Winning Inclusive Solutions

Community Voices 2024-25

Narrowing the Gap

Progress and Persistent Challenges in Canada's Economic Disparities

WINS

Winning Inclusive Solutions

Land Acknowledgement

Winning Inclusive Solutions (WINS) Canada acknowledges that we live and work on the traditional territory of many Indigenous nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples.

Today Canada is home to many First Nations, Métis, and Inuit peoples and our acknowledgment reminds us that our great standard of living is directly related to the resources and friendship of Indigenous people.

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About WINS

Winning Inclusive Solutions (WINS) Canada is a not-for-profit organization that promotes inclusive policies and eliminates discrimination in the Canadian workforce. Our name reflects our commitment to advocate and help take steps towards ensuring the creation of more equitable workplaces in which diverse professionals can flourish. Our approach is not to focus on the “lack” or the “differences” of people we represent, but rather to highlight the strengths that we bring. WINS work is focused on bringing attention to challenges faced by diverse professionals through a community-based approach driven by research that focuses on understanding the barriers impeding the professional success of those we represent. We make sure to view diversity and equity issues through a distinctly Canadian lens, keeping in mind that very often Canada's diversity narrative gets swamped by the larger North American media spotlight. We intend to achieve this through three main initiatives:

Community Voices (formerly known as Showcasing Diverse Voices): This initiative uses thorough community research that involves interviews, questionnaires, surveys, case studies and focus groups to examine the unique challenges of the groups we are representing and recommend solutions for an equitable society.

Road to Success: This initiative highlights diverse professionals' skills and strengths in a variety of ways. We provide a public platform for diverse professionals as speakers. We offer an embracing community of support in which diverse professionals can learn and network with like-minded others. In addition, we offer Diversity Equity Inclusion and Accessibility (DEIA) consulting to employers, government service providers and other organizations, through which we find proactive ways to bring employers, diverse professionals, and policymakers together to forge a novel, growth-driven approach that benefits all.

Voices of Inclusion (formerly known as The Diversity Forum): This is our national tri-annual newsletter. It has been established to promote dialogue and discussion with the broader community to highlight a range of views on issues affecting under-represented groups in Canadian society.

The purpose of our Community Voices initiative is to provide evidence that will infuse WINS’ upcoming advocacy work with employers, government, and society at large. This is part of our ongoing work to understand and create awareness of the inequities faced by different segments of the diverse Canadian population.

As part of Community Voices, in February 2021 WINS launched an online survey to understand the viewpoints and unique challenges of skilled immigrants. It helped us to create awareness of the employment issues faced by immigrants.

In 2022, we examined the employment inequities that Canadians faced as a result of the COVID-19 pandemic because of either gender, race, or differences in abilities. It provided evidence that created awareness of the employment issues faced by different populations especially women and people with disabilities during the pandemic.

In September 2023, WINS launched an online survey to understand the economic disparities that Canadians face because of gender, sexual orientation, race, or differences in abilities. We would like to thank our co-sponsor Pride at

Work Canada for the research. We'd also like to thank our corporate sponsors for 2023: Canada Life, HUB International, Kinaxis Canada, Weichert Workforce Mobility and TMX Canada.

Sponsorships enable us to continue our advocacy work. Please consider donating or sponsoring one of our programs: https://www.winscanada.com/donate

In September 2024, we once again launched an online survey to continue our previous work on surveying the current status of the Canadian labor market, focusing on economic disparities among various groups, in particular highlighting the trend that we observed in the past few years since the start of this research project. We continue to gain more insight as we gather more data from our study.

Introduction

Canada's cultural and ethnic diversity is a defining feature of its national persona. Yet this diversity is accompanied by substantial economic inequities that disproportionately affect marginalized populations such as racialized groups, women, **2SLGBTQQIA+ communities**, and immigrants (Watter, 2023). The continuing economic stress caused by inflation, housing concerns, and job instability continues to exacerbate these difficulties, necessitating a comprehensive examination of the financial realities of at-risk populations to highlight practical measures to build a more equitable society.

Background

Economic disparity in Canada is a major issue impacting its citizens. The growing disparity between high- and low-income earners is becoming ever more apparent, highlighting the need for urgent action to address the issue. The labor market inefficiency impedes personal economic progress and restricts overall economic growth. Research indicates that effectively incorporating disadvantaged communities into the workforce can enhance a nation's GDP by as much as 2% per year (Oliinyk et al., 2021; Borjas 2019). Additionally, addressing income disparity and employment insecurities for marginalized communities may increase labor market involvement and greatly decrease over-reliance on social support systems (Oliinyk et al., 2021).

The economic challenges faced by Canadians can be significantly alleviated by actively tackling the rising cost of living. In 2024, Statistics Canada noted a 7.8% rise in food costs, indicating a significant increase compared to the overall inflation rate of 4.5% (StatsCan, 2024b). Housing affordability continues to be a pressing concern, with more than 65% of racialized families allocating over 30% of their income to housing expenses (Canadian Housing Statistics Program, 2024). The financial pressure has serious effects on mental well-being, as 27% of Canadians identify financial issues as their main source of stress (StatsCan, 2024b). These pressures impact not just individuals, but also families and communities, worsening existing disparities and creating a feeling of disenfranchisement among marginalized populations (Pajovic et al., 2023).

A recent study reveals that economic inequities exist in Canada, particularly hurting vulnerable populations. According to Watters (2023), institutional setbacks that limit access to the labor market worsen the fact that racialized people have higher unemployment rates compared to their non-racialized counterparts. Immigrants face challenges as 34% of them work in jobs that are not a good fit for their skill set, and a majority are underemployed despite

having adequate skills (Raihan et al., 2023). This skill mismatch limits personal economic growth and represents a substantial loss to the Canadian economy.

