

# What does the 2023 Federal Budget mean for women & those experiencing gender-based discrimination?

## Canadian Federal Budget 2023 Analysis

*Analysis by Kassandra Neranjan*

### Introduction: Research Focus

This brief analyzes the Canadian Parliament's newly released 2023 Federal Budget (Budget 2023) in relation to the question, *What does this budget mean for young women and those marginalized by their gender in Canada?* It goes on to question what the macro implications of such a budget might entail for Canada's potential in building a *young feminist economy*.<sup>1 2</sup> This paper ultimately finds that although there are several gains made through direct investments to support young leaders, the budget fails to make meaningful and intersectional advancements across different economic sectors to empower the agency, autonomy, and leadership of young women and those navigating gender-based discrimination.

### Direct and Indirect Investments: Traversing Successes and Gaps

Budget 2023 details landmark investments explicitly allocating funds towards the security of young women and those marginalized by their gender. These include the introduction of pregnancy loss leave (Department of Finance Canada 2023); \$2.5 million over five years to establish a standing Federal-Provincial-Territorial-Indigenous table on Missing and Murdered Indigenous Women, Girls and 2SLGBTQI+ People (2023); and \$1.5 billion to create 4,500 new affordable housing units for Canadians in severe housing need, with 25 per cent of investments going to housing projects targeted towards women (2023) (see Appendix A for further highlights). Critically, \$160 million will be invested over three years to organizations empowering women and those navigating gender-based discrimination (2023). These funds communicate feminist underpinnings to the budget highlighting the importance of physical safety for those experiencing gender-based discrimination.

The above-explored direct investments are limited, however, when read against the overarching budget. There are several missed opportunities for intersectionality to propel the needs of women and people experiencing gender-based discrimination across

budgetary foci that do not necessarily center the status of young leaders. One sector this is evident within is that of clean energy. Budget 2023 dedicates an entire chapter to investing in “affordable energy, good jobs, and a growing clean economy” (2023). It is known that youth find climate justice essential to their well-being (Canadian Heritage 2021), but little investment is made to directly support young leaders. Per the GBA+ analysis<sup>3</sup>, many of these programs benefit male-dominated industries. This fails to incorporate intentional intersectional considerations such as encouraging programming and/or careers for Women in STEM or parental leave supports. Furthermore, a failure to include catered investment in student loan/debt incentives for young leaders to pursue careers in clean energy continues to fail young leaders’ reported concerns that the cost of being involved in climate action can be arduous due to varying socioeconomic circumstances (although the budget includes calls for fair wages, existing funding for internships, and general supports for students including increased student grants) (Canadian Heritage 2021; Department of Finance 2023). Although it is true that vulnerable populations including racialized, remote, and Indigenous communities stand to benefit from these projects including clean electricity projects, these impacts are ricocheted from a siloed approach to green investment. An intersectional approach could provide more nuanced solutions that foster the skills and leadership of young women and those experiencing gender-based discrimination towards building a young feminist economy.

A critical space for women as economic actors is in the care economy. Budget 2023 invests in “encouraging more doctors and nurses to practise in rural and remote communities” which indirectly benefits women predominantly as they are overrepresented in the nursing field (Department of Finance 2023, 295). It also implements measures to strengthen retirement saving for Personal Support Workers (PSW) – an employment group predominantly composed of racialized women (2023, 295). Without greater institutional supports, for example for nurses to meaningfully live in rural areas (afford cost of living, ensure physical safety especially for racial minorities, and access transportation), these measures fall short of holistic considerations for women in the care economy. Young leaders’ roles as caregivers are also indirectly supported in Budget 2023 through dedicated increases in child and disability benefits, and a one-time grocery rebate. Again, these benefits put into question what greater policies can provide more long-term sustainable solutions intentionally considered to support those experiencing gender-based discrimination to pursue lifestyles and careers young leaders value, while contributing to the economy.

Budget 2023’s direct investments in women and those experiencing gender-based discrimination largely fall within categories of economic productivity and physical security. A failure to perceive these young leaders beyond roles as producers and/or victims of violence within the economy speaks volumes to government priorities. Fundamentally missing from this budget is investment in young leaders’ democratic participation,

decision-making, and leadership potential. Apart from investments to already existing programs and organizations, young leaders' potential remains untapped, calling into question their future in the economy and whether it can truly be feminist without adequately providing them institutional supports to lead in the economy (2023, 273).

Due to a lack of intersectional language throughout the budget, there are also initiatives that may cause harm for women and persons navigating gender-based discrimination. This analysis calls into question the government's contention to provide further funding to the RCMP to have greater 'investigative capacities' in interrogating online foreign threats (2023, 165). The historic discrimination faced by Black, Indigenous, Muslim and other minority communities in Canada who have been overly surveilled by law enforcement gives context to this initiative having direct implications for young leaders (Maynard 2017; Smith 2009; Nagra & Maurutto 2016). Discriminatory hyper-surveillance has long been studied to have adverse impacts on physical, social, and economic wellness (Kempa & Singh 2008; Nagra & Maurutto 2020).

