

# Federal Budget 2025

Written Submission to the  
House of Commons Standing  
Committee on Finance

# SUMMARY OF RECOMMENDATIONS

1

## TRUTH, RECONCILIATION AND JUSTICE

- a) Fully implement the Calls to Action in the Truth and Reconciliation Commission Report.
- b) Fully implement the Calls for Justice in the Missing and Murdered Indigenous Women and Girls Inquiry Report.

2

## ADVANCING HOUSING AFFORDABILITY FOR WOMEN

- a) Establish a minimum 25% allocation of affordable and deeply affordable housing units dedicated for women and gender diverse people within the Build Canada Homes target of 500,000 new units a year.
- b) Create dedicated funding streams totaling \$200 million annually towards the women's housing continuum including shelters, transitional housing, and permanent affordable housing with wraparound services operated by women's housing organizations.

3

## GENDER-BASED VIOLENCE PREVENTION AND RESPONSE

- a) Create an independent federal Gender-Based Violence Commissioner with an annual budget of \$3 million.
- b) Fully fund the continuation of the 10-year National Action Plan to End Gender-Based Violence.
- c) Fully fund the renewal of a comprehensive Federal Strategy to prevent and address gender-based violence as the federal government's component of the National Action Plan to End Gender-Based Violence.

# SUMMARY OF RECOMMENDATIONS

## 4

### **GENDER EQUALITY ORGANIZATIONS AND INFRASTRUCTURE**

- a)** Provide operational funding of \$50 million over five years, starting in 2026-27, to support national women's rights organizations advancing systemic change for all women in their diversity through research, legal expertise, policy analysis, and advocacy.
- b)** Provide multi-year funding under WAGE's Women's Program to \$150 million per year over five years, starting in 2026-27 for organizations working to advance equality and human rights across Canadian society.
- c)** Within the Women's Program, make permanent and fully fund the Women's Economic and Leadership Opportunities Fund to promote women's prosperity and leadership in the workforce.

## 5

### **CHILDCARE & CAREGIVING INFRASTRUCTURE**

- a)** Invest \$500 million over 5 years, beginning in 2026-2027 for the expansion of non-profit, community based child care.
- b)** Continue the implementation of the Canada's National Caregiving Strategy.

# INTRODUCTION

YWCA Canada is the country's oldest and largest gender equity organization. Since 1873, we have been a national leader in advocating for the rights of women and girls. A secular, registered charity, we drive systemic change through powerful advocacy, collaboration, and programs that address urgent needs and advance long-term gender equity.

YWCA is Canada's largest provider of gender-based violence shelters, largest provider of employment and counseling programs for women and second-largest childcare operator in Canada.

With an organizational vision of empowered women, girls and gender diverse people in a just, safe and equitable world, we know that meeting this moment of unprecedented challenges requires harnessing the full potential of all Canadians. A strong, united Canada is only possible when women and girls can participate fully in our shared prosperity—when they can live, work and contribute free from barriers to their success. Achieving this goal requires strategic nation-building investments that strengthen communities, drive economic growth, and create sustainable futures for all who call Canada home.

YWCA Canada welcomes the opportunity to contribute to the House of Commons Standing Committee on Finance's pre-budget consultations in advance of the 2025 federal budget. We would be pleased to further discuss our recommendations and can be contacted directly.

## **Nation-Building Through Gender Equality**

Canada faces generational challenges that demand transformative approaches to governing. As we work to build the strongest economy in the G7 and address unprecedented global shifts, gender equality is not just a moral imperative—it's essential nation-building infrastructure. The investments outlined in this submission represent strategic projects that will connect and transform our country, catalyze multiples of private investment, and deliver measurable results that strengthen Canada's competitive position.

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# 1

## RECOMMENDATION TRUTH, RECONCILIATION AND JUSTICE: FOUNDATION FOR SHARED PROSPERITY

There can be no gender equality or justice in Canada without recognizing and redressing the past and ongoing individual, systemic and intergenerational harms caused by colonization. Urgent and sustained government actions is required to address anti-Indigenous racism and violence against Indigenous women, girls and Two-Spirit people. Supporting Indigenous self-determination strengthens Canada's overall economy while addressing the intersection of gender-based violence and colonialism affecting Indigenous women and communities.

