SUBMISSION TO FINA'S PRE-BUDGET CONSULTATIONS ON THE 2026 BUDGET

SUBMITTED BY ALINE NIZIGAMA ON BEHALF OF YWCA CANADA

MAY 22, 2026

LIST OF RECOMMENDATIONS

These recommendations are designed to maximize the impact of existing federal investments by removing structural barriers to women's full economic participation and improving the efficiency of publicly funded systems.

Recommendation 1: That the Government of Canada ensure Build Canada Homes prioritizes women, gender-diverse people, and their families through a rights-based, equity-driven approach that invests in the full continuum of women's housing and aligns with For-Indigenous, By-Indigenous approaches.

Recommendation 2: That the Government of Canada fully fund the next phase of the National Action Plan to End Gender-Based Violence, commit $360 million over three years through WAGE to stabilize the shelter and transition house sector, and establish an independent Gender-Based Violence Commissioner's Office.

Recommendation 3: That the Government of Canada sustain and increase federal investment in the Canada-Wide Early Learning and Child Care system as foundational social and economic infrastructure for women, with renewed capital commitments to reach 250,000 new spaces.

Recommendation 4: That the Government of Canada provide five-year predictable operational funding of $10 million annually for leading national women's rights organizations beginning in 2027-28.

Recommendation 5: That the Government of Canada commit $150 million over five years to dedicated skills training and trades investments for women and equity-deserving groups delivered through expert non-profit women-serving organizations.

Recommendation 1

That the Government of Canada ensure Build Canada Homes prioritizes women, gender-diverse people, and their families through a rights-based, equity-driven approach that invests in the full continuum of women's housing and aligns with For-Indigenous, By-Indigenous approaches.

Why It Matters:

Gender-based violence (GBV) and housing affordability are increasingly interconnected. Survivors of violence often face significant barriers in accessing safe, stable, and affordable housing, with many remaining in or returning to unsafe situations due to limited housing options and financial constraints. These pressures are particularly acute for Indigenous women and girls, who are overrepresented in data on homelessness, violence, and housing insecurity across Canada, and who too often encounter services not designed to reflect their distinct needs, languages, or cultures.

Women and children fleeing violence in Northern, rural, remote, and Indigenous communities and women with disabilities frequently have nowhere safe to go, and face geographic, cultural, and systemic barriers to accessing supports elsewhere. When survivors are unable to access appropriate housing, they remain in emergency shelters longer or return to unsafe situations, creating bottlenecks that increase pressure and costs across shelter systems, homelessness responses, and health and social services.

At the same time, violence against women (VAW) shelters and transition houses continue to face growing demand, rising operating costs, and limited longer-term housing options. Women experiencing homelessness face compounding vulnerabilities, cycling between emergency shelters, unsafe housing, and the street. Women's homeless shelters are a critical and underfunded part of the continuum of care, yet they are frequently excluded from funding streams designed for VAW shelters. Federal investments must recognize women's homeless shelters as an essential component of the GBV response system, not a separate file.

Our Ask:

Ensuring survivors can access safe, affordable housing requires sustained investment across the full continuum of women's housing needs, from emergency and homeless shelters through transitional to permanent supportive housing, with dedicated capital and operational support from federal, provincial, territorial, and municipal partners.

YWCA Canada calls on the federal government to ensure Build Canada Homes explicitly prioritizes women, gender-diverse people, and their families by embedding an enhanced GBA+ framework into program design, allocating a minimum of 40% of affordable and deeply affordable units to women and gender-diverse people, and committing pre-development and capital dollars to women-led, gender-responsive, trauma-informed organizations across the full housing continuum. For Indigenous women and their families, BCH investments must align with the Urban, Rural, and Northern Indigenous Housing Strategy, be grounded in For-Indigenous, By-Indigenous approaches, and embed OCAP principles (Ownership, Control, Access, and Possession) throughout.

Recommendation 2

That the Government of Canada fully fund the next phase of the National Action Plan to End Gender-Based Violence, commit $360 million over three years through WAGE to stabilize the shelter and transition house sector, and establish an independent Gender-Based Violence Commissioner's Office.

Why It Matters:

Canada has established a coordinated framework to prevent and address gender-based violence through the National Action Plan (NAP) to End Gender-Based Violence (GBV) and the Federal Strategy to Prevent and Address Gender-Based Violence, bringing together federal departments, provinces and territories, and community organizations to strengthen prevention efforts and improve supports for survivors. The ten-year National Action Plan, launched in 2022, is approaching the midpoint of its mandate, and bilateral agreements with provinces and territories expire in 2027-28.

Indigenous women, girls, and 2SLGBTQQIA+ people face disproportionate and compounding barriers to safety, housing, and support. The NAP must treat their needs as a distinct policy priority rather than a geographic modifier. The Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) provide a clear accountability framework that federal investments must be measured against. Without dedicated oversight and public reporting mechanisms, it becomes more difficult to assess progress and ensure commitments translate into meaningful outcomes for survivors.

Our Ask:

Budget 2026 must commit to $200 million annually for the next five years beginning in 2027-28 for the NAP, alongside $44 million annually to renew the Federal Strategy, providing predictable long-term support for frontline shelters, transition houses, sexual assault centres, and prevention programming delivered by organizations like YWCA Canada and its 29 Member Associations.

As the largest provider of shelters for families fleeing violence, we know that violence against women shelters, women's homeless shelters, and transition houses face chronic underfunding, staffing shortages, and demand that consistently outpaces capacity. YWCA Canada recommends a dedicated investment of $360 million over three years through WAGE to stabilize this sector, take care of burnt-out workers, and ensure frontline organizations can serve survivors across the full continuum of need.