### The Counterintuition of GBA+

Budget 2023 is organized into 6 chapters, 3 annexes, and a final 'Statement and Impacts Report on Gender, Equality, Diversity and Quality of Life'. This final statement is where Canada's GBA+ framework and *Canadian Gender Budgeting Act* are introduced – after the budget. Although this statement provides an in-depth analysis of how gender might be implicated in each budgetary item, the failure to integrate these analyses into the core federal budget effectively silos the budget into initiatives that consider equity, and initiatives that do not. Furthermore, although employing the term 'gender' repeatedly, the word is often conflated with 'women,' stripping 2SLGTBQIA+ communities of their agency and distinct needs throughout the budget. Not only are 2SLGTBQIA+ young leaders underrepresented in the budget, but they are also neglected in the equity frameworks intended to cater to their unique identities. For example, to assess who may benefit more from particular budget items, the Statement includes a metric of five circles with the first leaning more towards 'men' and the fifth towards 'women'. Where 2SLGTBQIA+ Canadians land on this spectrum is unclear (see Appendix B).

### Conclusion

What does Budget 2023 mean for women and those experiencing gender-based discrimination? Although there are several dedicated funds to supporting women's physical and economic security, it is arguably a piecemeal attempt to set Canada 'back on track' amidst fears of recession and realities of inflation. It consequently fails to put those that may be the most egregiously impacted by such economic phenomena on the back burner. Although there are gains for programming that have been lobbied for

countless years, numerous opportunities remain to empower young leaders to help establish a young feminist economy.

## Appendix A: Relevant Highlights from Budget

- An enhanced Canada Workers Benefit, which means families could receive up to \$2,461 this year, and a single Canadian without children could receive up to \$1,428 (32)
- \$2.5 billion for one-time inflation relief payments to about 11 million low- and modest-income Canadians, worth up to \$467 for a couple with two children, and up to \$234 for a single Canadian without children (32)
- Direct, tax-free payments of up to \$1,300 per child over two years to eligible families to cover dental expenses for their children under 12 (32)
- A tax-free payment of \$500 to help low-income people who are struggling with the cost of rent (32)
- A ten per cent increase in Old Age Security (OAS) payments for seniors who are 75 and older, which is providing over \$800 in new supports to full pensioners in the first year (32)
- A cross-Canada reduction of fees for regulated child care of 50 per cent on average, with six provinces and territories reducing child care fees to \$10-a-day or less by April 2, 2023, based on Quebec's strong example (32)
- Proposes to introduce a one-time Grocery Rebate, providing \$2.5 billion in targeted inflation relief to the Canadians who need it most. The Grocery Rebate will be delivered through a one-time payment from the Canada Revenue Agency as soon as possible following the passage of legislation (34)
- Predatory lending legislation (see p36) the Statement on Diversity argues that women and young people are more susceptible to these
- To ensure more low-income Canadians have the ability to quickly and easily auto-file their tax returns, Budget 2023 announces that the federal government will increase the number of eligible Canadians for *File My Return* to two million by 2025—almost triple the current number. The government will report on its progress in 2024 (38).
- Budget 2023 proposes to provide \$813.6 million in 2023-24 to enhance student financial assistance for the school year starting August 1, 2023. This includes:
  - Increasing Canada Student Grants by 40 per cent—providing up to \$4,200 for full-time students.
  - Raising the interest-free Canada Student Loan limit from \$210 to \$300 per week of study.
  - Waiving the requirement for mature students, aged 22 years or older, to undergo credit screening in order to qualify for federal student grants and loans for the first time. This will allow up to 1,000 additional students to benefit from federal aid in the coming year.
  - These changes will allow post-secondary students to access up to \$14,400 in enhanced Canada Student Financial Assistance for the upcoming school year (39).
- The federal government will work with students in the year ahead to develop a long-term approach to student financial assistance, in time for Budget 2024 (40)
- Budget 2023 proposes to increase limits on certain RESP withdrawals from \$5,000 to \$8,000 for full-time students, and from \$2,500 to \$4,000 for part-time students (41)
- Launching a third round of the Rapid Housing Initiative, which is providing \$1.5 billion to create 4,500 new affordable housing units for Canadians in severe housing need, with 25 per cent of investments going to housing projects targeted towards women (43)