Therefore, **YWCA Canada recommends that the government take urgent action to:**

- Fully implement the [Calls to Action in the Truth and Reconciliation Commission Report](#); and
- Fully implement the [Calls for Justice in the Missing and Murdered Indigenous Women and Girls Inquiry Report](#).

## 2 RECOMMENDATION ADVANCING HOUSING AFFORDABILITY THROUGH GENDER-RESPONSIVE INVESTMENT

For too many women, home is either unsafe or non-existent. One quarter of women-led, single-parent households are in [core housing need](#), while domestic violence shelters turn away [nearly 1,000](#) women and children every night due to lack of space. This crisis disproportionately impacts women, with shelters operating over capacity and months-long waitlists for affordable housing creating impossible choices for frontline staff about whose life will be most at risk if turned away.

The government's ambitious commitment to building 500,000 housing units annually presents an unprecedented opportunity to address women's housing needs systematically. Gender-responsive housing allocation recognizes that women face unique barriers including fleeing violence, single-parent household responsibilities, and income disparities that require specialized approaches.

Investing in women's housing generates significant social and economic returns. Safe, affordable housing enables women to escape cycles of violence and poverty, participate in the workforce, and contribute to community economic development. Every woman housed represents reduced healthcare costs, increased economic participation, and intergenerational poverty prevention.

The specialized nature of women's housing—requiring deep affordability and comprehensive support services—means traditional market approaches are insufficient. Dedicated funding acknowledges that addressing multifaceted barriers prevents cost recovery through conventional rental models, making targeted investment essential for sustainability.

Therefore, **YWCA Canada recommends that the government make the following gendered-responsive investments to achieve housing affordability:**

- Establish a minimum 25% allocation of affordable and deeply affordable housing units dedicated for women and gender diverse people within the Build Canada Homes target of 500,000 new units a year.
- Create a dedicated funding streams totaling \$200 million annually towards the women's housing continuum including shelters, transitional housing, and permanent affordable housing with wraparound services, operated by women's housing organizations.

# 3 RECOMMENDATION

## ENDING GENDER-BASED VIOLENCE: SAFETY AS ECONOMIC FOUNDATION

Canada faces an escalating gender-based violence (GBV) crisis that demands urgent government action. In 2024 alone, 187 women and girls were killed in acts of gender-based violence—a 26% increase since 2018, leaving 154 children without mothers due to femicide in 2024.

The economic toll is staggering. GBV costs Canada's GDP approximately \$11.3 billion annually. At \$445 per person annually, these costs burden healthcare, justice, and social service systems while undermining economic productivity.

The federal government's \$539.5 million commitment through bilateral agreements expires in March 2027 with no funding plan beyond that date, threatening implementation of the 10-year National Action Plan to end Gender-Based Violence. Currently lacking independent oversight, these investments face jurisdictional gaps preventing funds from reaching community-based, survivor-serving organizations.

GBV's multi-billion dollar annual burden presents a critical economic opportunity. Every prevention dollar generates significant returns through reduced healthcare, justice, and economic participation costs. Without sustained federal commitment, provincial and territorial capacity to address GBV will collapse, undermining existing investments and momentum.

A comprehensive strategy renewal is essential, expanding federal action beyond research and training to include coordination mechanisms, accountability measures, and targeted support for underserved populations. As the government prioritizes fiscal responsibility, strategic GBV prevention with independent oversight transforms crisis costs into economic opportunity—protecting lives while reducing society's multi-billion dollar burden through accountable, evidence-based investments.

For this reason, **YWCA recommends that the federal government take the following steps to invest in gender-based violence prevention and response:**

- Create an independent federal Gender-Based Violence Commissioner with an annual budget of \$3 million.
- Fully fund the continuation of the 10-year National Action Plan to End Gender-Based Violence.
- Fully fund the renewal of a comprehensive [Federal Strategy](#) to prevent and address Gender-Based Violence, as the federal government's component of the National Action Plan to End Gender-Based Violence.