Additionally, gender-based inequities highlight other structural problems as women make on average 23% less than men do, with the difference being considerably more noticeable for racialized women and those in precarious employment (Watter, 2023). **These structural disparities are often compounded by the intersection of identity factors, such as race and sexual orientation, leading to significantly higher rates of poverty and financial distress across marginalized communities.** Statistics indicate that marginalized communities face higher poverty rates. A Statistics Canada report showed that poverty rates among South Asians (12.3%), Chinese (17.2%), and black Canadians (14.1%) are concerning (StatsCanada, 2024c). Even more alarmingly, **sexual and gender minorities** face an even greater struggle: non-binary individuals have a poverty rate of 21.8%, and transgender individuals 13.5%, both of which are much higher than the national average (Food Banks Canada, 2024). These trends are in alignment with findings from the Mental Health Commission of Canada (2024), which associated financial stress with detrimental mental health outcomes in these populations.

Housing affordability and food insecurity further compound economic challenges. According to the Canadian Housing Statistics Program (2024), over 65% of racialized households spend more than 30% of their income on housing, compared to 47% of non-racialized households. Food insecurity disproportionately affects also black Canadian households, with 29% experiencing moderate to severe insecurity (Food Banks Canada, 2024). These indicators highlight the intersectionality of economic and social inequities, necessitating targeted interventions.

Improving equal employment has been associated with great benefits for society. Equal employment and better opportunities for marginalized communities to obtain well-paid jobs can enhance economic development and social integration (Karki & Moasun, 2023). Removing barriers for marginalized communities is essential for integrating them into the mainstream labor market. **This inclusion not only empowers the individuals but can also stimulate economic growth, decrease the need for social support, and create self-sufficient communities, thereby providing a clear return on investment for the Canadian society.** Empirical evidence indicates that countries that engage more women and the marginalized in the labor force tend to record higher economic growth coupled with the narrowing of the income gap (Zhou, 2023).

Methods

The survey collected data from a sample of diverse demographics representative of the population of Canada. The survey questions were designed to capture key economic indicators and experiences, such as income, expenses, employment status, and perceptions of economic stability. The questionnaire consists of 33 multiple choice questions and one open-ended question and takes 10-15 minutes to complete.

Given the importance of the topic we aimed to collect longitudinal data. This research survey is a continuation of our last year's survey (last year's research report is available on WINS Canada website). This report presents the findings of our survey that was launched online from September 15, 2024 to April 2, 2025. This survey was accessible to participants from diverse communities across Canada. The majority of the survey responses were collected in cooperation with a professional polling company while a smaller percentage were collected through

social media and mailing lists. The results were then analyzed using statistical methods to identify trends and patterns, and the findings are here presented in this comprehensive report.

Recommendations and strategies for addressing economic disparities for marginalized communities, including workplace inclusion and advocacy efforts are also produced from the results. This report will be made available to sponsors and other organizations, and also shared with government agencies and policymakers to inform the relevant parties on policy and program development.

Data Collection

The demographic data collected from the 1,380 valid complete adult responses, out of 1,523 received, provides a diverse and generally representative sample of the Canadian population, allowing for a detailed analysis of economic disparities across key variables such as race, immigration status, and disability status. The respondent demographics are discussed below.

Race and ethnicity

A total of 1380 valid complete responses out of 1523 from adult respondents who currently live in Canada were received between the above data collection period. Overall, 43.26% of respondents identified as White or Caucasian, while 56.74% identified as belonging to a non-White racial category (East Asian, Black, South Asian, Southeast Asian, Indigenous, Middle Eastern, Latin American, Others, or “Do not know”) (Figure 1). **The difference between the overall non-White category and the racialized minority subset accounts for respondents who identified as Indigenous, or those who selected the "Others" or "Do not know" self-identification categories.** Specifically, 40.87% identified as racialized minority, while 56.30% identified as non-racialized persons (Figure 1 inset).

