

DAWN Canada

FEDERAL PRE-BUDGET SUBMISSION

Minister of Finance
GOVERNMENT OF CANADA

AUGUST 28, 2025



Summary of Recommendations

Recommendation 1:

- **Targeted** and increased housing for women with disabilities

Recommendation 2:

- **Implement** evidence-based investments with clear metrics and accountability

Recommendation 3:

- **Invest** in women with disabilities: Economic, safety, security and prosperity

Introduction

DAWN (DisAbled Women's Network) Canada is pleased to present its pre-budget submission to the Minister of Finance for the federal budget 2025-26. As a national organization that works to address systems of oppression, we welcome the opportunity to provide these insights to help build a new, inclusive Canadian economy.

About DAWN Canada

Established in 1985, DAWN Canada is a national feminist, cross-disability human rights organization that works to address systems of oppression. We focus on addressing issues of disability through our four pillars: research, learning, policy and advocacy. DAWN's mission is to end the poverty, isolation, discrimination and violence experienced by women, girls and gender-diverse people who live with disabilities and/or are Deaf in Canada.

Recommendation 1: Targeted and increased housing for women with disabilities

Many Canadians spend between one-third and half of their income on housing. In July 2025, Statistics Canada [reported](#) that 66 per cent of people with disabilities experienced at least one “unmet need” because of failures in social systems in the year 2022. Thirty per cent of women in Canada live with a disability, according to a [2023 Statistics Canada survey](#). Women with disabilities often encounter compounded disadvantages, which include limited access to housing, and they are twice as likely to experience homelessness compared to women who do not have a disability.

We know that:

- Statistics Canada reports that having a disability is associated with hidden homelessness. Out of the 7.2 million Canadians aged 15 and over who reported having a disability, 13 per cent also reported having experienced hidden homelessness, compared with six per cent of Canadians without a disability.
- According to [data released](#) by the Canadian Human Rights Commission and the Federal Housing Advocate (FHA) in December 2024, Canada is not meeting its human rights obligations under the National Housing Strategy Act and the United Nations Convention on the Rights of Persons with Disabilities. In addition, the findings found that “financial hardship and domestic violence were cited as drivers of housing insecurity leading to homelessness for people with disabilities, particularly [women](#).”

In fact, gender-based violence impacts women and girls with disabilities at rates two to three times higher than those who do not have a disability. Data shows many do not receive the help they need, including safe accommodations and housing supports.

The federal MAiD Legislation Track 2 also intersects with housing insecurity for women with disabilities. Research shows that Track 2 “recipients were more likely to live in materially marginalized neighbourhoods (28.4 per cent) versus Track 1 (21.5 per cent). Moreover, only about half of Track 2 recipients had access to disability supports; fewer had mental health counselling, housing (8.6 per cent), or income support (six per cent).” ([OCSWSSW, The Conversation, BMJ Blogs](#)) These findings highlight the lack of support-including safe and affordable homes for women with disabilities. MAiD must NOT become Canada’s response to the urgent need for providing safe, affordable, and accessible homes for women, girls and gender-diverse people with disabilities.

In addition, many with a disability report that their homes are not fully accessible. While Canada’s National Housing Strategy (NHS) prioritizes vulnerable populations, a majority must be targeted for women with disabilities across the country. This means working with organizations such as DAWN Canada and our partners to target housing with housing needs.

Recommendation 2: Implement evidence-based investments with clear metrics and accountability

The new Government of Canada has committed to investing in data collection to ensure policy is based on facts and need. However, there is substantial data at present on the lack of social and economic investments, including housing for

women, girls, and gender-diverse people with a disability. It's time to implement real action to address these needs.

We know that:

- Thirty per cent of women in Canada live with a disability, according to a [2023 Statistics Canada survey](#).
- In 2023, over 58 per cent of MAID Track 2 recipients were women—many living long-term with disabilities and facing systemic poverty—raising red flags about the equity of this program. ([Government of Canada, The Conversation](#))
- Data from Health Canada's Gender-Based Analysis Plus 2022 tables indicates 59.0 per cent of non-reasonably foreseeable natural deaths (i.e., Track 2) were women ([Government of Canada](#)).
- Gender based violence (GBV) "should be declared an epidemic", [according to a review](#) conducted by lawyer Kim Stanton following a one-year independent systemic review. The review published in June 2025 includes 21 recommendations. Though this study was conducted in B.C., GBV is nationwide and intimate partner violence is a leading cause of homelessness for women and gender-diverse people in Canada, impacting those with disabilities at a much higher rate.

These numbers clearly illustrate the problems; now action is needed through increased economic and social investments targeted to support women, girls and gender-diverse people with disabilities.

Disabled women experience lower employment rates than non-disabled people. And, when employed, the wage gap disabled women experience is much higher compared to disabled men or those who are non-disabled. Investing in targeted and sustained funding to increase women with disabilities access to the trades, employment, self-employment and education will be an investment in the Canadian economy.

Organizations such as DAWN have decades-long experience and represent those impacted. Through collaboration with DAWN and their many partners, leaders and policymakers can develop solutions for a population that is currently underrepresented and grossly underserved.

Recommendation 3: Investing in Women with disabilities Economic, safety, security and prosperity

Women with disabilities experience all forms of violence at higher rates than non-disabled women, including economic abuse. DAWN Canada, represented by two women with disabilities before the SCC on behalf of women with disabilities recently intervened in *Ahluwalia vs Ahluwalia* which is expected to result in a new tort in Family Law that recognizes the harm caused by coercive control. [This case and the evidence](#) illustrates the need for a whole of government approach to ensuring that this under-served population is engaged and centered in a new values-based economy.

The Canada Disability Benefit (CDB), represents the beginning of a pathway to economic security for some but presents more barriers for the majority of women with disabilities who most need it.

The CDB, which kicked off on July 1, provides eligible participants up to \$200 per month maximum for low-income working-age individuals. However, to qualify for this benefit, recipients must first qualify for the Disability Tax Credit (DTC) and have filed their 2024 taxes. For women with disabilities, accessing affordable and accessible childcare is simply nonexistent despite the massive investments this Government has made with the national Early Learning and Child Care.

Furthermore, a benefit of up to \$200 a month falls far short of what is needed and what was recommended. An increase of at least \$1000 a month was recommended to have a meaningful impact on those with a disability to cover basic living expenses such as food, housing and transportation.

In addition, qualifying for the DTC comes with a myriad of obstacles, including additional costs. Many women with disabilities do not earn sufficient which prohibit or restrict many in the disabled community. By removing the DTC requirements, more disabled women would be able to access the CDB. Tying the DTC to the CDB undermines equality as defined in the Charter of Rights and Freedoms.

In addition, the CDB should not be taxed or subject to claw-backs, which some provinces are doing or may do within their provincial tax returns. (Alberta is currently doing this). A simple fix would be to amend the Income Tax Act as proposed in the [2024 Fall Economic Statement](#). This would exempt CDB payments from taxable income and ensure CDB recipients are not unfairly penalized.

Research suggests there is a correlation between poverty and the decision to seek MAiD. Many women accessing MAiD Track 2 often live in economically disadvantaged circumstances. Accessing MAiD should not be a consideration for women with disabilities because of their low- and inadequate-income support.

Economic and social investments in women and gender-diverse people with disabilities are essential to advancing Canada's commitment to an inclusive "one" economy. By addressing long-standing barriers to participation, these investments would generate opportunities for prosperity for women and gender-diverse people with disabilities to contribute to and be part of our nation's economic growth.

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