

Young Feminist Economy Report

2024



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FOREWORD FROM MINISTER IEN

It is no secret that the pandemic brought both economic and social challenges to Canada and countries around the world. These challenges disproportionately impacted women, girls, gender diverse people, newcomers, racialized people, and our youth and continues to hold people back from realizing their full potential.

It is through the work of organizations like Fora that we can use this opportunity to re-build our communities, our economy, and our country in a way that benefits everyone.

The Fora 2023 Young Feminist Economy Report stands as a testament to the invaluable contributions and perspectives of young leaders who are not merely the architects of tomorrow but are actively engaged in designing the economy of the future.

Young Feminist Economy Report



Our government strongly believes that the full and equal participation of young women in the economy is essential to Canada's competitiveness and prosperity.

This report, through its insightful analysis, shows the critical role played by young minds in decision-making spaces, fostering a wave of change that amplifies the voices of those traditionally marginalized. The narratives within these pages echo the urgency of acknowledging the intersectionality of the experiences of young leaders.

Together, let us champion the transformative potential of youth, paving the way for a future where economic landscapes are shaped by empathy, equality, and the unwavering spirit of progress.

As we consider the findings and recommendations in this report, let us not only recognize these challenges but also celebrate the triumphs and innovations emerging from the vibrant tapestry of the young feminist economy.

Women and Gender Equality Canada is proud to support organizations like Fora, because together, we can create a world where gender equality is a reality for everyone.



THE HONOURABLE MARCI IEN
Minister for Women and Gender
Equality and Youth

Canada 

A MESSAGE FROM FORA'S CEO

As an organization, Fora is committed to making every board and decision-making body feel incomplete without the meaningful engagement of young people, especially those marginalized by their gender.

To achieve this, we must identify, investigate, and dismantle the barriers young leaders face in building their capacity for stable and meaningful engagement in the economies and societies of the future.

The COVID-19 pandemic remains a destabilizing factor for people and economies globally, yet gaps in recovery policies leave its impact on young leaders emerging or settling into the Canadian workforce unaddressed. In Canada, young women aged 15–24 experienced “the largest employment losses in the spring of 2020” (Scott 2022, 8). Though employment rates among young women have begun to stabilize, thematic obstacles to financial liberation remain (Statistics Canada, 2023).

The Young Feminist Economy report aims to provide a framework for analyzing these gaps, the systemic and institutional factors shaping them, and how these challenges may be overcome.

Informed directly by the lived experiences of young leaders marginalized by their gender in Canada and considering various intersecting identities and socio-economic factors, Fora is proud to present a comprehensive analysis of barriers hindering young leaders from realizing their potential in the economy, and a feminist approach to dismantling them.



HEATHER BARNABE
Chief Executive Officer

FORA NETWORK
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EXECUTIVE SUMMARY

The COVID-19 pandemic remains a destabilizing factor for the Canadian economy, illuminating cracks in existing structures, systems, and institutions that have deepened in times of crisis. As governments initiate processes to investigate and respond to these revelations, this report centers the lived experiences and aspirations of gender-marginalized young leaders either emerging or settling into the workforce at this destabilizing time.

Taking on the task of evaluating the impact of the pandemic on this demographic, the report aims to fill information gaps in existing recovery discourse by centering young leaders and asking: what must the economy do beyond recover? Where has it failed? What are the barriers, and how will we dismantle them?

In line with Fora's commitment to systemic action, this report enlists the equitable framework of the capabilities approach and intersectional feminism to make the case for a Young Feminist Economy. At the heart of this argument is the desire for an economic system that intentionally examines and accommodates for all the different identity intersections limiting one's vertical mobility within the economy; a capabilities approach which meets people at their starting points and advocates for young leaders to develop autonomy over their economic choices and futures.

With this aim, the report investigates the intricacies affecting young women and gender-marginalized young leaders by micro-analyzing the cost-of-living crisis, the housing market, and career building. It examines these issues under the larger thematic obstacles faced by the demographic presently, such as degree inflation and a demoralizing job market. Emerging from this analysis is a framework for dismantling unequal barriers to financial stability for gender-marginalized young leaders.

A Young Feminist Economy centers on the potential and agency of young leaders as agents of change capable of advancing Canadian society and economy. It is designed with values of equitable access, systems-thinking, intersectionality, and meaningful non-tokenized engagement of gender-marginalized youth in both the socioeconomic system and the decision-making spaces that design it. Prioritizing one's right to not only survive but live an enriching and dignified life.

Directly informed by the lived experiences of 40 gender-marginalized young leaders in Canada, this report outlines key recommendations for initiating the process of realizing a Young Feminist Economy. These recommendations follow an analysis of youth representation in decision-making spaces and the way young leaders are currently engaged in designing the economies of the future. In brief, the recommendations suggest the following:



Cost-of-Living and Affordability

Enact legislation, build infrastructure, and enhance social protections to make basic necessities for young leaders more accessible and this access better documented.



Housing Affordability

Implement policies to cap skyrocketing rent prices; invest in and increase regulation for housing in regions surrounding universities.



Job Market and Career Development

Guarantee a livable basic income and invest in creating fair pay jobs in the social work sector in lieu of unpaid labour. Better systematize co-op opportunities to result in full-time jobs; diversify them across sectors.



Decision-Making, Inclusion and Empowerment

Make a genuine effort to include meaningful youth participation in decision making spaces by building accountability infrastructure within the policies and norms of institutions, boards, and companies.

ACKNOWLEDGEMENTS

This paper builds on the past work of former SCSC fellow Ariana Seferiades Prece, and appreciates her contributions. The scholar's research on building a young feminist recovery provides key insights to the findings in this report of how young leaders wish to envision building a long-term young feminist economy as the COVID-19 pandemic is no longer the global emergency it once was in Canada.

The author of this paper is grateful to Alexandria Bohémier for their dedicated and unwavering support and vision in helping create this report, Jennifer Vachon for her support in ensuring all logistical needs were met to allow this report to become what it is, Tehreem Fatima for her tireless efforts to bring it to completion, and all the youth who participated in interviews and provided insights that will be crucial to Fora's advocacy moving forward.



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Fora: Network for Change is grateful for the opportunity to spotlight gender-marginalized youth in the context of our current and future economies. This opportunity is provided to us by the generous support of Women and Gender Equality (WAGE) Canada, without whom the research and reporting of this project could not have been possible. We sincerely thank our partners at WAGE Canada for their continued support for Fora: Network for Change, and their confidence in our ability to contribute to an equitable future where young leaders play a direct part in shaping the futures they are stepping into.



Women and Gender
Equality Canada

Femmes et Égalité
des genres Canada

Canada

We express our gratitude to the young leaders who participated in this research from coast-to-coast, whose lived experiences, intellect, and courage have made this report and analysis possible. We thank you for your time and the care you put into examining and reimagining the socioeconomic systems we exist in. We extend this gratitude to the author of this report, Kassandra Neranjan, for her tireless work in compiling and contextualizing the insights of our informants into this body of work.

Thank you to the many authors and researchers whose work has been referenced throughout the report, including the work of Ariana Seferiades Prece in her authorship of the Young Feminist Recovery report published in collaboration with Fora: Network for Change and Samuel Centre for Social Connectedness. Their research enabled a deeper understanding and depiction of the issues described in the report.

Finally, we are grateful to you, the reader, for picking this research up where we left off. We trust that you will continue this important discourse beyond the final page and carry it with you wherever you get an opportunity to advocate for a young feminist economy



ABOUT THE AUTHOR

Kassandra Neranjan (she/her) is a gender justice advocate operating on the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples. She is a recent graduate of McGill University Faculty of Law where she received a Bachelor of Civil Law and Juris Doctor. She currently works with Amnesty International as their Public Interest Articling Fellow to advance strategic human rights litigation and social justice. Kassandra also holds an Honours Bachelor of Arts in International Relations, Peace, Conflict & Justice Studies, and French Studies from the University of Toronto.

As a gender justice advocate, Kassandra has engaged with her community for countless years speaking with politicians, public figures, the media, and her local community in settings such as the Toronto Women's March, the United Nations General Assembly, and more.

Kassandra's first love has always been research. She has led and consulted on research projects for academics and NGOs analyzing gender justice and its intersection with interdisciplinary subjects. These include the Rohingya refugee crisis, humanitarian aid provision, security studies, climate change, housing security, and ethnic minority rights among others.

Kassandra is inspired to weave together intersectional feminist approaches to international human rights and humanitarian law with social science research to better advocate for gender justice claims in global affairs. She is passionate about amplifying underrepresented narratives on the global stage and advancing law reform to better support minority communities around the world.



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NETWORK FOR CHANGE



INTRODUCTION

INTRODUCTION

The COVID-19 pandemic has permeated social, political, and economic discourse across the world. Its ramifications for the health and well-being of Canadians and the Canadian economy have been far-reaching. By the end of April 2020 alone, the cumulative employment losses from the pandemic had totalled 3,000,000 jobs (Statistics Canada, 2020). As of March 2022, COVID-19 had caused “approximately 132,000 hospitalizations and over 35,000 deaths” in the country (Statistics Canada, 2022).

Both Canadian society and the economy have been recovering since March of 2020, while facing unexpected circumstances - from COVID-19 variants, to market crashes, travel restrictions, a rise in hate crimes, social distancing and self-isolation guidelines, numerous doses of vaccines, and more. Canadians have showcased resilience in a myriad of coping strategies, often building networks of community and support with those around them to unite in the face of adversity.

As inspiring as these responses have been, these strategies of coping can only last so long. An economy can only ‘recover’ for a given time in the Canadian psyche before Canadians begin to question the foundational structural instabilities that are causing harm for citizens in their everyday lives.

Now that the World Health Organization has demoted COVID-19 from its status as a global health emergency¹, the time is apt to question what the economy must do beyond recover: What structural change needs to take shape for Canadians to think beyond survival and instead meaningfully live their lives as they intend to?

1 This paper does not take this finding lightly. It still recognizes the global inequity in vaccination rates, access to vaccines, and impacts on every day life the pandemic has had across the world and particularly in the Global South, often at the cost of the well-being of those in the Global North.

Fora: Network for Change is committed to advancing the professional development of young leaders facing discrimination on the basis of their age and gender across the country. Our organization recognizes that young leaders face disruptions in the economy differently: they are often asked to work unpaid opportunities, they are paid less when actually compensated for their labour, possess large amounts of debt and student loans, and are often just beginning to save—if possible—for larger financial commitments to arise as they journey through their careers and lives, such as planning for a family, or buying a home.

Those who face discrimination on the basis of their gender also operate in the economy differently, facing pay inequity and pay gaps, working in underpaid gendered industries, facing harassment and imposter syndrome because of their intersectional identities, and often producing unpaid care work at the expense of time and effort that could otherwise be spent on oneself through investments like career training, higher education, and more.

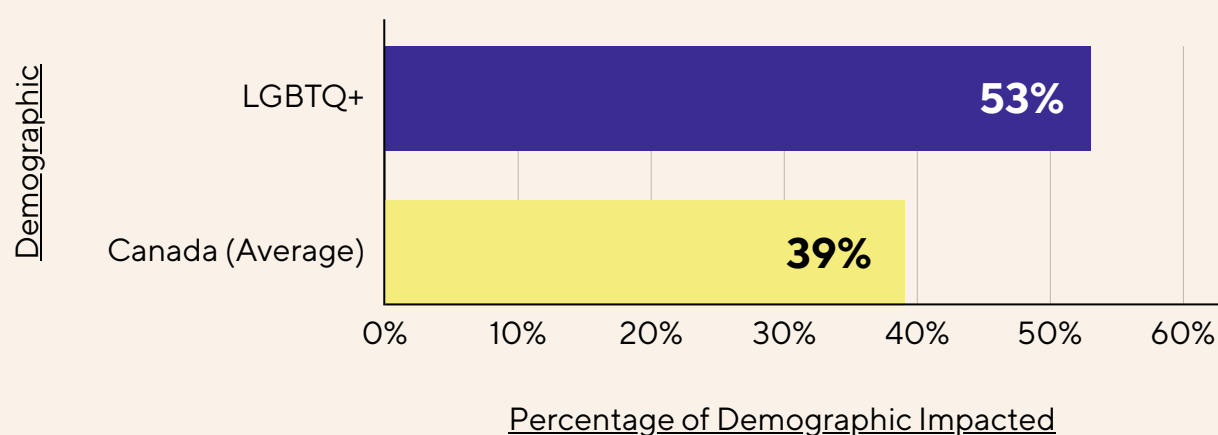
At this nexus, young leaders facing discrimination on the basis of their gender are in a particularly vulnerable position in Canada's current economy. This report seeks to ask how they are presently faring, and how they envision a young feminist economy for themselves in the future. Put simply, Fora asks: What's not working for this particular demographic of Canadians, and what needs to change for young leaders to thrive? This report attempts to answer just this question.



Context-setting: Canada's Economy and Labour Market

The COVID-19 pandemic has been intensely studied in the last few years to examine how it has impacted the Canadian economy. In April 2020, the unemployment rate augmented significantly, all the while labour force participation, hourly wages, and total hours worked fell (Beland et al, 2022). Women and young people were also reported to have lower mental health outcomes throughout the early months of the pandemic than others (2022, 243).

Households Impacted by Reduced Hours & Layoffs During the Pandemic



53% of LGBTQ+ households were impacted by reduced hours and layoffs due to the pandemic, in direct comparison to only 39% of overall Canadian households (Combden et al, 2022). During the shutdown, gross job losses were greater among women and young workers (Brochu et al, 2020). In particular, the instability of the labour market led to young women (aged 15 to 24) experiencing “the largest employment losses in the spring of 2020” (Scott 2022, 8). Women were also more likely to be concerned by how COVID-19 was affecting their potential loss of employment, more so than men (Beland et al 2022, 242). This followed trends in the labour market as women were also more likely to work in gendered industries that faced large employment layoffs, such as hospitality, food services, recreation, and personal services (Scott 2022, 13). Similar findings were also present for immigrants who

were more likely than Canadian-born citizens to fear losing their jobs (Beland et al 2022, 242). Apart from individual feelings of uncertainty and employment precarity, macro-economic studies suggested that the state of the economy had reached record high levels of uncertainty, comparable to Canada's early 1990s recession (Moran 2020, 8). To say the pandemic negatively impacted the Canadian economy is an understatement, society's most vulnerable were the most impacted.

Since the early months of the pandemic, Canada has attempted to slowly recover. The OECD reports that in 2022, Canada's unemployment rate hit record lows (OECD 2023, 3). The general public's debt levels remain greater than prior to the pandemic, but the OECD projects that they will decline in the near future (2023, 4). Statistics Canada reports that women aged 25-54 were meeting employment rate records, and that employment rates among young women were also above pre-pandemic levels (Statistics Canada 2023a).

Although these numbers tell us that the supply of jobs are being met, this still does not speak to the increased competition for work prospective employees are facing, and how this market phenomenon may be particularly felt for recent graduates and those facing wage gaps due to their race, gender, (dis)abilities, and other intersectional identities. Although employment is increasing—by 0.3% in June 2023—unemployment still rose by 0.2% (Statistics Canada 2023a). Factors affecting youth employment prospects are explored in-depth later in this report.