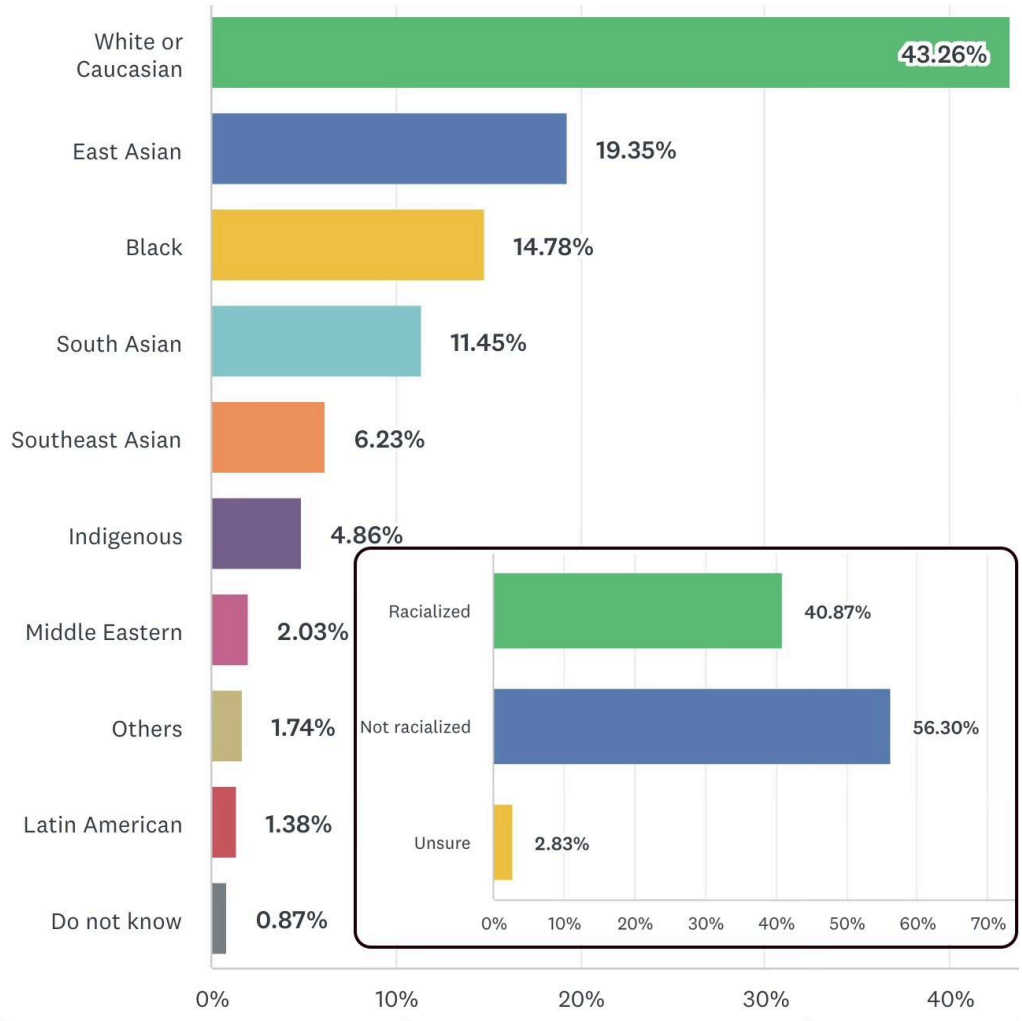

Figure 1 Racial background of all respondents

Age, Gender, and Sexual Orientation

A majority of 75.29% fall within working age between 18 to 55 (Figure 2). On gender and sexual orientation, 47.10% identified as men, 51.01% as women, 1.01% as agender, and 0.58% as non-binary. 2.46% identified as trans, transgender, non-binary, or having had a trans history. Additionally, 83.77% identified as straight/heterosexual, 4.71% bisexual, 4.64% asexual, with smaller proportions for other identities (gay 2.75%; lesbian 1.38%; queer 0.94%; pansexual 0.87%; questioning 1.30%; omnisexual 0.22%; polysexual 0.29%; prefer to self-describe 1.81%).

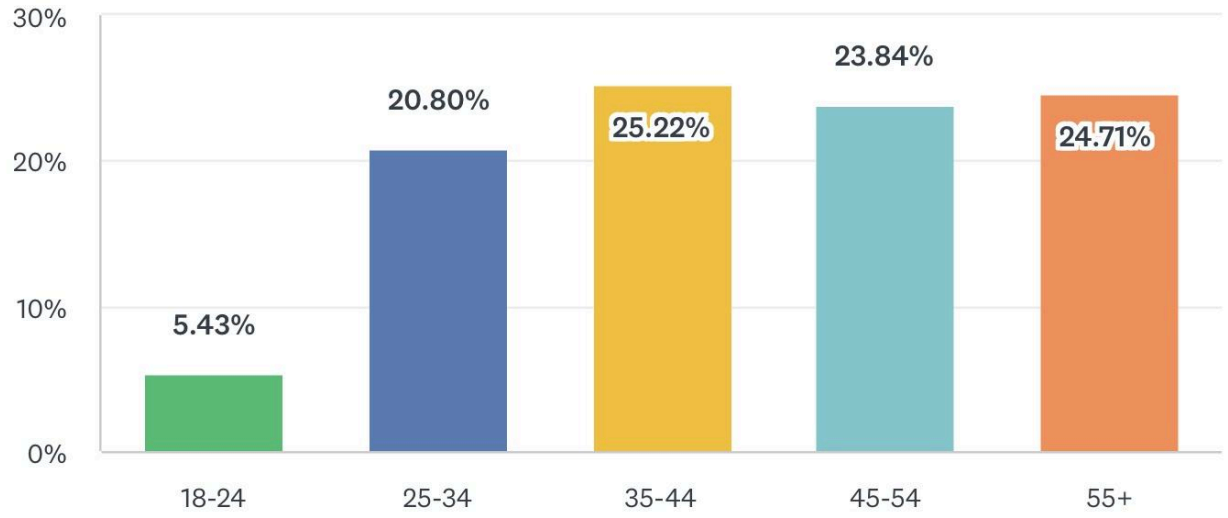

Figure 2 Age groups of all respondents

Marital Status and Household

On marital status, 58.55% of respondents are married or in a domestic partnership, 33.84% are single and never married, and 7.39% are widowed, divorced or separated, in line with the age distribution. Only 27.68% of respondents support one person on their income while the rest are in multi-person economic households (Figure 3), again in line with our marital status data.

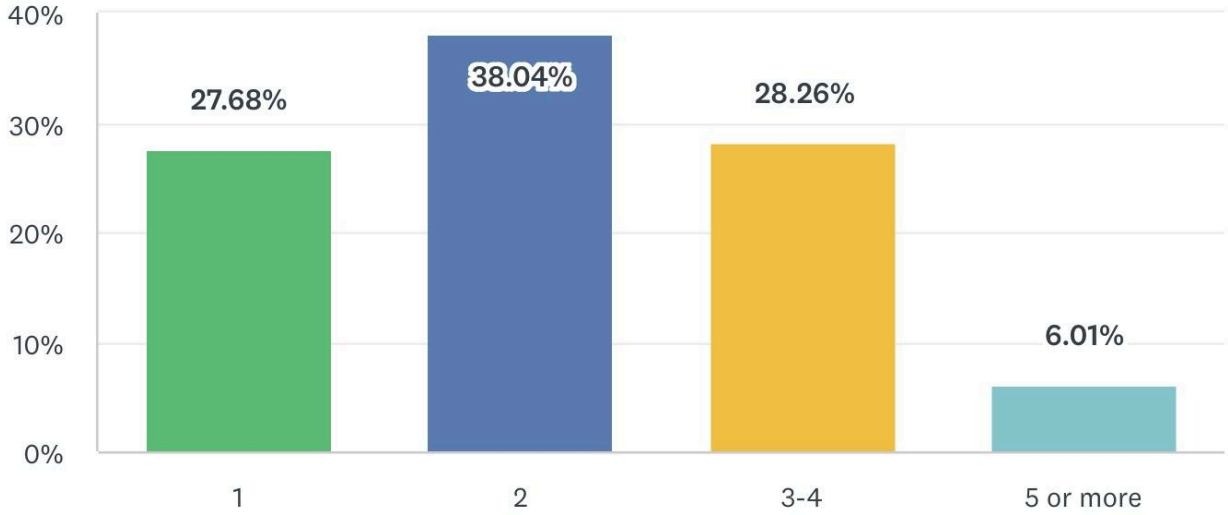

Figure 3 Number of people supported with income

Education, employment and income

The majority of respondents have a bachelor's degree or higher at 66.74% while 20.65% high school or less (Figure 4), allowing us to analyze the effect of education on various factors of economic wellbeing. 59.29% of respondents

are employed full time, while 21.52% are not working (Figure 5). Our data also showed a wide distribution of household income (Figure 6) from less than $15,000 to above $200,000, among which 8.55% have an annual household income of $200,000 or more and 11.45% have $24,999 or less. Among the majority of 79.99% that fall between $25,000 and $199,999, 17.46% fall between $25,000 and $49,999, 33.33% between $50,000 to $99,999, and 29.20% between $100,000 to $199,999.