- Delivering over \$500 million towards the government's goal of ending chronic homelessness, through Reaching Home, Canada's Homelessness Strategy (43)
- Delivering a top-up to the Canada Housing Benefit in December 2022, which provided low-income renters with a \$500 payment to help with the cost of housing (43)
- introducing a Tax-Free First Home Savings Account—a new registered plan to give prospective first-time home buyers the ability to save \$40,000 on a tax-free basis (44)
- Budget 2023 proposes to commit an additional \$4 billion, over seven years, starting in 2024-25, to implement a co-developed Urban, Rural, and Northern Indigenous Housing Strategy (46)
- work with Indigenous partners to provide additional support for Indigenous health priorities by providing \$2 billion over ten years, which will be distributed on a distinctions basis through the Indigenous Health Equity Fund (54)
- \$36 million over three years, starting in 2024-25, to Health Canada to renew the Sexual and Reproductive Health Fund (60).
- providing dental care for uninsured Canadians with family income of less than \$90,000 annually, starting with children under 12-years-old (61).
- Many seasonal workers—including in fishing and tourism sectors—rely on Employment Insurance for the support they need between work seasons. To address gaps in Employment Insurance support between seasons, the government introduced temporary rules in 2018 to provide up to five additional weeks—for a maximum of 45 weeks—for eligible seasonal workers in 13 economic regions. This support is set to expire in October 2023. Budget 2023 proposes to extend this support for seasonal workers until October 2024. The cost of this measure is estimated at \$147 million over three years, starting in 2023-24 (99).
- Budget 2023 proposes to amend the *Canada Labour Code* to improve job protections for federally regulated gig workers by strengthening prohibitions against employee misclassification. This will help ensure all federally regulated workers receive the protections and employer contributions to which they are entitled, including Employment Insurance and the Canada Pension Plan (100).
- Budget 2023 proposes to provide \$5.4 million over three years, starting in 2023-24, to Employment and Social Development Canada to ensure that the Work-Sharing Program continues to provide timely support to Canadian workers and businesses (100).
- Budget 2023 proposes to provide \$197.7 million in 2024-25 to the Student Work Placement Program to continue creating quality work- integrated learning opportunities for students through partnerships between employers and post-secondary education institutions (101)
- Budget 2023 proposes to table amendments to the *Canada Labour Code*, before the end of 2023, that would prohibit the use of replacement workers during a strike or lockout, and improve the process to review activities that must be maintained to ensure the health and safety of the public during a work stoppage (101).
- Budget 2023 proposes to provide \$5 million in 2023-24 to Indigenous Services Canada to support the co-development of an Economic Reconciliation Framework with Indigenous partners that will increase economic opportunities for Indigenous Peoples, communities (127)
- \$810.6 million over five years, beginning in 2023-24, to support medical travel and to maintain medically necessary services through the NonInsured Health Benefits Program, including mental health services, dental and vision care, and medications (129).

- \$95.8 million over five years, starting in 2023-24, and \$20.4 million ongoing to help Indigenous families access information about their missing and murdered loved ones, and to enhance victim services to support their healing journeys. This funding would renew existing programming and expand it to include support for families of 2SLGBTQI+ Indigenous victims who are men (130).
- \$2.5 million over five years, starting in 2023-24, to facilitate and coordinate work on advancing the National Action Plan by establishing a standing Federal-Provincial-Territorial-Indigenous table on Missing and Murdered Indigenous Women, Girls and 2SLGBTQI+ People. This table will provide a specific forum to take action on areas of shared roles and responsibilities regarding Missing and Murdered Indigenous, Women, Girls, and 2SLGBTQI+ People, including prioritizing discussion on how to launch a “Red Dress Alert” to notify the public when an Indigenous woman or two-spirit person goes missing (131).
- Budget 2023 proposes to provide \$24.5 million over five years, starting in 2023-24, for the Department Canadian Heritage to double funding for the Court Challenges Program. This program is administered independently and provides support for legal cases of national significance that clarify and assert official language rights and human rights (139)
- Budget 2023 proposes to provide an additional \$25.4 million over five years, starting in 2023-24, and \$0.6 million ongoing, to the Department of Canadian Heritage to continue to support Canada’s Anti-Racism Strategy and fight all forms of racism, including but not limited to anti- Indigenous racism, anti-Black racism, anti-Asian racism, antisemitism, Islamophobia (142)
- Budget 2023 proposes to provide \$1.5 million over two years, starting in 2023-24, to the Privy Council Office to create a new Anti-Racism, Equity and Inclusion Secretariat to ensure that considerations of anti- racism, equity and inclusion are applied in the development of federal government policies (142).
- Budget 2023 proposes to provide \$25 million, in 2024-25, to Employment and Social Development Canada for the Supporting Black Canadian Communities Initiative, to continue empowering Black-led and Black-serving community organizations and the work they do to promote inclusiveness (142).
- Budget 2023 proposes to provide \$160 million over three years, starting in 2023-24, for the Women’s Program to provide funding to organizations in Canada that serve women. The government is committed to maintaining historic funding levels for Canadian women's organizations and equity-deserving groups, with a particular focus on Indigenous women, women with disabilities, members of the 2SLGBTQI+ communities, and newcomer, Black, racialized, and migrant women (144).
- Budget 2023 proposes to provide \$13.8 million over three years, starting in 2022-23, to the Department of Canadian Heritage to enhance accountability and support efforts to build a safe and accountable sport system (144).
- Budget 2023 proposes to provide \$10 million over two years, beginning in 2023-24, to Employment and Social Development Canada to help address the unique needs and ongoing barriers faced by persons with disabilities by investing in capacity building and the community-level work of Canada’s disability organizations (146).
- Over \$650 million annually through more generous Canada Student Grants, interest-free Canada Student Loans, and easier-to-access repayment assistance—including loan forgiveness for those with severe permanent disabilities—to support persons with