There is also a cost-of-living crisis afoot, with Canadians' buying power for their dollar falling every day. The gross rise in inflation has been attributed to increases in price of "a small handful of items: energy, food, and homeownership costs" (Chen 2023, 198). This small handful, however, comprises essential elements of an individual's cost of living, afflicting Canadians' finances and spending in their day-to-day lives. These expenditures accounted for "more than 60% of Canada's overall inflation in June [2022] and an even larger share of the acceleration over the preceding year." (Chen 2023, 198). The cost of living has reached record highs, while unemployment and salary stagnation persist.



Canada's Federal Budget in the last few years has attempted to address gendered gaps in the economy since the dawn of the COVID-19 pandemic. Budget 2022, included the creation of at least 1,500 new affordable housing units for women (Department of Finance Canada 2022a) and \$25 million to begin a national pilot project for a Menstrual Equity Fund that will help make menstrual products available to women, girls, trans, and non-binary Canadians in need (Department of Finance Canada 2022b). In Budget 2023, \$2.5 million over five years was proposed to establish a standing Federal-Provincial-Territorial-Indigenous table on Missing and Murdered Indigenous Women, Girls and 2SLGBTQIA+ People, alongside \$160 million to organizations empowering women and those navigating gender-based discrimination (Neranjana, 2023).

And yet, gaps persist in young leaders' employment prospects. These include missed opportunities to invest in young women and gender-diverse leaders' participation in STEM when investing in careers in green and clean economies, and insufficient institutional supports to complement investments in gendered care economy workers, such as nurses and personal support workers (Neranjana, 2023). Moreover, general initiatives undertaken by Canadian institutions to combat inflation and the current cost-of-living crisis have also drawn the ire of middle-class Canadians, including the Bank of Canada's increasing the interest rate for the 10th time since March of 2022 (Benchetrit, 2023). Much more can and should be done to consider the nuanced positions of young people and those experiencing discrimination on the basis of their gender in the economy.

In this discourse of the impacts of the pandemic, it is clear that it has had long-lasting repercussions for Canada's gender-marginalized young leaders. It cannot be understated that lives were lost and changed throughout this global health emergency.

To argue, however, that COVID-19 single-handedly catalyzed these harms dismisses harms and realities minority groups have resisted against for decades, if not centuries, in Canada.

Research has shown that the pandemic exacerbated existing inequality and inequity in Canadian society—from the underfunding of healthcare infrastructure, to the devaluing of individuals as workers to be perceived as replaceable and 'just another number'. The way the economy is currently operating is not sustainable in the long-term—it never has been. However, it is finally being questioned in an acute moment of economic unaffordability for Canadians across the country. Young leaders facing discrimination on the basis of their gender are facing rising costs and limited employment prospects. This paper posits what alternative economic arrangements may look like, and what youth are advocating for in a young feminist economy.

A Young Feminist Economy

What exactly is a young feminist economy? To understand some basic concepts, this paper turns to feminist and development economic literature.

Agenjo-Calderón and Muñoz explain that feminist economics place gender as central to its analysis, not just to be more inclusive in reflecting social realities of an economy, but to also examine “processes of inclusion and exclusion” in the economy “and an understanding of gender as a fundamental category” among these forces (Agenjo-Calderón & Muñoz 2019, 141). They also argue that feminist economics diverge from the classical assumption of self-interest logic towards values that are often implicit for any economy to operate from “civility, trust, and the acceptance of laws” (2019, 144).

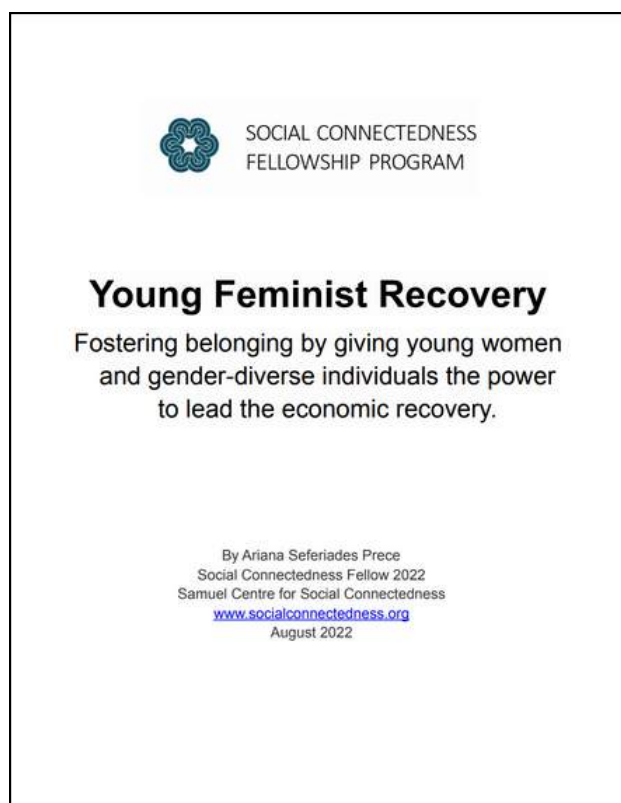
The Capabilities Approach proposed by Amartya Sen in response to the rise of neoliberal economics has also been an important contribution to development economics and adopted into the discourse of feminist economics. In 1979, Amartya Sen questioned the adequacy of measuring equality in the space of marginal or total utility, or primary goods. He outlined for the first time his conception of ‘capabilities’; at the heart of the capabilities approach is the respect for individuals’ starting points as varied and valid, and the need to empower them to reach a space where they can make decisions for themselves to live a life they value without encroaching the rights of others. **Freedom is therefore intrinsic to the capability approach—that all have the active ability beyond black letter legal rights to actually live the life they so choose for themselves.** It may not be enough that one has a right to housing if one does not have access to the housing market, for example (Comim et al, 2008).

Recognizing structural obstacles that limit and constrain choice has been much debated and explored. Martha Nussbaum expanded on Sen’s capability approach to typify capabilities into central categories: “life, bodily health, bodily integrity, sense, imagination, thought, emotions, practical reason, affiliation, friendship, respect, other species, play, control over one’s environment, political, and material” capabilities (Nussbaum 1997). These are important to lay out, although they are non-exhaustive, they help provide spheres of life that, when gendered, provide nuance to how young leaders facing discrimination on the

basis of their gender can exercise choice and be empowered in their agency to truly act as full-fledged economic actors. This is particularly pertinent as modern iterations of feminism often organise their guiding principles of theory and advocacy in values of autonomy, independence, and choice, for those who have often had options stripped from them (Snyder-Hall 2010). Categories of bodily health, thought, emotions, and environment all lead to a reconceptualization from classical economic paradigms of the self-interested market economics to ethics of care that are often found in gendered labour and care economies that are under-researched. Such a perspective provides a reprioritization of who matters and why.

Today, a large faction of feminist economics discourse prioritizes intersectionality. Intersectionality, coined by the legal scholar Kimberlé Crenshaw, was born from attempting to explain the law's lack of responsiveness to address the layered discrimination Black women face in the workforce. As a consequence, intersectionality in modern discourse is used to describe the complex life experiences and systems of harm and oppression that can result from the multiple identities one bears in society (such as race, class, gender, ability, etc.) It criticizes the homogenization of certain groups and rejects hierarchies of oppression. Intersectionality's roots are in Critical Legal Studies, Critical Race Theory, and Black Feminism, which have historically articulated that solidarity across identities through issue-driven activism as essential for cohesive social movements. Ultimately, intersectionality serves as a lens through which to honour lived experiences and their nuances, while recognizing structural harms and formulating mechanisms of resistance (Crenshaw 2017).





Fora has already devoted its resources to conceptualizing and exploring what a young feminist economy may look like in Canadian society. These questions were explored in [Fora's collaborative publication](#) with the Samuel Centre for Social Connectedness on building a just and young feminist economic recovery from the COVID-19 pandemic. Ariana Seferiades Prece explained that a young feminist economy differs from current and classical economics. The difference lies in the inherent problem of classical economists' assumptions of "what is counted as 'productive' and 'valuable' in the economy" due to overemphasizing values of efficiency and competition in the free market (Prece, 2022, 3).

Economics, instead, should attempt to better include and reflect "the experiences of young women and gender-diverse individuals at the centre" (2022, 4). However, inclusion is just the beginning of conceptualizing a young feminist economy.

Mekhaala Muraly explains in her writing for Fora that building a young feminist economy is deeply transformative, "building a world based on self-reliance, individuality, and reciprocity" (2023). This is done by means of "a commitment to social justice, to caring for one another, to preserving resources and our planet, and most importantly, a commitment to building new paradigms of just economies" (2023). She argues that overarching global injustice and crises are symptomatic of underlying structural inequalities that influence the worsening of these circumstances through continued market incentives for harm; these fundamentally have great impacts for the most vulnerable who are often young leaders facing discrimination on the basis of their gender. The market and the economy—as it is regulated today—are not promising for the progress of society, and particularly for young leaders facing discrimination on the basis of their gender. She explains, for example, that crises like the COVID-19 pandemic caused "women engaged in low-wage work, Black, Indigenous and women of colour, migrant and newcomer women, and women with disabilities" to be disproportionately impacted by pandemic-influenced job losses (2023).

In examining both the overarching academic literature and Fora's own research, this paper posits that a young feminist economy recognizes the identities, vulnerabilities, potential, agency, and opportunities for growth of young leaders who face discrimination on the basis of their gender, while promoting restorative and transformative solutions in the economy.

This framing of a young feminist economy is not an abstraction, but a means of systematically rethinking how each sector of the economy is understood. Using this framework to assess a young feminist economy elucidates that all elements of an economy, as we have explored, have often assumed to be rooted in neoliberal logics of self-interest and productivity, can be harmful for minority young leaders, and possess potential for transformation. Affected facets of the economy are wide-ranging and all-inclusive, from young leaders' cost of living; job prospects; educational careers; family planning; property/wealth/asset management; relationship-building capacities in the workplace; ability to occupy public space; access to democratic institutions to voice one's concerns about the economy; gender-inclusive healthcare; and so much more.



In today's Canadian economy, moving towards building a young feminist economy requires a particular focus on developing choice and autonomy for young leaders, questioning the value and systemic devaluing of gendered labour, and conceiving solutions to transform structures of oppression towards more equitable and just social systems.

A young feminist economy ultimately places young leaders facing discrimination on the basis of their gender not as an appendix or footnote, but the heart of its analysis and policy planning.

METHODOLOGY & LIMITATIONS

This research project aimed to examine how young leaders facing discrimination on the basis of their gender are faring in the Canadian economy and how a young feminist economy could be envisioned for the future.

This research project sought to engage in a methodology that is ethical and effective, considering the sensitivities young leaders may face across all facets of their lives. This project was proposed to and funded by Women and Gender Equality Canada (WAGE), and internally reviewed for its ethics with Fora Network for Change.

Participants were recruited by sharing a call-out for compensated participation in the research project. Participants had to be eligible. To qualify, a prospective interviewee would have to identify as an individual facing discrimination on the basis of their gender, be between the ages of 18-30, and reside in Canada. Halfway through the recruitment period, participation was limited to outside of Ontario and highly encouraged from Canada's North and Quebec. The call-out was shared on Fora's social media, with partner organizations, with network contacts, and past alumni of Fora's Rise on Boards program.

The principal researcher of this project conducted semi-structured interviews remotely over video conferencing technology with 40 participants across the country. Each interview averaged one hour and was conducted one-on-one. Ethics protocols were followed, the researcher attempted to be sensitive to different gendered vulnerabilities of youth, and young leaders were encouraged to share their perspectives with free and ongoing consent. Interviews were transcribed, then coded, analyzed, and amalgamated into this advocacy report.²

2 See [Appendix A](#) for interview question list.

This project also implements secondary literature to contextualize theory and broader research in Canadian society that complement the findings of this report.

At Fora, we are committed to fostering an inclusive environment that recognizes and celebrates the diversity of our community of young leaders, who continue to be left out of decision-making spaces because of the intersection of their age and gender. This is especially true for youth with additional intersecting identities who navigate multiple forms of discrimination, based on factors like race, disability, socio-economic status, and sexuality to name a few. These young leaders continue to bear the brunt of injustices and inequities, while being left out of conversations attempting to address them.

Throughout our research and this report, we are committed to being mindful of the impact of our words and language choices, and to making every effort to: avoid using ableist, sexist, racist, or any other derogatory language that may harm or exclude individuals from different backgrounds; refraining from making assumptions about the experiences, knowledge, or perspectives of the participants or audience based on their identities to avoid perpetuating harmful stereotypes; using gender-inclusive language where appropriate in all our communication and presentations to avoid harm as a result of exclusionary language. We understand that as conversations about equity and justice evolve, language will shift as well, and we are committed to ongoing learning and evaluation to ensure we are reflecting our community with dignity and respect.

This report followed these protocols in ensuring questions, dialogue, and interactions with young leaders, recognizing their existing agency as today's changemakers. Researchers sought to value participants' intersectional identities that enrich their contributions. This report also recognizes that discourses of the economy have historically been exclusive and often weaponized to ostracize and oppress minority groups. This project attempts to reformulate an idea of a Canadian economy that addresses these historic wrongs, and works to push forth policy that aligns with Fora's ethos but also is open to learning from thought leaders across intersectional advocacy groups – particularly Black, Indigenous, and People of Colour, and gender-diverse experts and community groups.



Limitations

Due to limitations in outreach and project timelines, this research project was unable to conduct interviews with young leaders in the North. As a consequence, the data engages with young leaders facing discrimination on the basis of their gender from Canada's 10 provinces. Further research is required to gain a holistic understanding of young leaders' positionality in the economy that includes young people from all across the country.

This research project was also unable to reach any young leaders who identified as Indigenous. The project relied on a call-out for individuals to express interest, and although Fora attempted to connect with many organizations that include Indigenous youth in their programming and work, we did not receive any responses of interest from self-identifying Indigenous youth. More research is essential to understanding young Indigenous leaders' perspectives on the economy and what solutions they may propose.

The sample size conducted is moderate with 40 respondents, however these interviews are rich with qualitative data. A larger sample size may lead to more robust findings in trends and patterns for the future.

All research was conducted in English. Fora recognizes Canada's rich linguistic tapestry, especially of francophone minorities across the country. Interviews were conducted in regions with majority-French-speaking populations including Quebec.

There were also many trends and themes that emerged in the data that were ultimately deemed too nascent to include but may be worth noting. Young people's physical safety, access to transportation and specifically public transportation, access to remote work, and their mental health were noted. To address these in-depth would lie beyond the scope of this research, but we encourage further insights into these issues.



Further research is also needed to understand the perspectives of those in power, and the perspectives of men and boys in these spaces. Institutions and organizations are made up of more than just young leaders facing discrimination on the basis of their gender – there are those that do not face gender-based discrimination, and their buy-in for a young feminist economy is essential. Understanding their perspectives, and convergences and divergences in interests are fundamental to crafting policy that ameliorates the status of gender minorities across Canadian society.