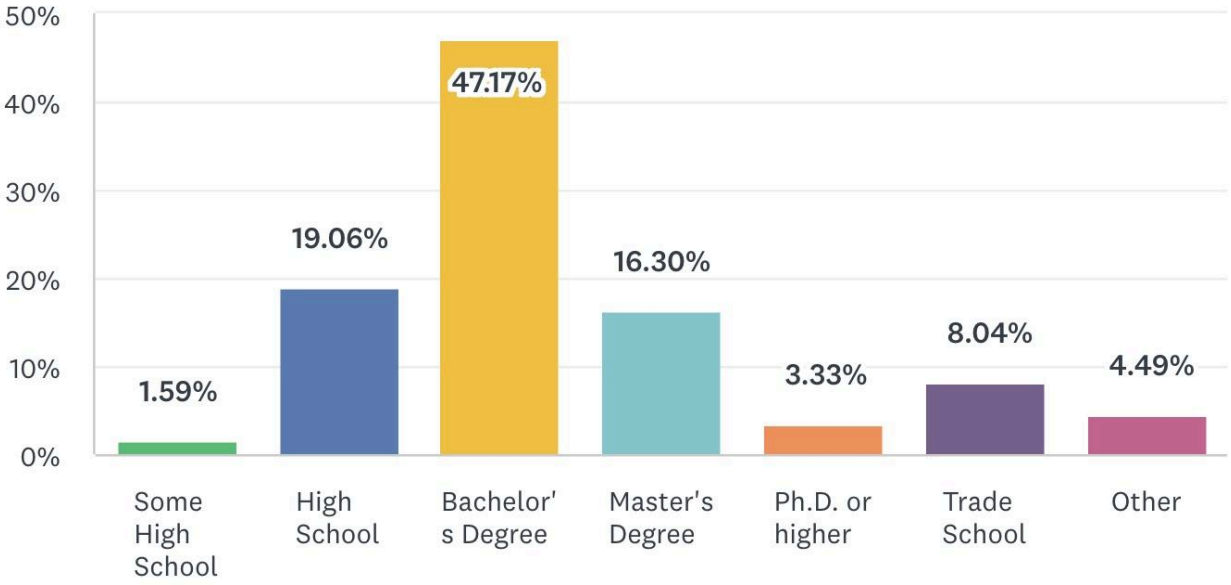

Figure 4 Highest level of education completed

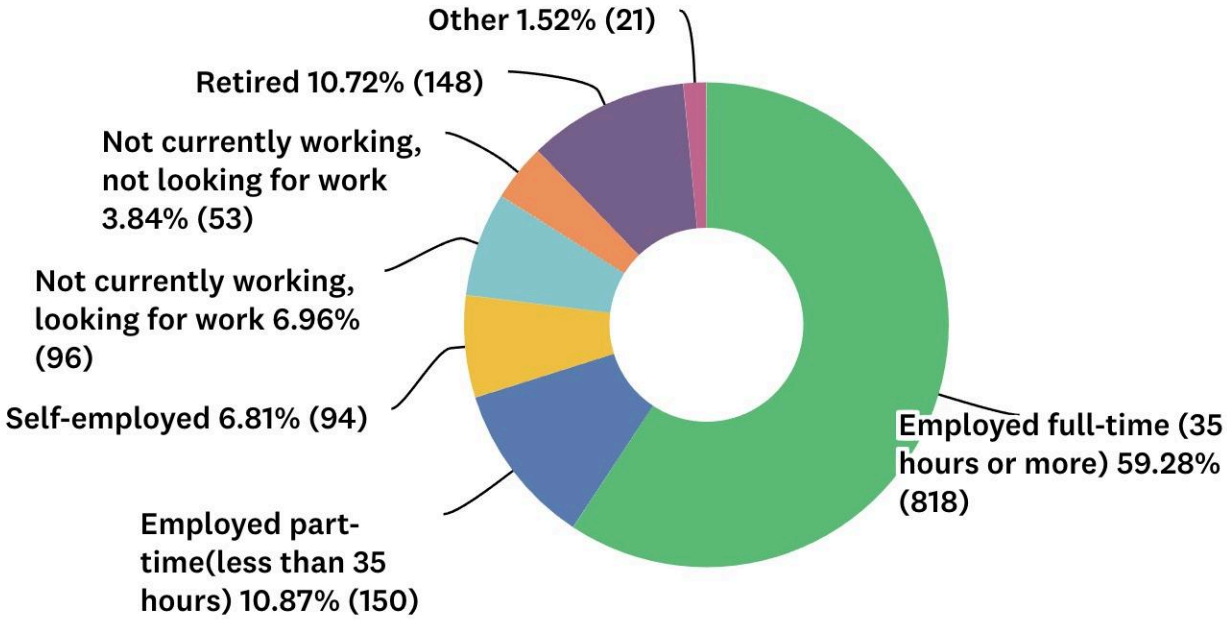

Figure 5 Current employment status

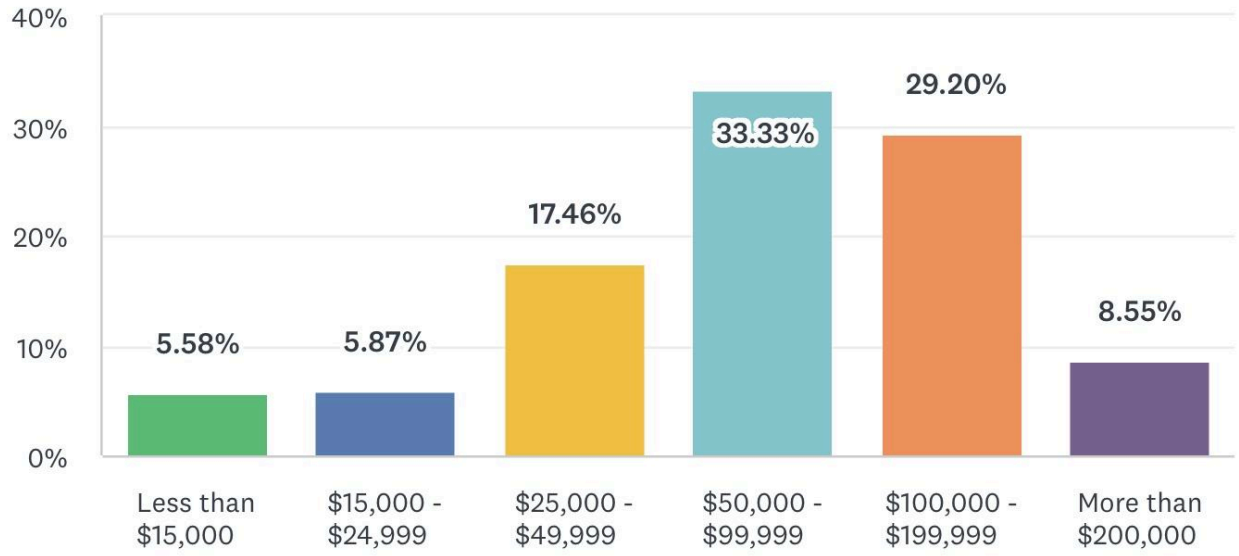

Figure 6 Annual household income

As to immigration status, 65.14% are born in Canada and 34.86% are born outside of Canada; 69.44% are Canadian citizens while 20.79% are permanent residents. 60.29% of respondents have lived in Canada their whole lives while 24.42% have lived in this country for 10 years or more (Figure 7). This will allow us to analyze whether there is a disparity of economic wellbeing between newcomers and those who have settled here for a long time.

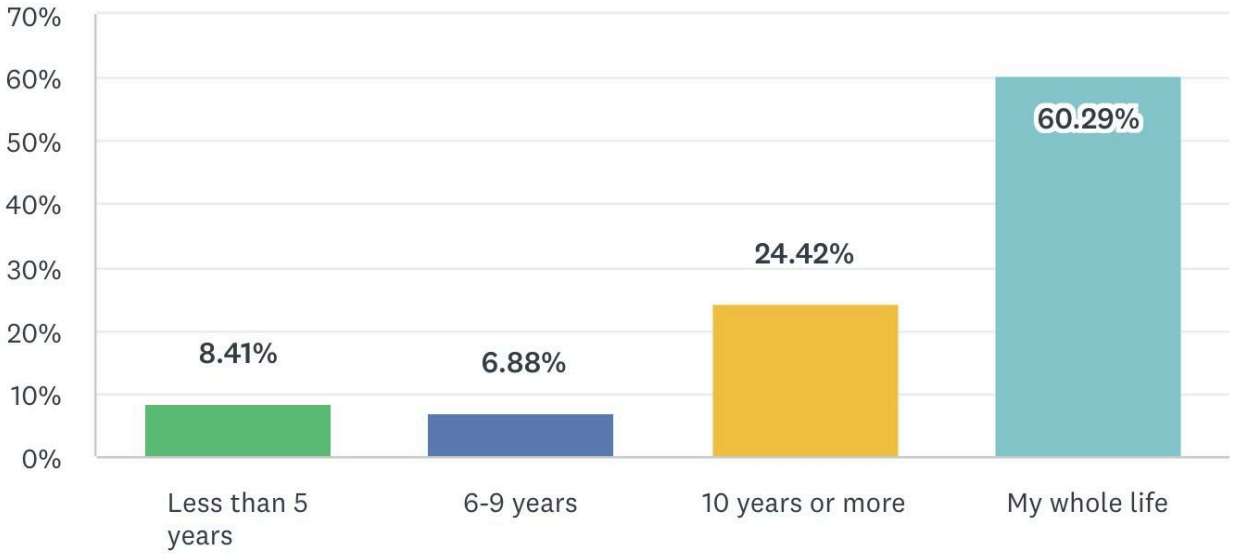

Figure 7 Time lived in Canada

