcing existing inequities through conditionality and inflexible models that exclude those most marginalized.

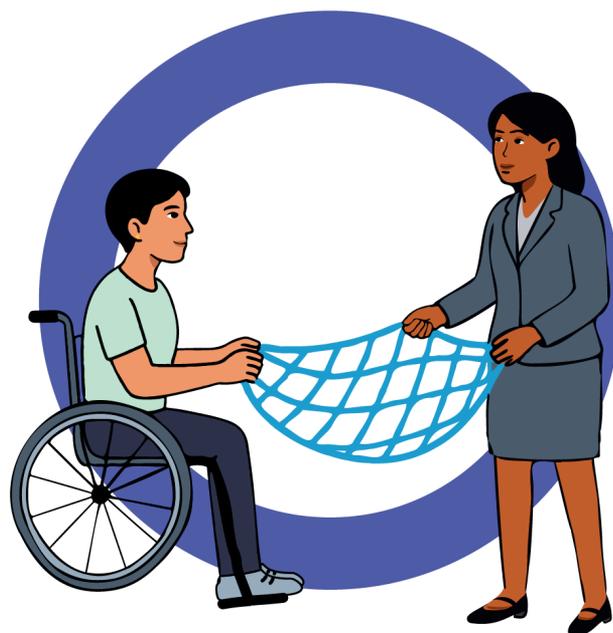
The PEI context demonstrates both long-standing public support for a Basic Income Guarantee and the importance of thoughtful, inclusive design. **Years of community advocacy, municipal resolutions, and unanimously supported recommendations from the PEI Legislative Assembly's Special Committee on Poverty¹² and the subsequent fully costed proposal demonstrate the feasibility of Guaranteed Livable Income in PEI¹³ and beyond.** Feminist principles help ensure that any Guaranteed Livable Income framework values unpaid and underpaid care work, complements rather than replaces targeted supports and public services, and includes meaningful participation by those most affected by poverty. **They also require that implementation uphold Indigenous rights, self-determination, and jurisdiction, including responding to Call for Justice 4.5 of the Reclaiming Power and Place National Inquiry into Missing and Murdered Indigenous Women and Girls.¹⁴** Taken together, these principles offer a critical lens for building a Guaranteed Livable Income that promotes dignity, equity, and economic justice for all.

Across all of the perspectives in this report, a clear through-line emerges; income security is a key component in ensuring the safety, autonomy, and substantive equality of women and gender-diverse individuals.

Whether addressing disability-related poverty, housing instability, unpaid care work, northern cost-of-living realities, or economic abuse, a reliable income floor can help reduce the impossible trade-offs women and gender-diverse people are forced to make to survive.

At a time when poverty continues to undermine safety, equality, and human rights in Canada, advancing Bill S-206 is not only prudent policymaking, it is a continuation of the Senate's historic role in providing long-term, evidence-based leadership on poverty and income security.

A framework for a guaranteed livable basic income is not the end of the work, but it is the foundation upon which safety, dignity, and economic justice can be built.



What good is a social safety net that doesn't catch you?

CONTACT US

Learn more about how a Guaranteed Livable Income can function as a preventative, dignity-affirming policy tool to reduce poverty, enhance safety, and promote economic security for women and gender-diverse people in Canada.

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ENDNOTES

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Thank you to our partners for their expertise, advocacy and collaboration:



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**PRINCE EDWARD ISLAND
ADVISORY COUNCIL ON THE STATUS OF WOMEN
CONSEIL CONSULTATIF SUR LA SITUATION DE LA FEMME DE
L'ÎLE-DU-PRINCE-ÉDOUARD**



To do what has to be done will certainly cost money.

Lack of action will cost many times more.

What inaction will cost in lost humanity is infinitely greater.¹⁵

– Special Senate Committee on Poverty, 1971