Note

Fora has explored many themes relating to building and investing in a Young Feminist Economy in prior research. This includes an extensive project co-conducted with the Samuel Centre for Social Connectedness (SCSC). Many of these themes include:

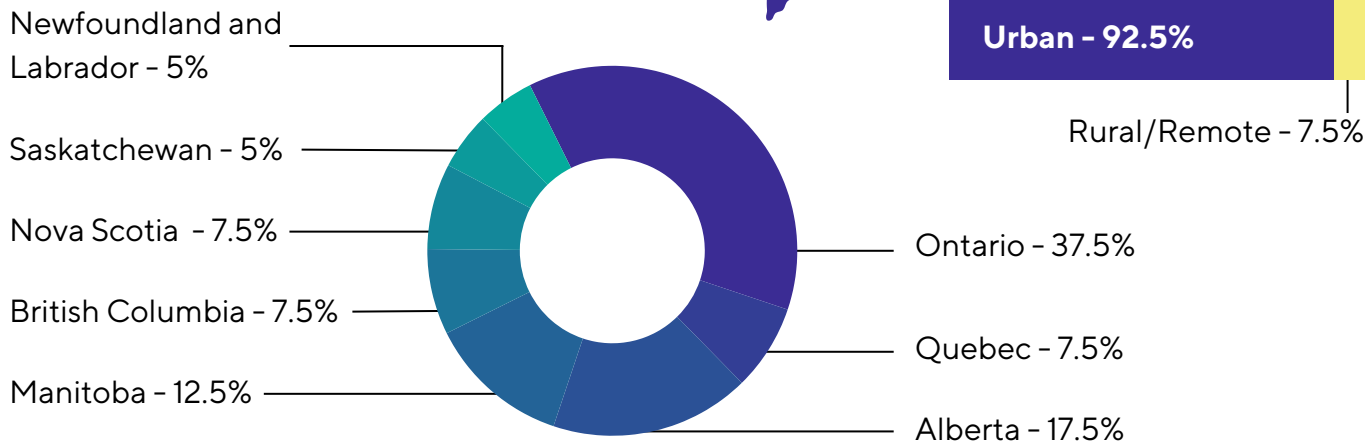
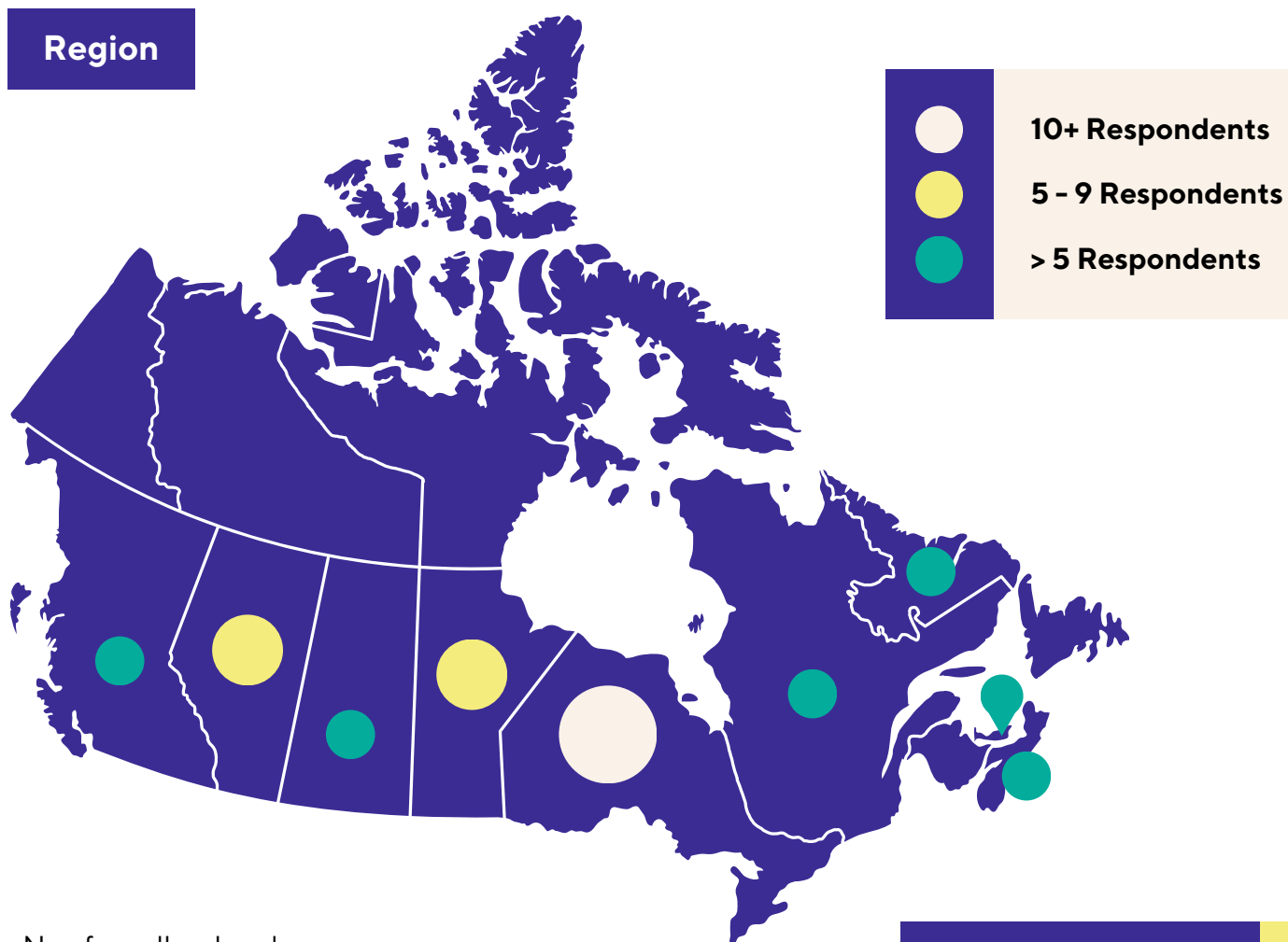
- considerations of mental health during the pandemic and what is needed to support young leaders' wellness moving forward when building a young feminist economy;
- the impacts of remote work on young leaders' wellness, workplace performance, and finances;
- young leaders' sense of self-worth and value in the economy as 'productive agents';
- barriers to decision-making spaces; and more.

This report attempts not to duplicate this research and focuses on newer findings to help contribute to gaps in the literature.

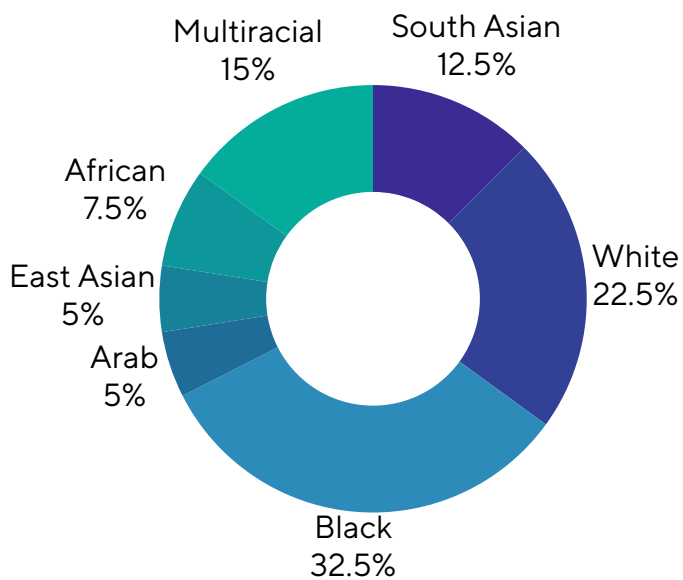


Demographics

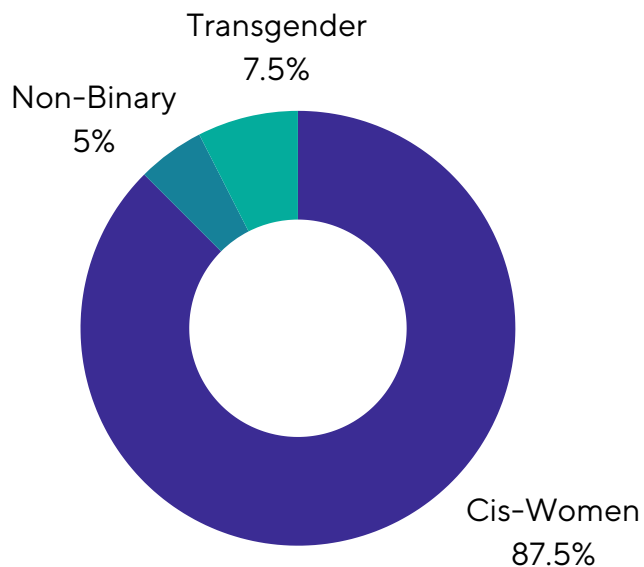
40 Young Leaders Participated Across Canada



Race*

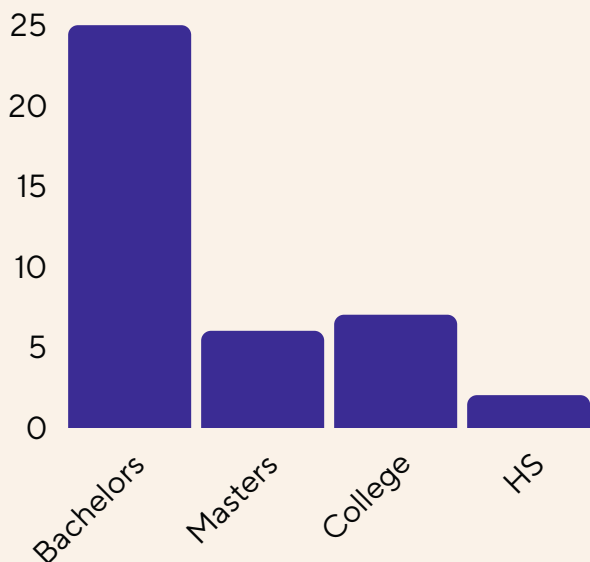


Gender*

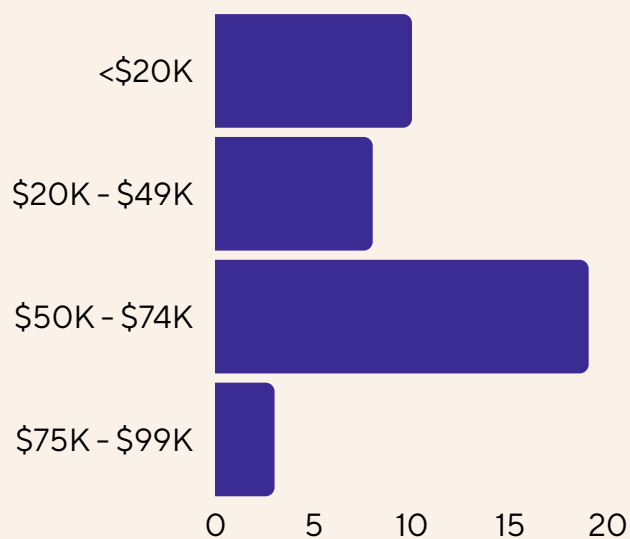


**Data and categories reflect self-identified racial and gender expression by participants.*

Level of Education



Household Income



RESEARCH & ANALYSIS



RESEARCH FINDINGS

This report proceeds to analyze key sections of the economy young leaders spoke to as posing particular barriers to their intersectional identities as youth facing discrimination on the basis of their gender.

These are listed in three specific categories:



**Cost of Living Crisis
& the Job Market**



Housing



**Navigating the
Workplace**

They are followed by one additional analysis of cross-cutting themes and larger takeaways of difficulties young leaders are facing in the economy.

This is followed by further research findings, not particularly of barriers young leaders are facing, but rather of how they envision a young feminist economy. This section includes recommendations both practically and theoretically for how to build a young feminist economy moving forward.

Research and Analysis Section 1

THE MATH AIN'T MATH-ING

Cost of Living and
Job Market Inequities

FORA

NETWORK FOR CHANGE

THE MATH AIN'T MATH-ING:

Cost of Living and Job Market Inequities

“

*Cost of living – it's more like a daily issue you can't really avoid.
You have to deal with it every second of your life.*

”

Since the COVID-19 pandemic, the cost of living, often approximated in Canada via the Consumer Price Index (CPI) (Statistics Canada 2023c), has risen at dramatic rates. The CPI analyzes “a fixed basket of goods and services, which represents the average Canadian household’s spending habits” – a household spends regularly on certain key items consistently to exist, such as energy, food, shelter, and more, which all contribute to a total cost of living (2023c). It specifically measures the “average change in retail prices encountered by all consumers in Canada” (2023c). The CPI rose 6.8% in 2022, which was a 40-year high since 1982 (Statistics Canada, 2022c). Specifically, the costs of transportation, food, and shelter, rose the most – with increases of 10.6%, 8.9% and 6.9%, respectively (Statistics Canada, 2022c). This impacts Canadians’ basic capabilities to afford to exist, let alone achieve a quality standard of living.

When asked if young leaders were able to afford their basic necessities, although none outright stated they were unable to make ends meet, 48% responded with concerns about increased difficulties to do so. These have been attributed to a variety of circumstances that can be seen as specific to the challenges of youth. For example, many respondents spoke to leaning on student loans and funding provided for specific degree programs to meet basic needs. These allotted amounts, however, have not matched the rising cost of inflation creating budgeting and consumption patterns constrained by this mismatch.

Furthermore, when considering that respondents spoke to a reliance on loans, the long-term impacts of needing to repay these amounts must be considered in assessing the forward-looking financial health of young people attempting to afford everyday life at present. It has been reported that present student debt owed to the federal government reached around \$22.3 billion, excluding amounts owed to provinces or independent banks and other lenders (Office of the Superintendent of Financial Institutions, 2019). On average, students owe just under \$30 000 for Bachelor's degrees across the country (Shaker, 2022). It is to be noted that the federal government has permanently frozen interest owed on federal student loans, but this does not alleviate debt for all, as many receive large proportions of funding from other sources, such as private lenders and provinces.



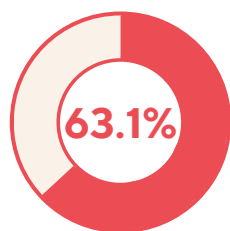
**On average,
Canadian students
with a Bachelor's
degree owe just under**

\$30,000



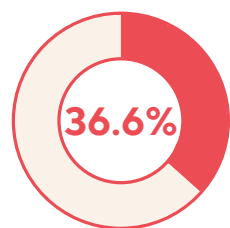
Food for Thought

Grocery prices rose in 2022 at the fastest pace since 1981 (Statistics Canada, 2022c). Fundamentally on the line for Canadians is the capacity to feed oneself – a basic human right and need for survival. One study found that 63.1% of households who reported their “main source of income as social assistance... were food-insecure” (Proof, 2021), while another found that Canadian Black households are 3.56 times more likely to be food insecure than white households and 36.6% of Black children live in food insecure households (Dhunna & Tarasuk, 2021). For already food-insecure homes or those with lower incomes, this creates layered vulnerabilities for health and survival along lines of identity, exacerbating existing inequities and injustice in Canadian society.