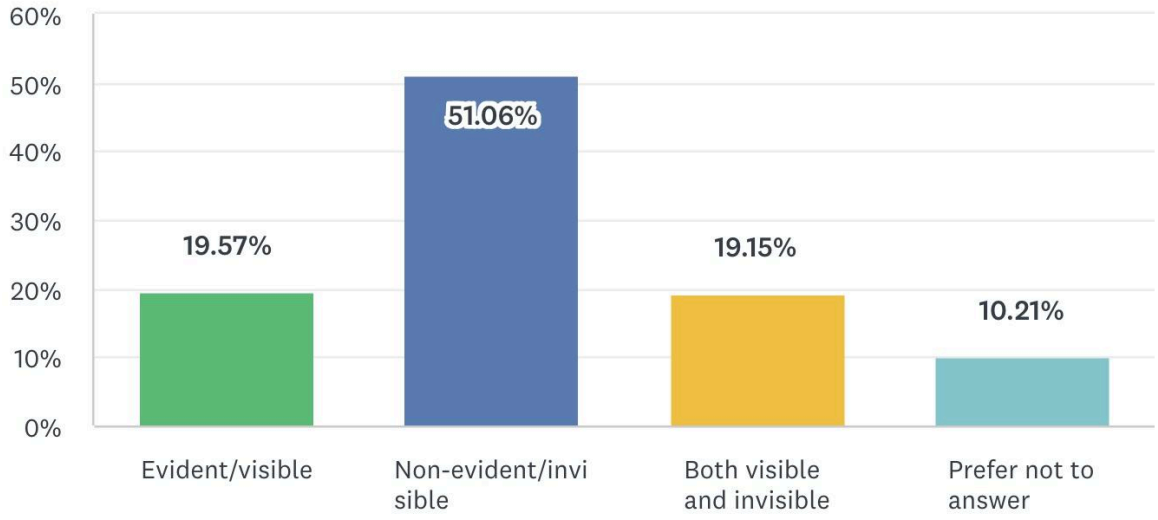

Figure 8 Disability status

Disability Status

To investigate possible disparate economic impact that various marginalized groups might have suffered, we also collected data regarding disability status. First, we define disability as any physical, mental, developmental, cognitive, learning, communication, sight, hearing or functional impairment which, in interaction with a barrier, may hinder a person's full and equal participation in society. A disability can be permanent, temporary or episodic, and visible or invisible. 16.88% of respondents identified as a person with a disability, out of which 19.57% indicated as being evident or visible and 19.15% as both visible and invisible (Figure 8).