Budget 2026 should allocate $3 million annually to establish an independent federal GBV Commissioner's Office, as recommended by the Mass Casualty Commission, to monitor NAP implementation, report publicly on federal, provincial, and territorial progress, and advance the Calls for Justice from the MMIWG Inquiry. A funded plan without independent oversight has not delivered the progress survivors and communities need. An oversight body without a funded plan has nothing to hold government to. Both are required, together.

Recommendation 3

That the Government of Canada sustain and increase federal investment in the Canada-Wide Early Learning and Child Care (CWELCC) system as foundational social and economic infrastructure for women, with renewed capital commitments to reach 250,000 new spaces.

Why It Matters:

The CWELCC system has delivered meaningful results since 2021, lowering parent fees in every province and territory, creating new spaces, and beginning to raise compensation for the early learning and child care workforce. However, the 2026 Economic Update flatlines operational funding, and the Early Learning and Child Care Infrastructure Fund is set to expire on March 31, 2027. The 2025 Auditor General's report identified persistent gaps in workforce capacity, data comparability, and the balance of not-for-profit and public expansion. Without sustained federal leadership, the gains of the first five years are at risk.

Our Ask:

Child care is a gender equity infrastructure. Economist Jim Stanford estimates CWELCC generated $32 billion in additional GDP in 2024 through direct production, spin-off employment, and increased female labour supply. Over 95% of the early learning and child care workforce is women, and access to affordable, reliable child care is a precondition for women's full participation in the labour market, including in the sectors this government is investing in to build Canada's economic resilience.

As the second-largest non-profit child care provider, YWCA Canada recommends increasing operational transfers by 13% in 2026-27 and by 11% annually thereafter, to close the operational funding gap, sustain the $10-a-day parent fee cap, ensure lower fees for low-income families, and eliminate fees for families living in poverty. Federal investment should also finance a workforce strategy that includes competitive wages, compensation for all hours worked including program preparation time, and province-wide benefit and pension plans equivalent to those in public education and health care.

The Early Learning and Child Care Infrastructure Fund must be renewed with a serious commitment to system expansion, not maintenance. Capital transfers should reach $4 billion annually by 2028-29, conditional on provincial and territorial growth plans with binding targets for new not-for-profit and public spaces, prioritizing co-location in non-market housing, schools, post-secondary institutions, and other public facilities.

Recommendation 4

That the Government of Canada provide five-year predictable operational funding of $10 million annually for leading national women's rights organizations beginning in 2027-28.

Why It Matters:

National women's rights organizations play a critical role in advancing systemic change through research, policy analysis, legal expertise, advocacy, and public education. Their work shapes evidence-informed responses to gender-based violence, economic insecurity, barriers to workforce participation, and broader gender inequality. Despite this, many continue to rely on short-term project funding that creates uncertainty, limits long-term planning, and undermines their ability to retain expertise and sustain impact.

Unlike many organizations that receive stable operational funding to advance public priorities, national women's rights organizations often lack predictable core funding, constraining their capacity to respond to emerging challenges and develop the long-term policy solutions Canada needs. Systemic change requires sustained research, policy development, convening, innovation, and advocacy over many years. Temporary funding structures do not support that work.

Our Ask:

Stable operational funding would provide national women's rights organizations with the certainty and capacity to undertake long-term work that cannot be effectively supported through short-term project funding alone. We recommend the Government of Canada commit to a five-year annual operational funding program of $10 million per year beginning in 2027-28 to support leading national women's rights organizations in protecting women's rights, addressing GBV, advancing justice, and strengthening women's economic security.

<u>Recommendation 5</u>

That the Government of Canada commit $150 million over five years to dedicated skills training and trades investments for women and equity-deserving groups delivered through expert non-profit women-serving organizations.

Why It Matters:

The federal government has committed $6 billion to recruit 100,000 new skilled trades workers, yet women currently represent only 7.3% of the trade's workforce. This situation is not by choice; it is by design. Closing that gap requires more than targets on paper. It requires sustained investment in the delivery infrastructure that already exists: organizations with proven track records in pre-apprenticeship programming, wraparound supports, and employer connections that move women into trades and keep them there. Without dedicated participation measures and funding routed through women-serving organizations, the $6 billion commitment risks reinforcing occupational segregation rather than correcting it.

Our Ask:

The Government of Canada should commit $150 million over five years from its $6 billion skilled trades investment to dedicated funding and participation measures for women, Indigenous women, racialized women, newcomer women, and gender-diverse people. At 2.5% of the total federal envelope, this is a proportionate and targeted ask, not an outsized one.

YWCA Canada's movement is the largest national network of employment counseling and reskilling programs for women and has the national infrastructure to deliver at this scale. Our 29 Member Associations operate across Canada with existing capacity in employment, pre-apprenticeship, trades, and adjacent sector programming. The YWCA Hamilton Uplift program illustrates what this investment can produce: more than 900 participants served since 2021, with 86% making a successful career transition. Scaling a model like that nationally, at a cost of $12,000 to $20,000 per participant including training, wraparound supports, and employer connections, means serving between 7,500 and 10,000 women and gender-diverse people over five years. That is what $150 million can deliver.

These investments are mutually reinforcing. Safe and stable housing exits people from crisis systems, sustainable funding strengthens the gender-based violence response, affordable child care expands women's participation in the workforce, and targeted skills investments connect that participation to in-demand sectors. Together, they ensure that federal investments translate into labour supply, economic growth, and reduced long-term system costs.