Food insecurity affects **63.1%** of Canadian households whose primary source of income is social assistance

In Canada, Black households are **3.56x** more likely to be food insecure than white households



36.6% of Black children in Canada live in households experiencing food insecurity

Repeatedly in our research, young leaders raised the constrained ability to afford food and groceries. When asked about the parts of the economy that personally affected young leaders the most, 24% explicitly listed the cost of groceries and the ability to afford food. Of these respondents, 55% identified as racialized, and 66% were out of school and identified as working young professionals. That a quarter of young leaders experiencing discrimination on the basis of their gender identified difficulty affording food to nourish themselves should raise alarm bells for policymakers across the country. Food insecurity among youth has been studied to lead to depressive symptoms, disordered eating, poor sleep outcomes, and a host of other health concerns (Darling et al, 2017; Nagata et al, 2019). Recent studies have also found that among young people facing food insecurity, eating disorders are more prevalent among trans and gender-nonconforming youth (Hallward et al, 2023).

More research is needed to understand the nuances among identities and genders in relation to food insecurity and its overarching health impacts for youth.

It is important to also note the need for access to nutritious food. One participant noticed in her everyday grocery shopping in the last few months that:

“There is an increase in produce prices – it would be nice to afford fresher fruits and vegetables.”

These numbers cannot be divorced from the oligopoly (whereby demand is high for goods but the supply—here groceries from grocery stores—is not in high competition nor necessarily a monopoly, but a network of similar suppliers who are able to fix prices because of limited suppliers to compete with as consumers have to purchase from them because of a lack of choices) (Friedman, 1982) of

Canadian grocery retailers. Canada's House of Commons raised the speculation "as to whether Canada's five largest retailers, who control 80% of the grocery market, are engaged in 'price-gouging', or using their market power to raise prices faster than the growth in their production costs" (Standing Committee on Agriculture and Agri-Food 2023). This continues to be a live issue in Canadian politics, but also felt immediately by Canadians every day attempting to feed themselves.

The social, economic, and political environment in Canada inherently is raising the question of how much our society values human life, and specifically the lives of those for whom groceries may not be as obviously accessible for. Young leaders' circumstances act as a harbinger for the concerning trajectories of all Canadians' health and wellness.

Inflated Job Competition

A high cost of living in today's job market creates an employment market that is setting up young leaders to struggle at best and fail at worst. With the exception of one interviewee, all research participants surveyed for this project were either currently in school or had graduated from a post-secondary program of study in the last five years.³ Our research pool was thus comprised of a vast swath of young people entering the workforce in chapters of their careers that can be considered formative years. But when considering the COVID-19 pandemic and its consequences, pursuing opportunities in the job market in the last five years, or preparing to do so at present, is rife with obstacles and red tape for young leaders - let alone those facing discrimination on the basis of their gender, race, age, sexuality, (dis)abilities and other intersections of identity.

Our interview participants stated that since the pandemic, an overarching demoralizing sentiment has been associated with seeking employment. With layoffs and temporary and permanent business closures arising from the pandemic's economic impacts, the competition for current job opportunities is acute. 38% of young professionals we interviewed reported high rates of competition among applicants and inflated experiential requirements (of multiple years of past experience) for entry-level work.

³ The exceptional participant had graduated last in 2015. Thus, all participants were either in school or currently in the labour force. No participant was unemployed and not pursuing education.

Recent grads and budding young professionals are not equipped, in the eyes of prospective employers, to be perceived as competitive regardless of the skills and capacity to learn they may carry. One respondent substantiated this by stating:

I think the biggest challenge right now is what employers are looking for is not what's out there, nothing's matching. If you look at LinkedIn and Indeed and the entry level positions on there, they require 3-4 years [of] experience in a certain area – some people don't have that experience. It doesn't mean they don't have lived experience perhaps, or they can't be trained with the skills they have...

Another stated:

There are so many junior or entry level ... jobs, but they're looking for four years of experience in certain technologies and that doesn't feel very entry level. Then you don't apply because you don't meet the requirements, or you do apply and you apply to 50 jobs because you need to, and they're called entry level, but you may not hear back from them because you don't meet the requirements.

These circumstances are only exacerbated for young leaders who face additional employment barriers. Many young leaders reported fears of discrimination in the hiring process, predominantly on the basis of race, age, and gender identity. This is addressed later in this report.

Fundamentally, these responses point to the age-old belief that you have to 'go to school to get a job' is becoming a fallacy in today's economy. The investment young people have placed in their education and themselves is failing to lead to the economic outcome or job security they once believed would necessarily follow. Not only are young leaders placed in a position of precarity where they are not able to secure entry-level work, constraining already limited finances in the face of a rising cost of living, but many have taken on debt to pursue degrees they believed would be sufficient to ascertain the jobs they no longer seem to qualify for. Ultimately, young leaders have accrued debt with little returns, placing them in a compromised position to begin their lives in an already expensive cost of living crisis.

Education, the Job Market, and the Cost-of-Living Meet: Degree Inflation

One coping strategy that has emerged as a trend in our data as a response to degree inflation, is for young leaders to lean into that very inflation. Of those currently in school, 83% reported they are in an advanced degree or foresee pursuing further education, be it a Master's degree, a PhD, a professional degree, or short-term upskilling programs. This was explained by many as rooted in a need to gain a competitive edge. One participant put it simply: "A Bachelor's degree is nothing special anymore because everyone has them". Of those currently working, 69% foresaw the need to pursue further education to be more competitive or successful in the labour market.

83% of current students are in an advanced degree or foresee pursuing further education

69% foresee a need for further education to be competitive or successful career-wise

The competitive edge is not the sole factor influencing further education. Responses included indications of debt, race, age, and familial obligations as shaping decisions to remain in school. For example, it was raised that postgraduate education can provide a buffer to having to enter the workforce. For those with student debt who are unable to pay these amounts back immediately, many might invest in further education hoping to reap greater rewards in the future. One respondent noted, "I get so frustrated with the track OSAP⁴ presents ... that you have to continue on with an education – I talk to folks with PhD's because they can't afford to pay off their student debt [and pursued the Doctorate] as a means to pause that". Another mentioned that she is pursuing a PhD, "to get the credibility to take on work that matters to me" but added that, "I worry sometimes that in order to do high impact work as a woman of colour, I have to make myself as credible as I can to do the work".

The ability to pursue higher education for any reason, however, is not easily accessible. Of student interviewees, only 25% reported being able to certainly afford further education with their current finances, while the same held true for only 12% of working professional

4 Ontario Student Assistance Plan – the province of Ontario's formalized loan/bursary/grant scheme to fund post-secondary education.

respondents. 19% of working professionals stated affording further education would be dependent upon funding from external sources, such as a workplace or educational institution's scholarship.

Overarchingly, the opportunity cost of affording further education is also high, which this report explores further in the Macro Trends section. Although it is clear that young leaders are often in positions of choosing 'either or,' this section highlights that education was a key concern for trade-offs. Intimately, young leaders' intersectional identities shape whether they can afford education today - based not just on what access to financial capital they have now, but what they envision their lives to look like moving forward: starting a family, investing in a home, taking care of elderly loved ones, and more. The trade-offs on these investments are often shaped by nuances of class, cultural values, queerness and much more, they are not uniform in their feasibility for young leaders.

In relation to further education, many alluded to this period of their lives as ripe for starting a family but would not be able to do so if another degree needed to be pursued. This is particularly true for queer individuals. One participant shared that it can be a "challenging and expensive endeavour to have kids - that adds a lot of questions for the affordability of those long-term goals". Similarly, others mentioned that funding an additional degree would also take away from investing in a home, perhaps a down payment. Other interviewees stated that they are still not financially independent, as they live at home and could not expect their families to finance further education, while on the flipside some youth explained that they are often taking care of entire families, siblings, parents, and relatives - meaning they could not invest the time and money into themselves without feeling as if they were taking away from supports for those they care for.

That education cannot easily be accessible while young leaders plan their lives speaks to major career trade-offs and long-term planning that can possibly be stunted as a result. The repercussions for young leaders are explicit.

This report explained earlier that a young feminist economy recognizes the capabilities of young leaders and empowers their agency to live meaningful and fulfilling lives. Degree inflation and education that is out of reach to advance one's career is a fundamental barrier to empower young leaders. Young leaders' stories reflect a cost-based barrier to making higher incomes and being able to afford everyday life, all the while grappling with the inability to reap benefits from the investments already made in their educational pursuits. A young feminist economy is far from attainable when young leaders are sequestered in their career paths and struggling to afford everyday expenses.

Research and Analysis Section 2

HOUSING



HOUSING

Core to any functioning economy, let alone a young and feminist one, it is an essential tenet that all actors bear capacity to meet their basic needs, so as to ensure each individuals' functioning, productivity, and consumption capacities facilitating the progress of the free market. But in basic terms, housing is also just an elementary necessity fundamental to the human dignity and capability-building of young leaders to survive and thrive. Acquiring and maintaining safe and affordable housing is linked to improved health outcomes, including freedom from intimate partner and family violence, and a lack of stress relating to cardiovascular and mental health conditions (WHO 2018; Bryant 2003). It is a human right which Canada has committed to under public international law, having ratified the International Covenant on Economic Social and Cultural Rights (United Nations Human Rights Treaty Bodies 2023), and more recently codified into its own domestic law under the National Housing Act (Department of Justice 2022). From the layperson to the State, housing is understood as an obvious need and right.

Culturally, conceptions of housing are also core to how Canadian society organizes itself. Deeply embedded in the post-Second World War Canadian Dream, home ownership has been a rite of passage from youth to adulthood, and central to how many Canadians envision success, responsibility, and family life. It is a cornerstone financial asset that provides leverage for savings and retirement. Owning a home can often determine the city one lives in, access to work opportunities, proximity to family, and so much more. But young leaders in today's Canadian society have borne witness to this dream remaining just that—a dream.



Affordability

Due to the economic realities of the day, housing is of critical concern to young Canadians. One respondent explains, “it’s really, really difficult to get housing— In my parents’ generation that was just part of your life plan and just something you saved for. Then 5–10 years you are on track to own a home after saving, and I don’t think that’s a reality anymore”. She adds, however, that as a young person she does not particularly know exactly what she wants, but recognizes home ownership as out-of-the-question.

“Affordability is more of a housing issue in the long term. I don’t plan to own a home in the next 5–10 years, I don’t expect that to be possible. While I don’t really know what I want to do yet after graduation and I don’t know where I want to live, the reality is that I can’t afford a home anyways.”

These perspectives are not dissimilar from sentiments of Canadians across demographics. An Ipsos poll found that 63% of Canadians who currently are not homeowners have “given up” on attempting to acquire one in the future, given the seeming impossibility of ever achieving the means.⁵ In new data reported by the Office of the Federal Housing Advocate, in receiving public submissions about housing concerns, “unaffordable housing was cited as an issue in 77% of the public submissions, while 61% of the submissions spoke of problems with finding housing” (Office of the Federal Housing Advocate 2023).

**Among Canadians
who are not already
homeowners,**

63%

**say they have
“given up” trying to
do so in the future.**

⁵ [Majority of Canadians who don’t own a home have ‘given up’: poll.](#)

Our research found that in listing the aspects of the economy that most deeply affected respondents, housing affordability comprised 24% of responses, while the joint conundrum of rising housing costs and the cost of living crisis generally composed 21% of responses. The cost of living and inflation concerns were included in 39% of responses.

It is also to be noted that for many, housing is riddled with class and generational privilege. For those with existing generational wealth, affording down payments or access to the existing family home shapes a much easier path to home ownership. For newcomers, refugees, and those systematically facing discrimination in the housing market for their race, lower-incomes, and/or other identities, home ownership is riddled with many more complexities and can be much further out of reach. The CMHC reports that Black households “have the lowest probability of home ownership in Canada” for a plethora of reasons, among which structural racism is a factor (CMHC 2021). Statistics Canada also shares that “although more than half of resettled refugee families in Toronto and Vancouver owned their own home in 2016, their rates of homeownership are lower than among Canadian-born families” (Gellatly & Morissette, 2019). More research is needed to understand the complexities of home ownership among different ethnic and racial groups, and across gender, since the COVID-19 pandemic. In our research, however, we learned that 37% identified as First-generation Canadians, 45% identified as second-generation, while 8% identified as third generation and 10% were unsure. These demographics cannot be divorced from desires of and access to home ownership.



The housing crisis does not manifest solely in terms of the fears of losing access to home ownership. Basic access to housing is barred by grotesquely-out-of-reach rental prices too. When asked about affordability desires and their achievability, housing generally was raised as a concern in 47% of responses, while affording rent was specifically mentioned in 18% of responses.⁶ As of October 2022, the average rent for a 2-bedroom apartment sat just under \$1,800 across the city of Toronto, and just over \$2,000 in Vancouver, with those numbers continuing to rise (CMHC 2023a; CMHC 2023b). In 2011, just 11 years prior, these numbers were \$1,124 in Toronto and \$1,181 in Vancouver (CMHC 2011). Critically, as inflation has seen a rise in costs and the costs of housing specifically, salaries have not. This divergence catalyzes specific precarities and vulnerabilities for young leaders.

Average Rent for a 2-Bedroom Apartment

	2011	2022	Increased by
Vancouver	\$1,181	\$2,000	69%
Toronto	\$1,124	\$1,800	60%

Rental affordability manifests in mobility constraints, not just from the proverbial ‘moving out’ phenomenon from one’s childhood home to one’s ‘first place’, but also within and across cities. Rent control and pre-pandemic rental prices that are ‘locked in’ for many are often canaries in the coal mine of rental housing markets. Although this provides relief from having to pursue much higher rental costs, it constrains young leaders from leaving where they presently are. This can have a host of repercussions for access to work, staying in relationships, or living circumstances that may not be entirely healthy, etc. This is explored throughout this section.

Young leaders have specific vulnerabilities when considering their role in the housing market as a result of their age, gender, and other intersectional identities. These specific concerns provide insights into how an entire generation of Canadians are navigating and redefining traditional life paths and goals as a result of an economy that cannot respond to their needs.

⁶ This number might be smaller than what it could look to be as many young leaders, when asked specifically what they would like to afford interpreted the question as a sort of wish list and many jumped straight to home ownership instead of renting in the present.



This research also notes that beyond bigger questions of economic affordability, women and gender-diverse young leaders' security can be at risk without housing security and affordability. Under-addressed in young leaders' responses but still present were the ramifications of heightened intimate partner violence and domestic violence during the COVID-19 pandemic, which the United Nations dubbed the 'Shadow Pandemic' (UN Women, 2020). With rising mental health concerns and social isolation allowing for the furthering of coercive control in households, the opportunities for abuse were heightened during this time. A minority, but nonetheless a proportion of young leaders, addressed in our research either leaving or desiring to leave their households to escape toxic environments. It is unclear how many actually experienced this reality but did not disclose these happenings. Affording housing at its baseline can be an explicit component of mental and physical health and security for young people. Housing affordability cannot be abstracted into economic theories so far as to remove the fundamental need for the survival of many young leaders living among risks of gender-based violence.

Living Alone: Independence Under Attack

A major finding of our research lies at the heart of the 'youth experience' and the cost-of-living crisis. Across the board, young leaders report it is simply not feasible to live alone.