Overall, these demographics are generally in line with the Canadian population and provide a representative sample for our study, which provides us with sufficient data to analyze and make statistically significant conclusions regarding the impact of disability, especially visible disability, race, immigration status, and time lived in Canada. **While gender and sexual minority groups were included, the smaller sample sizes in these specific subcategories limit the statistical power for direct comparison in this report.**

Discussion

Employment Conditions and Job Security

As indicated by our last year's report (2023 data), 22.6 percent of respondents reported having experienced job loss or reduced hours in the previous 12 months—an increase from 18.9 percent in 2023 (+3.7 pp). Although full-time employment rose slightly (59.3 percent in 2024 vs. 57.8 percent in 2023), this masked growing volatility: more individuals lost work or saw hours cut. Among those currently employed, 56.5 percent felt their job was secure in 2024, down from 59.9 percent in 2023 (–3.4 pp), suggesting that, even as more people hold full-time positions, confidence in job continuity has declined (Table 1).

Table 1 Change in Employment Indicators

Indicator	2023 (%)	2024 (%)	Change (pp)
Experienced job loss/reduce hours	18.9	22.6	+3.7
Employed full-time (≥ 35 hrs/week)	57.8	59.3	+1.5
Employed part-time (< 35 hrs/week)	10.4	10.9	+0.5
Not working, looking for work	3.9	7.0	+3.1
Not working, not looking	5.6	3.8	-1.8
Job perceived as secure (among employed)	59.9	56.5	-3.4

The data indicates modest improvement in full-time employment is overshadowed by sharper increases in involuntary work disruptions and a decline in perceived job security. This pattern likely reflects a bifurcated labor market in early 2025: while some sectors continued to add full-time positions, others underwent restructuring—particularly services and retail, where cost-cutting measures persisted. It is possible that some who lost part-time work either found full-time roles or exited the labor force altogether. A recent RBC report (Fan, 2025) showed that despite a small decrease in full-time employment and large loss of part-time employment, hours worked and labor participation rate remained virtually unchanged from July to August 2025 (± 0.1%), suggesting conversions from part-time to full-time employment. However, the overall feeling of job precariousness has increased, indicating that employment recovery is uneven and may be accompanied by short-term or contract positions that offer less stability.

Cost of Living and Financial Conditions

Half of all respondents in 2024 reported having to cut back on expenses or work additional hours to meet basic needs, nearly unchanged from 50.5 percent in 2023. This suggests that, even as employment rates improved, the purchasing power of wages continued to be eroded by inflation. 50.6 percent of respondents indicated that rising costs worsened their standard of living in 2024—a sharp increase from 44.5 percent who reported this in 2023 (+6.1 pp). The share reporting that rising costs negatively affected family and social life also increased from 39.4 percent in 2023 to 44.9 percent in 2023 by 5.5 pp (Table 2).

Table 2 Change in Financial Indicators

Indicator	2023 (%)	2024 (%)	Change (pp)
Cut back on expenses or took additional work	50.5	50.0	-0.5
Standard of living worsened due to rising costs	44.5	50.6	+6.1
Family/social life worsened due to rising costs	39.4	44.9	+5.5
Needed government assistance or social programs for basic needs	19.3	17.6	-1.7
Increased debt or credit card balances	49.0	42.2	-6.8

As is evident from the data that the proportion citing worsened living standards increased and those forced to cut spending or pick up extra work held steady. This underscores that the financial pinch intensified since our last survey. Interestingly, the percentage relying on government assistance fell slightly (19.3 percent to 17.6 percent; –1.7 pp), even as overall financial strain grew. **This suggests possible shifts in program eligibility, awareness, or access—particularly among marginalized groups, as explored below—or that the increased financial distress is simply outpacing available public support.** Although the share of those who have increased debt or credit card balances reduced by 6.8 pp, this does not necessarily indicate reduced overall debt levels as the data only captures increase of debt.

Financial Stability Satisfaction and Mental Health

In 2024, 35.7 percent of respondents described their financial stability as “satisfied,” down marginally from 36.8 percent in 2023 (–1.1 pp), while those “dissatisfied” remained the same. Mental health emerged as a growing concern: 33.8 percent of respondents in 2024 said their mental health had worsened due to the economic climate, compared to 28.2 percent in 2023 (+5.6 pp) (Table 3).

Table 3 Change in Financial Stability Satisfaction and Mental Health

Indicator	2023 (%)	2024 (%)	Change (pp)
Satisfied with financial stability	36.8	35.7	-1.1
Dissatisfied with financial stability	23.1	23.1	0
Mental health worsened due to economic climate	29.2	33.8	+5.6

The modest decline in overall financial satisfaction coupled with a sizeable increase in self-reported mental health deterioration highlights an alarming disconnect: while financial satisfaction remained largely stable, the psychological toll of persistent financial pressure grew. It is likely that prolonged inflation and interest-rate hikes causing increased mortgage payments (Mental Health Research Canada, 2023) throughout 2024 led more Canadians to experience anxiety, depression, and stress related to their finances—even individuals whose absolute incomes did not fall.

Raising rates increased carrying costs on variable-rate debts, amplifying distress for credit-reliant (FP Canada, 2024) households.

Perceptions of Government Action and Economic Disparities

Trust in governmental measures eroded substantially between 2023 and 2024 (Table 4). In 2023, 57.5 percent of respondents believed that specific policy changes could improve economic stability; in 2024, this fell to 50.8 percent (–6.7 pp). Similarly, the share who felt that "*provincial or federal governments are not doing enough to deal with economic disparities*" jumped from 68.5 percent in 2023 to 76.5 percent in 2024 (+8.0 pp). Conversely, fewer respondents in 2024 (55.8 percent) agreed that "*the current economic climate is negatively affecting disparities,*" down from 58.4 percent in 2023 (–2.6 pp).