# 4

## **RECOMMENDATION** **STRENGTHENING DEMOCRATIC INFRASTRUCTURE THROUGH GENDER EQUALITY ORGANIZATIONS**

Canada is strongest when every Canadian can participate fully in building our shared future. Gender equality organizations are essential partners in this work, informing policy through research, supporting vulnerable populations through services, and building a fairer society through advocacy. As guardians of our values of human rights, democracy, and the rule of law, these organizations translate principles into lived reality for all Canadians .

National women's rights organizations serve as the intellectual backbone of gender equality progress in Canada. Supporting Canadian innovators and entrepreneurs includes supporting the women's organizations that innovate solutions to complex social challenges. The Women's Program under WAGE serves as the backbone of this ecosystem, supporting hundreds of organizations nationwide. Investment in these areas acknowledges that gender equality organizations are nation-builders ensuring every Canadian can participate fully in our democracy and economy.

The Women's Economic and Leadership Opportunities Fund represents a strategic investment in Canada's economic future. To build the strongest economy in the G7, Canada must fully harness women's leadership potential where women can access high-paying jobs, get equal pay for equal work, and achieve success without systemic barriers. Making this fund permanent provides the predictability organizations and businesses need to develop long-term strategies for women's economic empowerment.

These investments align with our commitment to advance reconciliation and confront systemic barriers facing Indigenous Peoples, Black Canadians, and racialized communities. Gender equality organizations understand that true equality requires an intersectional approach addressing the unique challenges faced by women in all their diversity.

These strategic investments deliver returns far beyond their budgets. Gender equality organizations build the social infrastructure that enables democratic participation, economic growth, and social cohesion. As we face global challenges to democratic values, supporting gender equality organizations represents both a moral imperative and a strategic necessity. Canada's leadership on gender equality is a competitive advantage that strengthens our position on the world stage while building prosperity at home.



# 4 **RECOMMENDATION**

## **STRENGTHENING DEMOCRATIC INFRASTRUCTURE THROUGH GENDER EQUALITY ORGANIZATIONS (CONTINUED)**

Therefore, **YWCA Canada recommends that the government of Canada invest in Canada's gender equality infrastructure:**

- Provide operational funding of \$50 million over five years, starting in 2026-27, to support national women's rights organizations advancing systemic change for all women in their diversity through research, legal expertise, policy analysis, and advocacy.
- Provide multi-year funding under WAGE's Women's Program to \$150 million per year over five years, starting in 2026-27 for organizations working to advance equality and human rights across Canadian society.
- Within the Women's Program, make permanent and fully fund the Women's Economic and Leadership Opportunities Fund to promote women's prosperity and leadership in the workforce.

# 5 **RECOMMENDATION**

## **CHILDCARE & CAREGIVING: ESSENTIAL INFRASTRUCTURE FOR ONE CANADIAN ECONOMY**

Quality, affordable childcare is not just social policy but foundational economic infrastructure that enables workforce participation and drives prosperity from coast to coast.

Polling by the Environics Institute highlighted that 83% of Canadians supporting accessible, affordable childcare and 68% backing the \$10-a-day system. There is clear public mandate for expansion. Childcare investments unlock women's economic potential while generating significant returns through increased workforce participation. However, achieving the goal of 100,000 new childcare spaces by 2031 requires strategic investment in non-profit, community-based providers who understand local needs and can deliver culturally appropriate services to rural, remote, and Indigenous communities.

Simultaneously, Canada's care economy, where [77% of workers are women](#) (many racialized and newcomers), requires continued support through the National Caregiving Strategy. Care work enables everything else in our economy to function, supporting aging with dignity, disability inclusion, and community strength.

When we invest in childcare and caregiving, we invest in women's economic equality, community resilience, and Canada's full economic potential, building one strong Canadian economy that works for everyone.

### **YWCA Canada recommends that the government of Canada:**

- YWCA Canada recommends that the government of Canada: Invest \$500 million over 5 years, beginning in 2026-2027 for the expansion of non-profit ,community based child care.
- Continue the implementation Canada's National Caregiving Strategy.