This finding has a few implications: for young people, this often means that one can only consider living with roommates to be able to split rent to an eventually affordable fraction. One young leader from Halifax shared, "It would be nice to have the option to live as a single person – most people are trying to be independent and not live out of their parents' homes, but you'd have to find roommates – it would be ideal in Canada to have that option to live alone and I don't think it's very feasible currently". This impairs young peoples' capacity to

grow and develop on their own, a rite of passage past generations entered with ease. In fact, “Households composed of roommates – that is, two or more people living together, among which none are part of a census family – are the fastest-growing household type. From 2001 to 2021, the number of roommate households increased by 54%.” (Statistics Canada 2022a) Statistics Canada reports this option continues to be inaccessible: “In 2021... solo dwellers represented 42% of all people aged 85 and older in private households, compared with 7% of people aged 20 to 24” (Statistics Canada 2022a). But even living with roommates, this reality in urban centres still feels out of reach for many. Due to the high rental rates, as has been mentioned earlier in this chapter, rental costs are still much higher per person in urban centres, such as in Toronto and Vancouver, than in other parts of the country.

Although many would argue that Canada’s major cities are becoming densely overpopulated and young leaders should consider moving elsewhere to pursue other opportunities, it would be remiss to dismiss the job opportunities available in Canada’s metropolises. One young leader based in Calgary shared that:

“I’m living at home right now – I don’t have the mobility to pack up and move to another city for economic opportunity and I can’t afford to live there right now... Toronto rent is in crisis – the barriers to securing a place to live in Toronto as a young professional is ridiculous.”

Not only does the cost of living soaring in urban cities affect those who already live there, it hinders the professional development of those seeking opportunities in these cities. Young leaders’ mobility is fundamentally impaired as they are priced out of pursuing work in cities where salaries cannot counterbalance egregious rental prices. For many young leaders who are often investing in their education and their careers as a means to help themselves out of lower incomes to higher, often with aims and/or impacts to generational transformations of wealth and social access (e.g. Newcomers, BIPOC young leaders), this can pose a large barrier to entire households’ growth.

It is to be noted further that of our research pool, 53% responded ‘no’ to identifying as financially independent. What this is a result of, be it having to live at home to afford rent, or to co-contribute to household finances, shapes many of the results and sentiments of desiring independence. The Canadian economic landscape today is distinct in this moment as more and more young leaders are redefining what financial independence can look like, and – however it is conceived of – are showcasing if it is attainable to begin with.

Single Tax

Beyond the prospect of living with roommates to afford rent, there is also the growing notion that one needs to find a life partner to live with to afford housing and the cost of living in today’s Canadian society.

This finding was prevalent across demographics and cities young leaders hailed from. One young leader shared, “I think our world is extremely structured for a unit of two people-couples. There are a lot of benefits that come your way. This excludes a lot of people who don’t have a partner. If you’re single or non-monogamous, you don’t have the same economic access. This is an access of identity.” This reality was hyper-prevalent in researching young leaders’ experiences affording housing.



Among those who did not report concerns about affording rent, many shared they were living with partners and were able to afford rent due to dual incomes with one respondent sharing:

“I know my rent’s going down, but I shouldn’t have to live with a significant other to have that.”

Another shared that they currently live in a house owned by her boyfriend’s family, thus not needing to pay rent, and are also able to afford a car as the two of them split the costs.



On the flipside, however, there is a real burden of costs for those who are single and/or non-monogamous, which this report refers to as the single tax. This is less of a tax, however, and more so a reckoning with having to pay the full price for costs, and specifically here housing, that many others do not. Modern life is set up to exist with a partner, be it splitting meals at a restaurant, sharing gas for the car, or adding dependents and partners onto insurance plans. But housing may be the place where it is most explicit. Splitting rent, mortgage payments, and down payments when they are at all-time highs and grossly unattainable on their own becomes slightly more achievable with a partner.

In fact, one respondent who shared she had been saving for the better part of a decade for a home still found that due to inflation rates for housing in Calgary, she still was compromising for the type of home she could afford. She furthermore added that when speaking with a mortgage broker at a bank, she was repeatedly asked if she had a partner to help split expenses with. One individual, when sharing her dreams of being able to afford the cost of living, housing, and pursuing writing as a career simply joked, “I will need to find a partner that will pay for everything”.

This has gross repercussions. For those in relationships they may rush into living together for the need to save on rising rental costs (Kambhampaty 2022). **It also has repercussions for young peoples’ sense of self and value as individuals. What does it mean to want a partner, and what does it mean to need one?**

Student Housing: Kingston, Ontario Case At-a-Glance

Of our total interviewees, 32% were currently students. The context for finding housing for students can be particularly precarious and subject to predatory practices that students often fall prey to. In our research, young leaders stated that some areas, Kingston, Ontario in particular, are notorious for requiring “extremely high rent for really horrible living conditions”. In the context of a housing and affordability crisis, it provides much opportunity for landlords to take advantage of young people who require housing near their educational institutions. Another respondent stated of Kingston specifically:

I noticed it firsthand when I was looking for houses to live in for renting because Kingston went through massive inflation for housing prices, so even for students, looking was impossible. You had to have to live in really poor conditions or pay a lot for no air condition and extra fees for hydro.

Kingston, Ontario is a town that provides a fertile ecosystem for landlord corruption. Much of the city is developed around the core universities, creating a high demand of young people seeking housing among a limited supply. To live off-campus, housing is often in larger homes and residences that are shared among multiple roommates. The quality of living in these spaces can thus fall below par in crowded spaces that are competitively sought after. There is little incentive for landlords as well to comply with regulations and ensure a quality standard of living for young students who may not know their rights as tenants or who may not want to pursue legal recourse as the need for housing comes first and foremost. This is particularly notable for international students, upon whom Ontario universities have relied to pay exorbitant tuition rates and are often left to navigate housing options on their own (Hackett 2023).

This phenomenon has been written about and investigated extensively, with one Queens undergraduate newspaper reporting that in Kingston (Keefe, 2022):

“

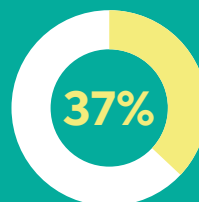
Lines for house showings are often ridiculously long. Upwards of 50 anxious students will wait in the pouring rain to tour a five-bedroom unit that’s a 15-minute walk from campus.

”


The context of Kingston, Ontario is also simply a case study, but speaks to larger trends and vulnerabilities young leaders facing discrimination on the basis of their gender may face. In new research by Canada’s nascent Office of the Federal Housing Advocate, 37% of public

submissions from individuals who reported experiencing issues with their landlord or building manager were brought forth by women and gender-diverse people who were particularly affected by abusive situations. This included being charged illegal fees and rent increases, their landlord entering the apartment without permission, or facing harassment and sexual harassment (Office of the Federal Housing Advocate, 2023).

Young people seeking somewhere to live while studying, often far away from home, are particularly vulnerable and susceptible to subpar housing conditions. More action must be taken by provincial and federal authorities to ensure that housing is better regulated and accessible for young students, so that they can pursue their education while affording and accessing safe and secure housing.



37% of reports concerning disputes with landlords/building managers were filed by women and gender-diverse people



There are further and bigger questions at play here. In 2023, the economy dictates that for young leaders facing discrimination on the basis of their gender, it is simply easier to survive in codependency through a reliance upon dual incomes. In recognizing the hard-fought battles feminist movements have forged in the last fifty to seventy years, the principles of independence and autonomy that have been actualized to recognize the labour and capacities of those discriminated on the basis of their gender is severely undermined by the current state of the economy.

There is nothing feminist about an economy that requires updating one's relationship status to survive. There is nothing feminist about an economy that only permits a young leader to exercise their autonomy and explore their agency if they meet a minimum income threshold.

The repercussions for family patterns, quality of life, and happiness in these circumstances can only be determined in the coming decades. But today, the messaging is clear. Being 'strong and independent' comes at a literal and quantifiable cost.

Research and Analysis Section 3

GENDER AT WORK

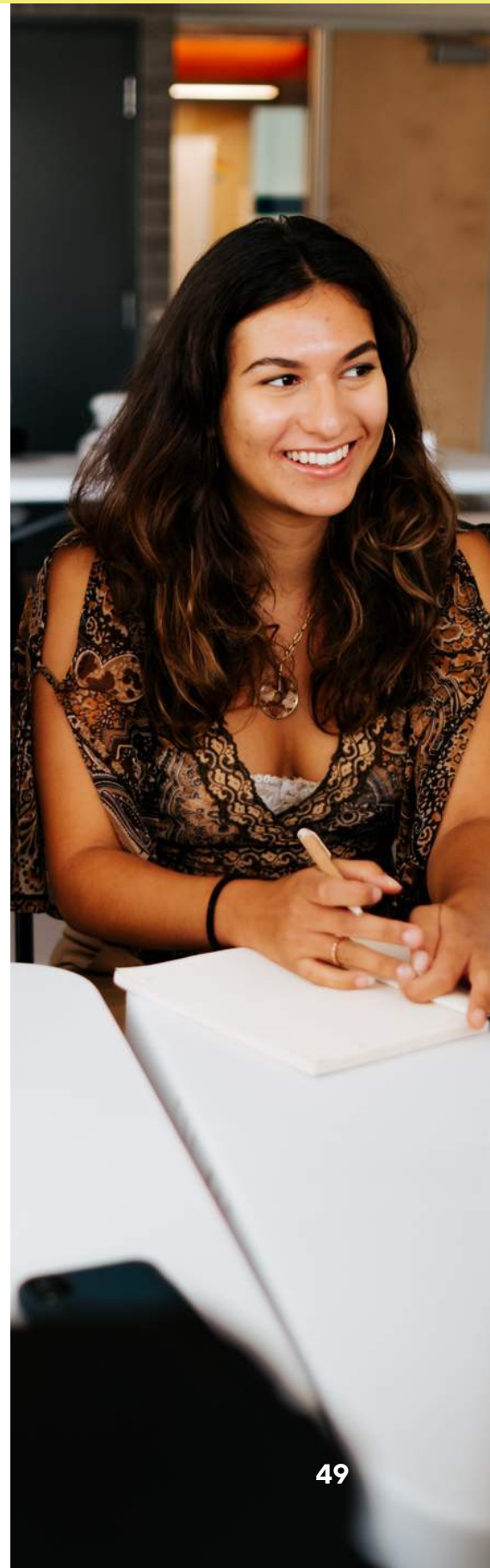
Navigating Careers and Labour

GENDER AT WORK:

Navigating Careers and Labour

Discussions about investing in a young feminist economy would be incomplete without navigating one of the most germane sectors of the economy for young leaders: the workplace. There were many findings regarding what worked and did not for young leaders here, especially in transitioning out of immediate COVID-19-related workplace scheduling and organizing. This included access to remote work, subsidized and funds for home office expenses, the need for more mentorship and networking opportunities, and more. Much of this is discussed in Fora's past report which you can access [here](#).

This section of this report instead focuses on three major findings that emerged as trends particular to young leaders facing discrimination on the basis of their gender in the present Canadian economic landscape. These are: the undervaluing of non-profit and social justice-oriented work, discrimination in the workplace, and the unpaid care work of young leaders that is often overlooked due to their age and perceived roles in the home.



Underpaid Work: Systematically Writing Off Social Justice-Oriented Work

As unfortunate as the sentiment holds, it is not novel to share that gendered labour has often been underpaid and undervalued. Research conducted by Fora only reaffirmed such trends that have already been firmly entrenched across interdisciplinary studies.

When considering the positioning of youth, however, there is something to be said about underpaid work at the nexus of social justice. Today's youth are as involved as ever in their communities and are incredibly socially conscious of their actions, investments, and choices. From filing lawsuits to hold the government to account for climate change that will have lasting repercussions for this and future generations (David Suzuki Foundation, 2023), to investing in Indigenizing and decolonizing initiatives to push forward truth and reconciliation across the nation (Canadian Heritage, 2021), youth are at the forefront of forging social change. A sizable proportion of research respondents, similar to reported social trends, identified as already being involved in their communities; 66% of young leaders are already involved in decision-making spaces regarding the development of policies on issues that affect them.

66%
of young leaders are
involved in policy
development and
decision-making on
issues that affect them



This also means that many young leaders are enriching and empowering themselves to learn more about their communities and hone their skills, so that they can participate in the economy as changemakers. When faced with job opportunities across the job market, however, integrity is placed at loggerheads against subsistence. 29% of respondents at some point in their interviews spoke of a desire to work in a non-governmental organization or in the not-for-profit sector but relayed concerns about pay and limited opportunities.

29% of young leaders interested in non-profit or government work expressed concerns about limited pay and opportunities

One respondent spoke passionately about climate justice and studying sustainability and policy in a nuanced and new program in an Ontario university. She shared grievances, however, that:

“ [There are a] lot of options in the private sectors. There's not a lot of job stability or entry level jobs in the NGOs or public sector – that's a systemic problem – so I'm very cognizant of that. There's more security and opportunity and maybe more pay in the private sector, and that's where future programs [of study] end up [leading]... but I personally don't want to go that route yet.

Young leaders are grappling with where their education can lead them, and in what sector of the economy they would like to contribute their skills. In a cost-of-living crisis, the stakes are heightened severely, putting those with higher opportunity costs as a result of debt, family obligations, and overarching financial circumstances in positions to take jobs that may not align with their values.

Amidst questions of values are the trade-offs young people have to make: can they afford to work in the not-for-profit space? It has been reported that “The average annual salary for those working in community non-profits is \$38,716, compared to \$57,137 in the economy overall” (Jensen 2022, 3). It has also been found that in the current state of the economy, “Rising inflation is further squeezing the sector’s ability to fairly compensate its workers, and labour shortages are increasing competition for employees” (2022, 4). Youth shared similar perspectives in interviews, repeatedly reporting coming across underfunded jobs and unfair compensation.

Average Annual Salary

Canadian Average	\$57,137	On average, non-profit employees earn 32% less than the general working population.
Community Non-Profits	\$38,716	
Annual Difference	\$18,421	

One respondent shared, “A lot of the jobs that I’ve taken at NGOs ... have been funded by Canada Summer Jobs. Much of that has been bare bones funding... that’s definitely something I need to look for in a future career that I think is important.” Indeed, most Canada Summer Jobs postings often pay minimum wage (Employment and Social Development Canada 2022). Although they are intended to help youth acquire summer employment in the interim, minimum wage across the country barely helps attain a quality standard of living with today’s cost-of-living crisis. More funding is needed to fairly compensate young leaders for their work, especially young students. It is to be noted that the Government of Canada offers up to 100% funding of hourly minimum wage for not-for-profit organizations to fund a Canada Summer Job position for a young person, and additionally recommends organizations dedicate extra funding to more equitably compensate young leaders. But not all charitable organizations have the same amounts of funding and can pay any more than what the government funds. What has resulted is a standard of minimum wage work where young leaders lose out to fair compensation.

Others shared that this lack of adequate compensation holds true outside of temporary and summer positions and can lead to practices that are antithetical to the purported missions of social justice-oriented organizations. One respondent with multiple years of non-profit experience shared that her perspective as a young Black woman is valued, “because they want me to do the work but when it comes to the compensation and position, I have to fight for it”. Another international student shared that, “I really want to work with a lot of orgs and NGOs – but because of inflation – not a lot of people are able to pay me for my expertise or for whatever I can bring to the table”. Young leaders bring nuanced experiences and insights, but are systematically underpaid for their work, regardless of their years of experience in the industry as our research indicates.

This must be examined in relation to earlier insights in this report of limited entry-level opportunities for young leaders. A young feminist economy requires options for young leaders to contribute their skills to the economy, and this includes opportunities that are meaningful to them.