The combination of stalled wage growth, rising costs, and ongoing news coverage of global inflation may have dampened faith in governmental interventions. Bank of Canada consumer expectations surveys (Bank of Canada, 2024) in Q3 2024 indicates consumer outlook and expectation of the economy in the near future remain low, suggesting skepticism of government measures. The 8 percentage-point rise in those who believe governments are failing suggests that public policy efforts—whether targeted relief programs or broader fiscal responses—were viewed as insufficient or too slow to alleviate pressures. More people are losing confidence in the government's ability to improve economic stability as well. The decline in respondents who saw disparities worsening could reflect resignation to existing inequalities: some may no longer perceive a marginal deterioration because they view disparities as an entrenched condition.

Table 4 Change in Perception of Government Actions and Economic Disparities

Indicator	2023 (%)	2024 (%)	Change (pp)
Believe policy changes could improve economic stability	57.5	50.8	+6.7
Feel government is not doing enough to address economic disparities	68.5	76.5	+8.0
Agree that current economic climate worsens disparities	58.4	55.8	-2.6

Economic Disparities Among Marginalized Groups

The comparison of data between 2023 and 2024 provides valuable insights into the evolving economic challenges faced by marginalized groups in Canada, including racialized individuals, people with disabilities, immigrants, and women. Drawing from survey data collected in 2023 and the current survey in 2024, we examine key economic indicators to assess how disparities have shifted over the year. The analysis focuses on metrics including job loss, financial adjustments, government assistance needs, and mental health impacts, mirroring the approach taken in the 2023 report to highlight disparate impacts (Table 5).

Table 5 Disparities Between Marginalized Groups and General Population

Question	Racialized (Yes - No)	Born in Canada (No - Yes)	Disability (Yes - No)	Woman - Man
Q16 Yes	13.62%	5.51%	8.53%	2.37%
Q17 Disagree	7.84%	8.94%	7.07%	7.31%
Q21 Yes	17.72%	13.25%	9.42%	7.55%
Q22 Yes	9.14%	-2.13%	22.51%	1.47%
Q23 Worse	6.72%	11.07%	10.01%	3.35%
Q24 Worse	3.04%	11.88%	11.12%	5.13%
Q25 Agree	10.68%	4.79%	20.01%	1.31%
Q26 Dissatisfied	5.64%	6.96%	13.28%	5.71%
Q28 Worse	2.55%	0.71%	4.43%	6.19%
Q29 Yes	15.19%	14.41%	9.94%	6.12%

- **Q16**: “Have you experienced job loss or reduced work hours within the last 12 months?” - “Yes”
- **Q17**: “If you are currently employed, do you feel that your job is secure?” - “Disagree” (percentages based on employed respondents: Agree + Disagree)
- **Q21**: “Have you had to cut back on expenses or take on additional work within the last 12 months?” - “Yes”
- **Q22**: “Within the last 12 months, have you had to use/apply for government assistance or social programs to meet your basic needs?” - “Yes”
- **Q23**: “How has the rising cost of living impacted your standard of living?” - “Worse”
- **Q24**: “How has the rising cost of living impacted your family and social life?” - “Worse”
- **Q25**: “In your opinion, has your ethnicity, race, age, gender, sexual orientation or disability status impacted your income?” - “Agree”
- **Q26**: “How would you describe your financial stability?” - “Dissatisfied”

- **Q28**: “How has the current economic climate impacted your mental health?” - “Worse”
- **Q29**: “Has your debt or credit card bills increased within the last 12 months?” - “Yes”

Racialized Groups

In 2023, racialized individuals experienced significantly higher rates of economic hardship compared to their non-racialized counterparts. For instance, 31.3% of racialized respondents reported job loss or reduced work hours, compared to 11.8% of non-racialized respondents, a difference of 19.5%. Similarly, 67.0% had to cut back on expenses or take on additional work, against 41.3% for non-racialized individuals, yielding a 25.7% gap. By 2024, these disparities narrowed: job loss or reduced work hours affected 29.96% of racialized individuals versus 16.34% of non-racialized, reducing the difference to 13.62%. The need to cut back on expenses dropped to 59.93% for racialized respondents and 42.21% for non-racialized, shrinking the gap to 17.72%. Additionally, the need for government assistance decreased from a 17.0% difference (30.0% vs. 13.0%) in 2023 to 9.14% (22.52% vs. 13.38%) in 2024. These trends suggest a relative improvement for racialized groups, though they still face disproportionate challenges.

Immigration Background

For immigrants versus native-born Canadians, the 2023 data showed immigrants were less likely to need government assistance (7.4% vs. 23.6%, a -16.2% difference), but more affected by a worsened standard of living (52.8% vs. 41.5%, 11.3% difference). In 2024, the assistance gap narrowed to -2.13% (16.22% for immigrants vs. 18.35% for native-born), while the standard of living disparity remained stable at 11.07% (57.79% vs. 46.72%). The impact on family and social life slightly increased from a 10.6% difference (47.2% vs. 36.6%) to 11.88% (52.59% vs. 40.71%). This suggests that while access to assistance may have improved, broader quality-of-life challenges persist for immigrants.

People with Disabilities

Individuals with disabilities also saw a reduction in economic disparities from 2023 to 2024. In 2023, 72.9% of disabled respondents cut back on expenses or took additional work, compared to 44.9% of those without disabilities, a 28.0% difference. In 2024, this fell to 57.94% versus 48.52%, narrowing the gap to 9.42%. The need for government assistance, however, remained high, with a 29.4% difference in 2023 (42.6% vs. 13.2%) decreasing only slightly to 22.51% (36.05% vs. 13.54%) in 2024. Mental health impacts also lessened, with the difference in worsened mental health dropping from 13.1% (38.8% vs. 25.7%) to 4.43% (37.34% vs. 32.91%). While these reductions indicate some progress, the persistent high reliance on assistance underscores ongoing support needs.