disabilities with the additional costs of post-secondary education, such as those that come with supportive services and devices (147)

- Over \$460 million per year through the Child Disability Benefit provided as a supplement to the Canada Child Benefit for parents of children with severe and prolonged disabilities, providing an average of approximately \$2,700 in annual support (147)
- Budget 2023 proposes to make amendments to the Canada Labour Code to create a new stand-alone leave for workers in federally regulated sectors who experience a pregnancy loss. This will support thousands of Canadians, including women and working parents, as they recover, both physically and emotionally, from a tragic moment in their life (148).
- Budget 2023 proposes to provide \$43.5 million in 2023-24 to Justice Canada to maintain federal support for immigration and refugee legal aid services (150)
- \$45.9 million to expand the reach of the Canada Student Loan Forgiveness program for eligible doctors and nurses who choose to practice in rural and remote communities (151)



## Appendix B

# Chapter 1: Making Life More Affordable and Supporting the Middle Class

## 1.1. Making Life More Affordable

### A New Grocery Rebate for Canadians

This measure will directly benefit households that have lower incomes and are more sensitive to inflation, including households with persons with disabilities. Single parents will disproportionately benefit, as they represent about four per cent of tax filers but would receive 13 per cent of the Grocery Rebate, the vast majority of which would go to single mothers. Single seniors will also disproportionately benefit, as they represent about ten per cent of tax filers but would receive 19 per cent of the Grocery Rebate.

Data Sources: Internal administrative data

#### Quality of Life Impacts



Prosperity – Household incomes

**Target Population:** Low- and Modest-Income Individuals and Families

**GBA Plus Timing:** Early    Later  Existing

#### Expected Benefits

Gender: Men     Women

Income: Low     High

Age cohort: Youth    Senior

Additional Characteristics: Single Parents, Seniors

#### GBA Plus Responsive Approach

The government has made recent investments in outreach, support, and assistance with tax filing for on-reserve populations, in an effort to improve access for Indigenous people to benefits that require the filing of an income tax return. For example, the Canada Revenue Agency partners with Service Canada to promote awareness and take-up of benefits through outreach initiatives targeted to Indigenous communities. The Agency has also developed a modernized tax return for Indigenous people.

### Cracking Down on Predatory Lending

This measure will ensure that Canadians are not subject to high-cost predatory loans. Data from the Financial Consumer Agency of Canada suggests that Indigenous people, recent immigrants, low-income Canadians, and women are more likely to rely on high-cost loans to cover day-to-day expenses. These groups, as well as others, may benefit from this measure to the extent that they will no longer face such high-cost loans.

Data Sources: Financial Consumer Agency of Canada

#### Quality of Life Impacts



Prosperity – Financial well being; Poverty; Household incomes; Household wealth

**GRF Pillar:** Poverty Reduction, Health, and Well-Being

**Target Population:** Low-Income Canadians

**GBA Plus Timing:** Early    Later  Existing

#### Expected Benefits

Gender: Men     Women

Income: Low     High

Age cohort: Youth    Senior

Additional Characteristics: Immigrants, Newcomers, Indigenous People, Persons with Disabilities, Lone Parent Families

### Automatic Tax Filing

Lower-income individuals and families receiving social assistance who are currently not filing their taxes will benefit. Single, childless individuals will particularly benefit, since they currently have lower tax filing rates than those with children; generally have lower incomes; and account for the vast majority of social assistance cases. Indigenous people will also benefit given the higher levels of poverty on reserves and lower levels of tax filing.

Data Sources: Internal administrative data, Maytree Canada Public Policy

#### Quality of Life Impacts



Prosperity – Poverty; Household incomes

**Target Population:** Low-Income Individuals

**GBA Plus Timing:** Early    Later  Existing

#### Expected Benefits

Gender: Men     Women

Income: Low     High

Age cohort: Youth    Senior

Additional Characteristics: Indigenous People, Social Assistance Recipients, Recipients of Income from Other Government Sources

3:292

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