One young leader shared that:

“[A young feminist economy includes a] focus on more genuine entry level opportunities for people leaving whatever post-secondary education that might be, so that people can join the economy and work in their field of interest. People will be paid more and work in their field of interest, they just need skills and experience. People need to be given a chance. In terms of tackling the current problems – [for example] homelessness, food insecurity, clean energy... people will be able to make more change if we’re utilizing more skills.

People just need that first opportunity.”

Concerns about the non-profit sector shape young leaders' experiences in different ways than just access to competitive pay.

For many youth who have intersectional identities that deviate from the mainstream Canadian society and particularly in corporate settings, non-profit sectors that attempt to foster equity and justice can often present as more appealing options for working comfortably as one's most authentic self.

One respondent outlined that she saw opportunities to work in social justice-oriented spaces as a question of building inclusive workspaces :

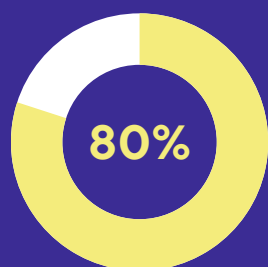
"[Workplace inclusivity is] very common in government and non-profits and stuff – but maybe not so much in the corporate world."

Another individual shared the importance this has for feeling comfortable in the workplace:

"I find that the places that I have worked for or volunteered with or affiliated with in 'higher-earning industries' wouldn't necessarily be a place where I'm seen, or working with other queer people, or more comfortable discussing my personal life, including pronoun preferences."

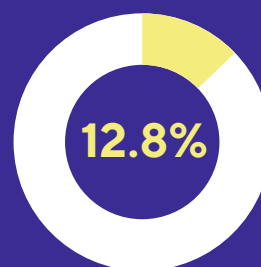
Even those corporations lauded for their Diversity Equity and Inclusion (DEI) initiatives cannot compare in representation numbers and values that non-profits do. KPMG LLP was one of Canada's Best Diversity Employers 2023 and was celebrated for achieving its goal of 30% women and 20% people of colour in partnership by 2022 (Jermyn, 2023). These numbers pale in comparison to diversity in NGO spaces. Pricing youth out with underpaid and limited opportunities can have consequences for their comfort and wellness in the workplace and beyond.⁷

⁷ It is important to note that non-profits are far from perfect in their cultures and can often cause harm to its employees. This report emphasizes however the baseline values of social justice associated with these organizations that employees can fall back on when there may be grievances, unlike for-profit cultures in Canadian corporations.



80%
of employees in
non-governmental
organizations are
women

**but
only**



12.8%
of jobs in Canada
are in non-profit
organizations

It is to be noted that a vast majority of the NGO sector, 80% to be specific, is composed of women (Ontario Nonprofit Network, 2023).⁸ But only 12.8% of all jobs in Canada are in non-profit organizations (Statistics Canada, 2020). More studies are needed to determine the amount of trans and non-binary folks who hold these positions as well. That those facing discrimination on the basis of their gender, composing large swaths of workplaces that are working to better their communities, while being serially underfunded is already symptomatic of an economy that is not operating on a feminist framework. But it also sets up a space that bars those with identities of lower socioeconomic class (and often interlinkages with race, (dis)ability and nuanced life experience) from entering these spaces because they are incentivized by greater financial gains and security working in other sectors instead. Although we see increases in racial representation in NGO spaces, including the share of Indigenous employees rising from 4.2% in 2010 to 5.1% in 2019, and immigrants from 41.8% to 47.9% (Statistics Canada, 2020), more must be done to ensure minority voices can be better represented, compensated, and empowered in the NGO sector.

Systematically shutting out voices that are impacted by the work that these NGOs attempt to carry out because of low pay and access not only stifles young leaders' abilities to contribute, it also hurts the ability for these organizations to produce diverse solutions to global problems. The state of the job market today means everyone loses.

There are also broader issues at play here. Placing youth at the nascence of their careers in positions to be employed by powerful corporations because they can 'be bought' only adds to these corporations' power. The gap will persist amongst powerful entities that are often responsible for great social harms, including tax evasion and exacerbating the climate crisis, while social justice-oriented not-for-profits struggle to compete and possibly diminish in

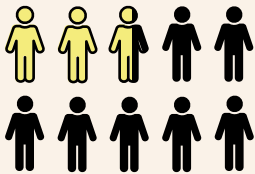
⁸ [80% of the non-profit sector labour force across Ontario and Canada consists of women workers, especially Black, immigrant, and Indigenous women, women with disabilities, and women from the LGBTQ2SI community, who experience unequal outcomes.](#)

power as the incentive to work in these spaces lessens and lessens. The gap may also persist in that access to work in non-profits only stays accessible to wealthier youth. This divergence is alarming in creating ethics disparities across social class.

A young feminist economy would not require young leaders to put a price on their integrity and their interests; shaped by choice and empowerment, it would enable young leaders to pursue careers that matter to them. The current economic arrangement cannot be said to fulfill this aspiration.

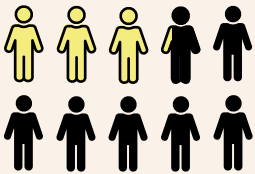
Discrimination in the Workplace

Throughout our research, we found that discrimination in the workplace, in employment hiring processes, and in considerations for promotions were still prevalent in young leaders' experiences. In explaining their experiences trying to secure a job and/or develop their career throughout and since the pandemic, 26% of respondents mentioned some form of discrimination or identity-based prejudice/harm in the workplace or in the hiring process. 32% of these responses specifically spoke to race-based discrimination in hiring and promotion processes. The largest racial group of this 32% to speak to race-based discrimination identified as Black respondents.



26%

of respondents experienced discrimination or prejudice in the workplace or hiring process



32%

of the respondents who experienced discrimination specifically referenced race

Many participants often raised ageism and sexism in the workplace. Participants outlined that those in positions of power were often men and many would not entrust work to younger workers, even if they held all relevant qualifications – sometimes even outqualifying older co-workers. Many shared one participant’s sentiment of “... having to exist and work to a much higher level to have my opinion be taken seriously”. One shared the consequences this had for their overarching tenure at their workplace: “I’m in the process of switching jobs right now and I do feel that my gender and sexuality are reasons why I’m leaving my job because I’m experiencing microaggressions and it wasn’t handled by HR”. Many share that they do not raise concerns about these incidents or concerns for fear of creating an uncomfortable workplace environment or possibly being replaced. Young leaders are finding themselves veiling their identities in the workplace to fit a particular mould. This phenomenon has been studied time and again, especially in discourses of imposter syndrome, but this paper reiterates that with a cost-of-living crisis that has narrowed options for jobs and opportunities for young leaders already struggling to achieve financial stability, many are not equipped to exist in healthy, safe, comfortable, and empowering workplaces. This is a hazard for young leaders’ performance and overall well-being.

Respondents shared that solutions come down often to addressing systemic harms in organizational cultures and hiring practices.

One interviewee noted:

“If we want a feminist economy, we need to address ... paid work by women – address the wage gap – all these factors that go into it as well. Being more conscious as a society as hiring managers – employers that we have biases against women, and racialized women have it worse, from lower economic status, women who are so called ‘uglier’ or don’t fit narrow beauty standards; we need to be conscious of how this affects women generally instead of turning a blind eye on it”.

One notable recurring finding also spoke to young leaders’ and particularly young women’s marital and relationship status. Those who were closer to 30 years of age, married, in serious relationships, and/or looking to start a family still express concerns about how these life developments are shared with apprehension in the workplace for fear of not being promoted or not being assigned tasks with greater responsibility.

One participant shared:

“I’m constantly aware, I’m 28, not yet married – when you announce you’re getting married, people may start to consider that I’m at child-bearing age, that may impact ... what projects [they] put me on – that’s my biggest concern.”

Another shared:

“Once you have children and they’re in daycare and school and they’re sick and then you miss work – you’re not considered for promotions ... you’re not considered for other opportunities”.

Many others relayed this sentiment of reaching a certain age and possibly not having access to the job growth they foresaw due to their gender and assumptions of gender roles associated with those identifiers, such as becoming a parent, requiring maternity leave, and other heteronormative and gendered understandings of personal relationships perceived by those in power as interfering with workplace performance. Employment law has long held that discrimination in the workplace on the basis of gender and/or marital status should not impair the decision-making of employers and managers, but the reality is a lost opportunity can be difficult to explain through the lens of discrimination. Young leaders and young women suffer as a consequence. One’s relationship status and personal decisions should not affect minority genders’ existence in the workplace – especially when the same is not held for men.

A Note on Unpaid Labour: Young Leaders as Carers

There has been vast research written about those facing discrimination on the basis of their gender and their unpaid labour in the domestic sphere. This report does not seek to duplicate or replicate important research that has already been conducted. However, this paper would like to make a note regarding the specific context of young leaders and their unpaid care work.

Throughout this report, it has been stated that the COVID-19 pandemic has caused unthinkable consequences for young leaders. Their savings, their livelihoods, their careers, their job prospects, their housing, their cost-of-living – all aspects of their lives have seen changes. One area unaddressed in policy and social discourse has been in the resilience and responsibility young leaders have showcased to address changing household circumstances.

Many interviewees, whether they identify with the term or not, exhibited attributes of caregivers. From filing taxes for parents, to paying for household utilities, to physically caring for ill family members, our research found many youth navigating pivotal moments of their lives with managing household finances and the health and wellness of their loved ones. They are stepping up in ways often not assumed or expected of young leaders but necessitated by financial circumstances today.

One leader shared that she:

“[G]rew up really low-income, [in a] single parent household, me and my mom, and because she’s low-income, I started to work fulltime while doing fulltime school, and she and I would do 50:50 on our bills – and that came with a lot of financial difficulties”.

Multiple others shared acts of caring for ailing family members, often using their paycheques to pay for medication and attempting to spend quality time with the ill. These roles often come at a cost as well.

One participant shared:

“... taking care of everyone in my family is limiting me from expanding my skills because I had also planned that I would go back to school but I didn’t – but there’s still time”.

Policy seems to be silent with respect to recognizing young leaders' roles as providers.

They are considered time and again dependents – for example they are often assumed as having a dependent status on loan applications with their provinces for education (unless one identifies as emancipated or lists special circumstances). This erases not just young leaders' resilience and capacity, but also the burdens they face and the assumptions made of what sort of policy can support them. For example, CESB only provided \$1250 for young leaders in school during the pandemic, but for a young person who may have been working multiple other jobs because of their status as a young carer, they may have had to persist with work to make more, even when it may have been unsafe to do so during a global pandemic. Young leaders' cost of living, this research finds, is often not just their sole cost of living, but those they care for too. CERB benefits of \$2000 could have been more apt for many young leaders (this report analyzes this further in the next chapter). Ultimately, young leaders should not be discounted in their costs, expenses, or capacity to earn because of their youth or student status. Many are performing as fully-fledged adults and breadwinners. Policy should account for these nuances across youth demographics.

It is to be noted that many of our participants who showcased these tendencies were racialized and hailed from different cultures where communitarianism and familial support are much more common than Western norms may dictate. Policy fails to capture these nuances and lets minority young leaders fall through the cracks of systemic supports.

Ultimately, this report cautions that young leaders' labour and desired career routes are severely underrepresented in mainstream policy discourse. The reality is, young leaders care about their communities and show up – as family members, as friends, and as active social citizens. That their labour cannot be recognized let alone incentivized speaks to the shortcomings of the classical economic paradigm this paper attempts to step away from. A young feminist economy centers the lived experiences of young leaders and reimagines community care and altruism as essential tenets, fundamentally diverging from today's economic structuring.

Moving forward, a young feminist economy must address and support young leaders to ensure that their labour is recognized, but also ensure that they need not have to pick up the pieces of social harms that result from a failing of the current economy – be it working extra hours because the social welfare system does not include adequate access to free medication, or dealing with ageism in the workplace because they can't afford to look for a job elsewhere.

A young feminist economy not only supports, but it empowers young leaders to lead the careers they wish to pursue while caring for their loved ones and progressing their communities for the better.

Research and Analysis Section 4

MACRO TRENDS

Cross-Cutting Issues



MACRO TRENDS:

Cross-Cutting Issues

Across our research, we found major themes that concerned the lives of youth and their agency in the economy across issues of housing, employment, education, and more. This section compiles some big ideas that must be addressed when establishing a young feminist economy.





Savings

As inflation increases the cost of basic necessities, while young leaders simultaneously find higher-paying jobs harder and harder to access, barely qualifying for entry-level work, their limited incomes skew their finances towards running on the rim. A lack of an ability to save fundamentally shapes young leaders' financial health moving forward. One participant shared, "I don't want anyone like me or myself to hope to be in a situation where we just hope to break even and not save – retirement matters". Without the ability to plan for the future, youth are stuck in attempting to survive in the perpetual 'now'; it doesn't take a financial expert to assess this is not healthy for young leaders' financial well-being.

This disproportionately affects those who do not have much to start with. Those without Registered Education Saving Plans (RESPs), without generational wealth – including access to a family home, land, gifts from family members – are left to fend for themselves in the current job market. More research is needed to understand the rates of debt, savings, and generational wealth for young leaders, as most accounts across the Canadian landscape end with analyses of millennials who compose a minority of our research pool.

In our research, numerous participants reported that one of the major ways in which the pandemic affected their long-term career/financial plans has been the accrual of debt and reduction in savings. With layoffs across entire families, reduced hours worked, unforeseen illnesses arising, and increases in circumstances of violence in the domestic sphere, young leaders have had to respond with their wallets and their labour. The first few years of the pandemic struck at a time particularly sensitive for youth developing their finances and credit. Without a foundation to start from, many are struggling to keep up with the rising cost of affording a basic standard of living.

Even those with paid positions that allow for pay increases are not reaping the benefits of their jobs. One teacher states:

“My pay has been increasing consistently throughout the pandemic, but overall the buying power has gone down and that’s just [while] not having a set pay throughout – but for that to happen when my pay is increasing has been difficult for me”.

The inability to save also puts into question existing policy responses to the cost-of-living crisis and housing unaffordability for young leaders across the country. The federal government has recently allowed for first-time home buyers to allocate up to \$40,000 into a tax-free home savings account (Canada Revenue Agency, 2023). This is a step in the right direction, but the cost of a down payment is very different across the country. Furthermore, as has been made repeatedly evident in this report, young leaders aren’t able to save; this scheme is helpful once a young person has the ability to save, but what about ensuring circumstances that allow a young person to save to begin with?

Fundamentally, youth voices across this research project tell us they wish to not just survive, but thrive. One respondent shared this sentiment when stating:

“I have bigger dreams every day to be able to afford what I want and live a life of being able to afford everything, not just the bare minimum but also future dreams [and] goals.”

The Single Tax and the Partner Bind: A Catch-22

This report attempts to reiterate and put in conversation two different phenomena it posed in two different sections of this report. In the housing section, this report listed that young leaders were paying a single tax as a result of a cost-of-living crisis that facilitates living with a partner to better afford rent, mortgage payments, gas, food, and all other staples for a quality standard of living. But this report also stated that employees with partners continued to face difficulty being considered for promotions, pay bumps, and managerial positions, as a result of their gender and assumptions of traditional roles women specifically take on in the domestic sphere.

What results is a catch-22 for women and those discriminated on the basis of their gender: you cannot afford life with a partner, but you will be penalized in the workplace if you do have one.