Gender

Gender-based disparities also decreased between 2023 and 2024. In 2023, 49.7% of women reported a worsened standard of living due to rising costs, compared to 39.1% of men, a 10.6% difference; by 2024, this gap shrank to 3.35% (52.27% vs. 48.92%). Worsened mental health, reported by 32.9% of women versus 22.7% of men in 2023 (10.2% difference), dropped to a 6.19% difference in 2024 (36.65% vs. 30.46%). These reductions indicate progress

toward gender equity in economic impacts, though women continue to report higher rates of distress. It is also consistently noted that disparities across gender are the smallest among the 4 categories discussed in this section.

Recommendations

To address the persistent economic disparities highlighted in the 2024 survey, a multifaceted approach is essential to foster equitable opportunities for marginalized groups, including racialized individuals, people with disabilities, immigrants, and women. The following recommendations aim to mitigate the intensified financial pressures, job insecurity, and mental health challenges observed in 2024, building on the community-driven and inclusive approach of WINS.

Strengthening Economic Support Systems

Targeted policy interventions are critical to alleviate the disproportionate economic burdens faced by marginalized communities. Governments should prioritize financial assistance programs that address the rising cost of living, particularly for racialized households and individuals with disabilities who face higher housing and food expenses. Expanding access to subsidies for essential needs, such as housing and childcare, can reduce financial strain and enhance economic stability. Additionally, streamlining access to government assistance programs is vital, especially for immigrants who may face barriers due to lack of awareness or complex eligibility criteria. Simplifying application processes and increasing outreach efforts can ensure these programs effectively reach those in need. **This policy advocacy is directly informed by the data collected in WINS' 'Community Voices' initiative, ensuring solutions are evidence-based and target the needs identified in this report.**

Promoting Inclusive Employment Practices

The labor market's volatility, marked by increased job loss and reduced hours, underscores the need for inclusive hiring and retention strategies. Employers should adopt Diversity, Equity and Inclusion (DEI) frameworks to create workplaces that value the unique strengths of diverse professionals. This includes offering flexible work arrangements and targeted skill development programs to address underemployment among immigrants and women, who often work in roles misaligned with their qualifications. For individuals with disabilities, workplace accommodations—such as accessible facilities and adaptive technologies—must be prioritized to enhance participation and job security. Collaboration between employers and policymakers can facilitate training initiatives that bridge skill mismatches, fostering economic integration and reducing reliance on precarious employment. **WINS' Road to Success initiative supports this goal by offering DEIA consulting and targeted skill-based training and events that are designed to connect diverse professionals with employers and reduce persistent underemployment, particularly among immigrants and women.**

Enhancing Mental Health Support

The significant rise in mental health challenges linked to economic pressures demands urgent action. Community-based mental health programs tailored to the needs of marginalized groups, including women and racialized individuals, should be expanded. These programs should offer culturally sensitive counseling and stress management workshops, ensuring accessibility through virtual platforms and multilingual services. Integrating mental

health support with financial literacy initiatives can address the interconnected nature of economic and psychological distress, empowering individuals to manage both their finances and well-being effectively. Public awareness campaigns can further reduce stigma around seeking mental health support, encouraging broader participation.**This focus reflects the mandate of WINS' 'Community Voices' program to identify systemic challenges and propose holistic solutions that address the full scope of economic and psychological distress.**

Advancing Financial Literacy and Community Empowerment

Financial literacy programs are essential to equip marginalized communities with the tools to navigate economic challenges. These programs should focus on budgeting, debt management, and understanding financial products, tailored to the specific needs of racialized groups, immigrants, and people with disabilities. Community-driven initiatives, such as peer support networks and mentorship programs, can foster resilience and provide platforms for sharing experiences. By empowering individuals with knowledge and networks, these efforts can reduce dependency on social support systems and promote self-sufficiency, aligning with WINS' vision of highlighting diverse strengths. **This focus on empowerment, financial knowledge, and professional networking aligns with the Road to Success initiative, which provides community platforms to help diverse professionals leverage their skills and strengths to achieve financial stability.**

Fostering Policy Advocacy and Public Engagement

To address the growing distrust in government action, stakeholders should amplify its advocacy efforts to influence policy development. Engaging with policymakers to advocate for targeted interventions—such as tax credits for low-income households and incentives for inclusive hiring—can drive systemic change. Public awareness campaigns, through our Voices of Inclusion and other platforms, can educate Canadians about the economic challenges faced by marginalized groups, fostering a culture of empathy and inclusion. These campaigns can leverage our research's qualitative insights to highlight personal stories, amplifying the call for equitable policies and societal change.

Conclusion

Our 2024 study reveals a complex economic landscape where marginalized communities in Canada continue to face significant disparities, despite some progress since 2023. The rising cost of living, persistent job insecurity, and growing mental health challenges disproportionately affect racialized individuals, people with disabilities, immigrants, and women. While disparities have narrowed in some areas such as financial conditions for racialized groups and gender-based impacts, the overall economic strain has intensified, with more respondents reporting worsened living standards and mental health.

These findings underscore the urgent need for targeted interventions to address systemic inequities. The slight decline in reliance on government assistance, coupled with increased perceptions of government inaction, suggests a gap between policy efforts and the needs of vulnerable populations. Immigrants, while showing improved access to assistance, continue to face challenges in quality of life, highlighting the need for better integration support. Similarly,

individuals with disabilities require enhanced accommodations and financial support to mitigate their disproportionate reliance on social programs.

WINS Canada's commitment to showcasing diverse voices and fostering inclusive solutions remains critical in this context. Advocating for equitable policies, promoting inclusive workplaces, and empowering communities through education and support can drive meaningful change.

This study's insights call for a collaborative effort among policymakers, employers, and community leaders to create an inclusive economic environment where all Canadians can thrive. **In line with WINS Canada's core philosophy, the solutions and advocacy presented in this report are driven by the recognition that diverse professionals bring significant skills and strengths to the workforce. Addressing these systemic barriers is therefore not only an ethical imperative but a strategic necessity to unlock the full potential of Canada's diverse population, fostering a more resilient and equitable society.**

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