The gendered assumptions attached to both contexts are the fundamental drivers for situating young leaders facing discrimination on the basis of their gender to essentially lose out on life and career gains. Cisgender men are not placed in the same lose-lose predicament.

A feminist economy amplifies choice and promotes equality for all. That young leaders facing discrimination on the basis of their gender, who may be facing financial difficulty and a whole host of other forms of discrimination or microaggressions in the workplace, must also grapple with a stifled career as a cause of their perceived domestic roles fundamentally denies the existence of any feminist ethos in the current Canadian economy. Without choice, without autonomy, without equality, without respect, there cannot be a feminist economy. And without these core values, the Canadian economy loses out on the innovative and nuanced solutions young leaders bring to the table as fresh workers who care about the communities they live in and the organizations they serve.

Affordability in the Form of Trade-Offs

Affordability for youth is not limited to a lack of resources at present but also the opportunity cost that is reflective of young leaders' nuanced positionalities.

Many spoke to the trade-offs that come of either paying a higher rent to live alone at the cost of affording groceries, gas, or nights out with friends. Another is a fundamental trade-off in career advancement: invest in your education OR another aspect of your life. Living for today and investments for tomorrow are zero-sum; there is not enough to make it all happen.

One could argue this is a result of the nature of the life stages these youth find themselves in: at the beginning of their financial independence, which is simply a high-cost period. But the fact remains, young people are not able to invest in all aspects of their lives the same way their parents could have just a generation ago, or the way many youth of the upper class continue to be able to. As finances become tighter, so do young leaders' timelines and capacities to invest in their futures. This has severe repercussions for what the future of the Canadian economy may look like. Will youth predominantly rent? What will family shape, size, and location look like in the next few decades? Will inequality only grow in size across markers of race, class, and gender?

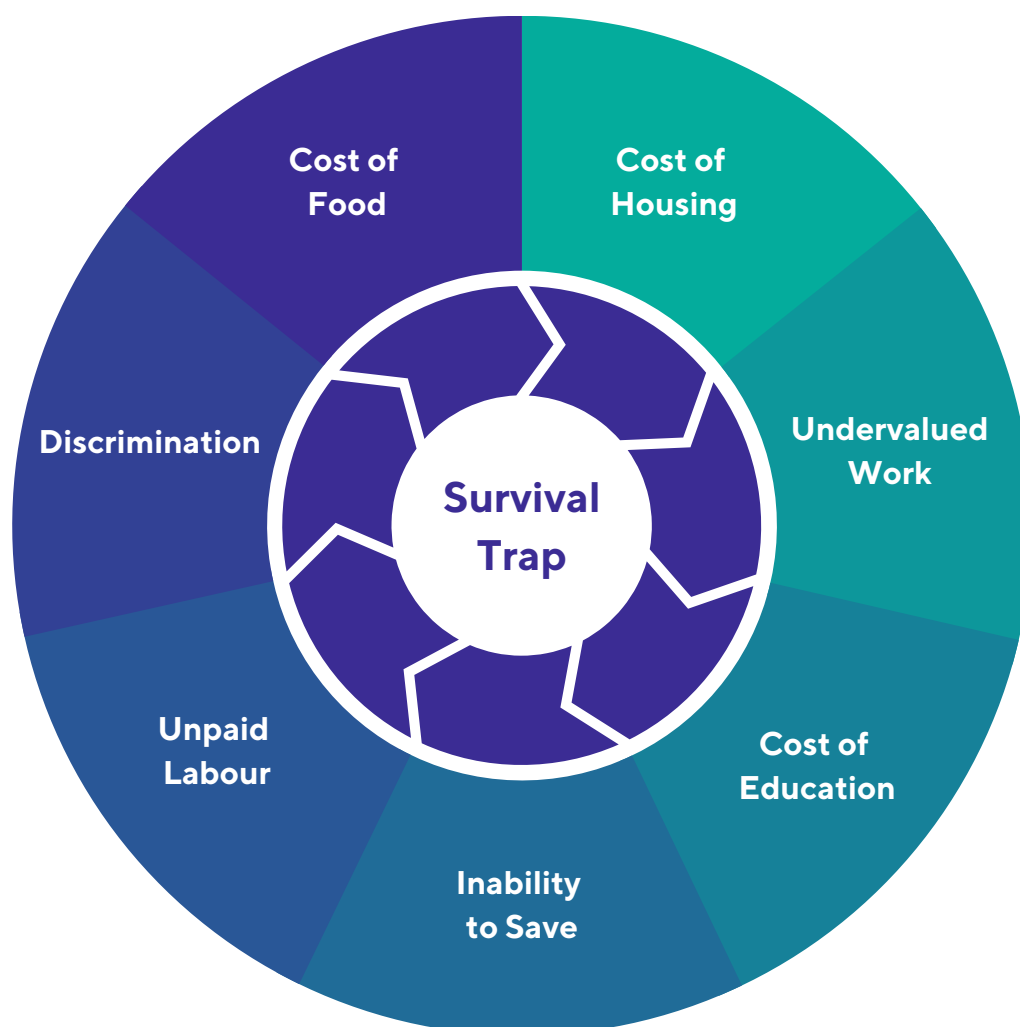
What is understood, however, is that a feminist economy is fundamentally shaped by choice, equity, and equality as this paper has reiterated throughout this report. Youth existing at a crossroads of perpetual trade-offs find their ability to build the lives they desire dwindling in fulfillment. They are not able to invest and contribute to the economy in the same ways their parents could, and fundamentally have choice restricted. To build a young feminist economy, youth need to be empowered and have access to social and financial capital to have options and make choices that make sense for them.



Survival Trap

We end this section by noting that when assessing macro trends, we notice that everything ties together. Cost of living crises in one city affects a rural young professional's options of growing their career opportunities elsewhere. Having loved ones to care for post-pandemic means a young leader may not be able to save like their peers to even afford to have roommates, let alone save for a down payment one day. The inability to afford fresh and nutritious food can affect workplace performance, and for young leaders with intersectional identities, it can exacerbate fears that one's failings are perceived as a result of their race, (dis)abilities, class, gender, sexuality, or other elements of identity.

Youth are caught in a vicious survival trap due to an economy that is not responding to their needs. The time to question what a young feminist economy could look like is long overdue; solutions are needed now.



How Do Young Leaders Envision a Young Feminist Economy?

How Do Young Leaders Envision a Young Feminist Economy?

This report has spent a large portion of its analysis examining what is not working for young leaders in today's economy. The question then arises, what does change look like? Youth were asked what a young feminist economy looks like to them. These were their answers.



These responses showcase a broad range of ideas of what a young feminist economy means to Canada's youth. Although there are numerous values and ideas, many are interrelated. This report attempts to explain how they can be connected in building a young feminist economy.

Representation and Decision-Making: Beyond a Seat at the Table

One of the most cited attributes of a young feminist economy young leaders pointed to was the inclusion of women and minorities, particularly, including racial and gender/sexuality-based minorities, in positions of decision-making and leadership, while ensuring their empowerment.

One respondent shared:

“Being a woman is not diverse – we’re 50% of the population. That shouldn’t be part of a quota and then be dismissed for ‘doing your part’. What types of people are part of these conversations and is it a representative sample?”

This call for inclusion also clearly ties to calls from youth for equal opportunities for women and gender-diverse folk in leadership.

Ensuring the inclusion of minorities in leadership and spaces where they have not had access historically has permeated diversification practices that have existed for more than a century in Canada formally with calls for affirmative action schema for bilingualism in the 1960s (Weinfeld, 1981), and later on more formal initiatives to include women and racial minorities as a result of the Employment Equity Act (Employment and Social Development Canada 2022).

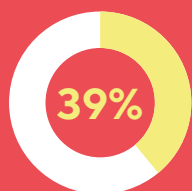
Today, inclusion in leadership spaces is often sought and part of many organizations’ and corporations’ strategic missions. Indeed, Fora works to ensure this is a reality for young leaders facing discrimination on the basis of their gender with its trademark Rise on Boards program. When assessing the numbers, however, there is still much work to be done. For example, “At the senior management level, the proportion of those employed in these positions who are women has increased from 24.1% in 2001 to 30.9% in 2021” (Statistics Canada, 2022d). Although the trajectory seems promising, the numbers remain low. The Globe and Mail reports, **“only 6.6% of Canada’s largest publicly traded companies have woman at the top (up one measly percentage point from 2020), and at the rate we’re going, we won’t reach top-level parity for another four decades”** (Magazine, 2023). Young leaders have noted this slow progression and institutional apprehension.

One respondent shared:

“If we look at hiring practices ... people in power hire carbon copies of themselves – we need to be aware of that. There’s a lot of pushback on EDI practices because of people not understanding them. Of people not appreciating these make workplace[s] better to make an equal playing field – there’s a lot of pushback from people in power”.

Funding over the last few decades from government has attempted to address these goals of including minorities in positions of power. In the last federal budget, Canada proposed allocating \$160 million over three years, for the Women's Program to provide funding to organizations in Canada that serve women (Department of Finance Canada, 2023). The Women's Program specifically attempts to “achieve the full participation of women in the economic, social and democratic life of Canada through systemic change”, thus women-in-leadership initiatives would be supported through this funding (Women and Gender Equality Canada, 2023).

It is no surprise that young leaders would continue to echo this sentiment as progress has not been fully actualized in the decades since such initiatives have been put in place. In this context, the question then one would imagine is how to speed up this process or continue to ensure young leaders facing discrimination on the basis of their gender are included in decision-making spaces. But the resounding consensus from our research is that these are the wrong questions to be asking. At least, simultaneously, policymakers need to move past the same questions they have been asking for decades and attempt to nuance their initiatives. The question to be asking is not one of quantitative advancement of a specific group of people, but rather the qualitative amelioration of these spaces to ensure the meaningful participation of young people in leadership roles.



39%
of young leaders
reported tokenization
as a key inhibitor in
decision-making spaces

Of our young leaders surveyed, 39% reported tokenization as one of the key inhibitors of their experiences navigating decision-making spaces. Being included is fundamentally insufficient if the contribution is not valued and implemented – especially when the perspectives brought to the table challenge the status quo.

One participant shared about her workplace:

[T]he more big girl a job gets, the more tokenized I feel.⁹

This is telling as these wishes do not come from speculation. As previously mentioned in this report, of those surveyed, 66% of young leaders are already involved in decision-making spaces regarding the development of policies on issues that affect them. But simultaneously, only 18% reported feeling heard by policymakers and decision-makers, while another 18% reported ambivalent feelings. The remaining 64% reported they did not feel heard. These statistics point to a conflict between the continued efforts of young leaders to attempt to involve themselves by committing their time, passions, and labor to bettering their societies, while they continue to feel these efforts fail to be heard by those in power.

If one understands that tokenism is the process by which minority members of society are allotted token positions as a means to advertise diversity within the organization without actually empowering those provided with these positions or eradicating inequality within the overarching institution (Prece 2022, 25-26), the answers lie in structural reform. Numerous participants shared that the change they wish to see when including young leaders in decision-making spaces and roles are the implementation of accountability measures to ensure the follow-through of proposed ideas, transparency protocols, open-mindedness towards new ideas, and more active outreach towards youth so that these spaces can be more accessible for all youth across all walks of life.

Structural reform also includes promoting a workplace culture that is accessible and equitable so that those facing discrimination on the basis of their gender can access positions of power without concerns of tokenization or outright undermining. This includes many of the aspects of a young feminist economy young leaders laid out in our interviews including remote work options, wellness days, parental leave options, sick days for menstrual cycles, and more. It includes fair compensation across sectors for positions of executive work, especially in ensuring that titles and salaries match the work that is done. It also includes access to mentorship, empowerment, and skills-building, especially for young adults who no longer fit criteria of youth as they get closer and closer to age 30. These changes contribute to cultures and workplaces that include all workers and promote access to fulfilling the work required equitably.

⁹ For more information on tokenization and the impacts it can have on youth read Fora and the Samuel Centre's joint report on building a young feminist economic recovery. Referred earlier, see Prece AS (2022). Young Feminist Recovery: Fostering belonging by giving young women and gender diverse individuals the power to lead the economic recovery. Samuel Centre for Social Connectedness.

In Focus:**Youth Perspectives on Universal Basic Income**

Universal basic income (UBI) can be defined as “an income support mechanism typically intended to reach all” unconditionally (Francese & Prady 2018, 38). It is often envisioned to be “regular, stable in size, and lifelong” although there may be variations for children or seniors (Widerquist, 2018). These qualifiers of for whom and how money is provided for are at the centre of much debate and the nuances between varying iterations of Basic Income (BI) schemes.

Fundamentally, however, UBI is composed of (i) a grant of money and (ii) financing of the grant via taxes (which can be through taxing wealth, property etc.) (Widerquist, 2018).

Such a guaranteed income can manifest in several ways. Proposals often differ between “transfer level and frequency, age of eligibility, and whether citizens or all residents are covered” (Gentilini et al 2019, 21). These differing policies include those such as a Guaranteed Annual Income (GAI), Negative Income Tax (NIT) a Basic Income Guarantee (BIG), and a Guaranteed Liveable Basic Income (GLBI) among others (Gentilini et al., 2019; Simpson et al., 2022).

UBI has permeated social, political, and policy discourse more and more in the last few years. Fora’s research report did not seek to deduce or contrive young leaders’ opinions on the policy, although when asked about what a young feminist economy would look like two respondents explicitly called for action on UBI.

This report, however, did ask what sort of financial policies young leaders may have desired during the pandemic to better support them and if any such policies should persist moving forward. Here, although language of a universal basic income was not entirely used, many youth spoke of concepts that relate to it.

Of our respondents, 42% received some sort of government assistance during the pandemic including education bursaries and child benefits. The remaining 48% did not. However, of this 48%, many shared their grievances that they were ineligible to apply for CERB or CESB or were unaware of how to go about filing an application, or in some instances thought they had applied but never received a cheque. 21% of all respondents received CERB and 13% received CESB.

Young people outlined many benefits to the program that directly address key trends seen in this data. Our research found that young leaders' savings took a hit during the pandemic and since, but access to emergency benefits provided some leeway for youth. One respondent shared:

[W]hen I wasn't able to do the full-time work that I would normally be doing, there was something to make up for that so I didn't feel like I was falling behind.

Another shared that "I loved CERB – having a livable basic income was amazing – it was so awesome. What worked the best – I reinvested in my community. I bought a car that allowed me to do other things. I lived in a rural part of Ontario during the pandemic. So I couldn't leave the house without relying on someone else or their vehicle. With my own vehicle, I could do outdoor activities, go shopping in different places [and the money I used to purchase the car] all went back to a local dealership [who was] also a person probably struggling to make ends meet during the pandemic."

The grievances most people relayed with regard to basic income had to do with having to ostensibly arbitrarily pay back amounts due to procedural red tape that was not made clear to young leaders when applying for this funding. Similarly, discrepancies between the 2 different benefits were confusing to youth both in application and rationale.

One young leader shared:



Summer work is the main thing students have and I just don't see how they thought how a \$1,250 a month – students didn't need that extra \$750 but everyone else did.



Eligibility was also confusing to begin with for many young leaders. One young person shared, “I don’t identify as having a disability but am chronically ill, which included eligibility for CESB – I had worked more than enough for CERB but as a student my jobs were paid through stipends and fellowships because that’s not taxed income but disqualified me for CERB so that was challenging for me for someone who would’ve been eligible if employers could’ve paid for student status”. Others shared eligibility concerns about those working multiple jobs, the income level necessitated, and more.

When asked if young leaders could design financial policies that could have supported young leaders better during the pandemic, 21% listed universal basic income as a necessity, while another 11% supported the existing emergency benefits and shared that CERB and CESB should have been made more accessible.

There were numerous calls to action regarding CERB and CESB to better support young leaders. One young leader shared, “CERB worked for me but I think there are a lot of people it didn’t work for – there were a lot of people making low to middle class salaries that were at the front lines of the pandemic that weren’t getting the assistance they needed. For future policies – not just a payment for whoever is eligible but rather a conversation with frontline workers,

low income folks, racialized minorities who are still in this sector, women and gender-diverse people. We're usually in fields that require us to constantly be working and we're not privy to those consultations and decision-making rooms. Governments make decisions that impact us financially [during the pandemic the] government had to act quickly but I do think the fact that [their policies] benefitted me does not mean they benefitted all WOC and racialized people – there were definitely barriers to government money and access that should have been considered”.

Although many did not list UBI as policy option explicitly, the 11% that supported CESB and CERB also shared that such policies should persist outside of the pandemic, as was the case with proponents of UBI.

Although these questions did not entirely relate to the framing of a young feminist economy, our research indicates that young people are showing more and more interest in the prospect of a guaranteed livable income. The effect this would have on the livelihoods of young leaders speaks to many of the concerns raised in this report from tackling inflation and the cost of living, providing some funding to set aside for savings, being able to afford more short-term investments such as certificate courses/training for job progression, and more. A UBI provides some of the choices that this report outlines young people are denied due to the current state of the economy.

A Principled Approach

Young leaders across the board mentioned that a young feminist economy would be one that promoted human rights. It would ensure a lack of discrimination for different identities and ensure equitable and equal participation for all in the economy. This is particularly telling when considering prior reports in this research of many respondents directly facing discrimination in the workforce. Young leaders are asking for change based off of their lived experience. Human rights was also described as providing the right state of mind for young leaders to operate in society

Promoting a principled approach of human dignity in the economy manifests in more ways than one. Young leaders repeatedly called for action with regard to climate action including.

investments in sustainability and a cleaner green economy, with incentives for companies to ensure there is follow-through and opportunity to meaningfully invest in more earth-friendly practices. Cognizant of prior-mentioned values young leaders espoused in the work they wish to carry out, many outlined the need to create jobs in these spaces so that they can ethically carry out their careers.

One shared specific that there is a need to:

“[E]nd fossil fuels subsidies [because it is] a macrocosm of all the economic justice and climate justice issues [today] ... [there is also a further need to] Rapidly transition... to a zero carbon energy future ... just because it’s the livability of the planet but there’s so many benefits to health, to economic benefits to social benefits.”

There were also mentions of a more affordable and accessible society. This included calls for gender-inclusive and gender-affirming healthcare, access to transportation and safe public transportation, especially in rural spaces where there is next to no public transportation and a heavy reliance on automobiles and also in urban spaces where public transit is sparse and it can be unsafe for gender-diverse folks to travel alone (especially at night or in the late afternoon onwards considering the sunset times in Canada during the winter months).

Young leaders also spoke to a need for better access to education and better social security mechanisms. Across the board young people spoke to the need to make post-secondary education free, while others raised alarm bells at revenue streams for universities as exploitative while providing little supports to students. Specifically, the Ontario context of utilizing international students as ‘cash cows’ to charge exorbitant tuition rates while failing to provide supports for housing, mental health, career development, and more created a particular bind for vulnerable students.

Respondents spoke to basic affordability as well, which this report has mentioned time and time again. But this basic affordability is not just to ensure that young leaders can build careers and families, afford homes and exist as productive citizens. It is also so that they can exercise their full human dignity.

One respondent noted:

"It's about the basics. I feel like our whole world is so set on making money, but there's this other aspect of life we don't have a name for. It's our families, it's art and music. It's the activities that you do when you're not working. I feel like we should prioritize those things over work. But for us to achieve that, people need to be able to afford basic things."

Overarchingly, a young feminist economy for young leaders seems to connote one in which young leaders are not struggling but can access their basic needs and exercise choice and agency in their everyday lives while existing in equitable and equal institutions and systems.



FORA

NETWORK FOR CHANGE



CONCLUSION & RECOMMENDATIONS

CONCLUSION & RECOMMENDATIONS: CONCLUDING INSIGHTS

This report has explored in detail the intricacies affecting young leaders facing discrimination on the basis of their gender in both micro analyses of specific parts of the economy – the cost-of-living crisis, the housing market, and in building their careers – alongside larger scale examinations of thematic obstacles young leaders face today across the economy.

Although Fora presents several propositions that add to much needed research on the state of Gen Z young leaders and the youngest millennials who are often left out of larger trends speaking to their age demographic, much more research is required to contextualize and situate this research in a broader reading of the economy and trends over larger periods of time, especially young leaders’ futures.

This paper, nonetheless, attempts to gauge the concerns of young leaders and ideas for bettering their futures in taxonomized recommendations. Fora aims to help advance policymaking efforts that are reflective of the needs of young leaders facing discrimination on the basis of their gender.



These recommendations are by no means exhaustive, but a starting point for envisioning a future that centers the potential and agency of young leaders capable of advancing Canadian society and economies. At its core, these recommendations aim to empower youth in their existing potential. These recommendations also recognize, and encourage in the future, that for a successful Canadian economy to come to fruition, policymakers must ensure the free, full and meaningful participation of young leaders in decision-making spaces, honouring their lived experiences and nuanced identities as assets rather than checkboxes.

This research has shown that young leaders facing discrimination on the basis of their gender do not just have the answers policymakers have been searching for, they're asking questions those in power have failed to grapple with, providing new insights and modes of critical thinking to advance the Canadian economy that are innovative and essential. Listening to and empowering young leaders is not an act of solidarity, it is a necessity for the growth of this country.



Recommendations

Cost-of-Living & Affordability

1

Invest in making basic necessities for young leaders accessible.

The federal government has proposed a one-time grocery rebate to enhance Canadians' buying power in the cost-of-living crisis, but this is far from sufficient. The government should consider the possibility of longer-term grocery rebates for young leaders specifically. Possibilities include partnering with post-secondary institutions who often already have student unions that dedicate funding for low-income students.

2

Enact legislation and penalties for Canada's grocery oligopolies.

Longer-term, Canadians can no longer afford to struggle to pay for nutritious food with little competition in the market. This report has clearly outlined young leaders' particular vulnerabilities in this sphere. Policy is needed to ensure that grocery prices cannot be hyper-inflated beyond the standard rate of inflation in the future as they are right now in the market.

3

Build infrastructure and make public transportation free across the country.

Governments need to work with municipalities to enhance existing transit systems and build them where they do not exist – particularly in the prairies and the Maritimes where reliance on automobiles are more prevalent. The ramifications for the environment are some of the most obvious, but young leaders need more options to get to work and access more spaces in society safely.

4

Enhance and advance social protections and social welfare programs.

This includes investments in healthcare. This requires exploring free and accessible options for menstrual health, vision and eyecare, dental care, and other aspects of universal basic healthcare that have not been fully actualized in Canada. This must also acknowledge a need for cultural sensitivity in healthcare and promoting services that are gender-affirming and gender inclusive. All healthcare must be free in Canada.

5

Explore a guaranteed livable income as a national financial scheme for young leaders.

6

Make more accessible loans for post-secondary education.

Governments should also consider other policy options that make education more accessible for young leaders especially in a job market with hyper degree inflation, including debt forgiveness, improving access to grants (as some provinces only provide loans) and education loan interest rate freezes. Collaboration between federal and provincial governments can be particularly helpful in this sector. This must also accompany initiatives to ensure information reaches young people to better access existing but underused funding.

- ➞ Note: Some provinces only provide loans for education while others also offer grants. This should be streamlined to ensure youth have access to the most money they can qualify for, while reducing their potential for debt accumulation equitably across the country.

7

Universities must find revenue routes that are more ethical than exploiting international students when they simultaneously do not provide them sufficient institutional supports to access jobs and housing.

- ➞ Provinces in turn must consider increasing protections through legislation for international students, while also considering further funding to post-secondary institutions to ensure young leaders are not overcharged for their education.

8

Investments must be made in climate action.

Youth proposed investments in a Green electric grid, divesting from fossil fuels and increasing jobs in this sector, especially for women and gender-diverse folks. Critically, this investment requires also working on buy-in across genders. This may include retraining for those who already work in fossil fuels who are predominantly men.

9

More research must be conducted in general about Gen Z.

Much of Statistics Canada's research and reporting relates to information about Millennials' incomes and debt in relation to Boomers and Gen X. Information about Gen Z – understandably due to their recent emergence into the economy – is lacking. This is an explanation, however, and not an excuse. As they enter the workforce in unprecedented times, more information is needed about this generation to better cater to their needs.

Housing Affordability

1

Increase regulation for housing in regions that surround universities and post-secondary institutions.

This is to ensure landlords in these spaces have less legal loopholes to exploit young students' vulnerabilities due to high demand.

2

Investments should also be made in housing in regions where young leaders are flocking towards so they can afford to pursue education and jobs in economic hubs and can benefit from such economic prosperity.

3

Build residential supply for homes at a much larger and rapid scale.

This includes considerations of densification instead of contributing to further inaccessible urban sprawl. Policy must be made with regard to zoning laws to ensure the continued investment in duplexes and triplexes that match population growth and density in Canada.

4

Implement policies to cap skyrocketing rents that do not match inflation in the economy.



Job Market & Career Development

1 Allocate funding for non-profit and charitable organizations to be able to hire and retain staff at market-value equitable compensation for important social justice work.

More transparent, accurate, and equitable job postings in the hiring process across the economy.

Employers need to be more realistic with their job postings for entry-level work. Wages provided in exchange for the skills expected are systematically excluding young leaders from the workforce. This is also important to address that organizations, as a result, are missing out on a younger labour force that could provide them new ideas and insights.

2

Minimum wage must be increased across the country to a living wage.

Per current economic assessments, this requires wage that begins at least at \$20/hr. Similarly, Canada Summer jobs must increase its wage and funding, especially in the non-profit sector. Young leaders rely extensively upon summer jobs for work experience but undertaking these opportunities is not particularly affordable.

3

The government must ensure a greater investment in paid internships and paid volunteer opportunities.

Young leaders' labour must be better acknowledged and valued in the Canadian economy.

4

Invest in and develop financial funds/grants/benefits for young people to be able to relocate for professional development.

This includes from larger to smaller cities and vice versa. Collaboration must be undertaken with consultation from young leaders; public, non-profit, and private sector employers; and municipalities that are attempting to encourage migration to their locales. Ideas include incentives for employers to provide funding for this including tax breaks. Specific attention must be paid to investing in youth careers, and those of minority backgrounds.

5

6

Better systematize access to co-op opportunities.

Co-op was repeatedly listed as a way for many young leaders to secure work immediately after school. This needs to be diversified across sectors and made more accessible – especially in fields where young leaders experiencing discrimination on the basis of their gender are historically underrepresented.

7

Foster the establishment and implementation of inclusive workplace policies: This includes increased health and wellness days, menstrual health leave, more vacation days, and equitable parental leave.

- ➔ Parental leave must also specifically be complemented with better institutional structures to accommodate an individual leaving the workplace temporarily for months at a time. Such movement shouldn't be perceived as a completely huge loss but rather part and parcel with expectations for employees across genders. This can include better planning mechanisms by company more human resource departments, technological data back-ups investments alongside other investments in centralizing data, standardizing a need for creating guides for jobs so that those taking over such positions can learn easily, alongside creating mentorship or transition periods to better support new hires taking over these parental leave contracts.

8

Incentivize remote work options through providing tech rebates and resources for organizations to make this possible – transport costs can be super expensive for a lot of young people.

9

Invest in more mentorship programming and opportunities, especially for young leaders who are attempting to make career transitions or who are younger than 24 – where many youth programming caps.

This is particularly pertinent to the post-pandemic discourse as much access to career building and networking was lost during this period and is essential to building a competitive edge in the current job market.

Decision-Making Inclusion and Empowerment

1

Better outreach must be undertaken by governments, boards, organizations, and institutions to involve youth.

They should also be sought instead of youth constantly seeking opportunities to be involved, so as to build trust and an act of good faith of genuinely desiring youth voices.

2

Prevent tokenization of young leaders in decision-making spaces through creating real, institutionally entrenched accountability mechanisms to help implement young leaders' ideas into decision-making spaces.

This includes implementing frameworks for transparency about decision-making. This further includes helping youth understand bureaucratic board structures and voting systems.

- ➞ This must be embedded with a codified system for young leaders to ask questions – why wasn't a pitch by youth brought forward or seen through – what recourse do they have? Organizations must institutionalize and codify youth access to powers in these spaces.

3

Special attention must be made to dedicate spaces for young leaders in all decision-making, from idea creation to implementation.

Efforts must be made to include diverse youth voices on these boards that are cognizant of their intersectional identities in relation to race, class, (dis)ability, citizenship etc.

4

Focus particular attention on youth inclusion in decision-making particularly in key sectors of the economy that are deeply impacting youth: this report highlights the housing market and the cost-of-living crisis among others.

5

Increase opportunities to pay youth for their labour in their communities.

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APPENDIX A:

Young Feminist Economy Interview Questions

Current Lived Experience with Career Development and Financial Barriers

- Are your basic needs met?
- Long term plans impaired?
- GENERALLY, what are the gaps between what you want to afford and what you can? How achievable do you think these are?
- As a young person, what has been your experience trying to secure a job and/or develop your career? Do you think any parts of your identity (race, class, disability etc.) have disproportionately influenced these outcomes?
- Did you receive government assistance during lockdown? If so, what kind? (CERB, OSAP, CESB, ODSP...)
- Do you continue to receive assistance?
- If yes - What elements of this worked? Were there drawbacks?
- If you could design financial policies that could in retrospect have supported, you better during the pandemic what would it be and why? Do you think it should persist after lockdown? (ex. Loan forgiveness, interest rate freeze, UBI etc)
- What economic justice issue do you feel most impacted by? What keeps you up at night? (Ex. The inability to afford a home, pursuing a job that you don't want because you can't afford to be an artist for ex. That you can't afford groceries, that the housing crisis is causing high rates of violence against women etc.)

(a) Students

- Are you a student?
- Do you qualify for student loan/government (prov/fed) assistance to attend?
- If yes to the above, do you find the grants/loans you received sufficient?
- Do you work while studying?

- If you work, in what sector?
- Do you have a parent/guardian who has completed secondary education?
- Do you have a parent/guardian who has completed post-secondary education?
- Are you a first-generation undergraduate degree holder?
- Do you feel that the degree you're gaining/ gained is competitive/there are jobs for you?
- Do you think you might need more education to be more competitive in the labour market?
- Do you feel that you can afford/have access to further job training?

(b) Young Professionals

- Are you a recent grad?
- How has it been entering the workforce as a young person in the last few years?
- Do you find the work you are engaging in is work you enjoy, or you may be carrying it out for necessity?
- What financial/economic circumstances would need to change for you to enjoy your line of work if at all?
- Do you feel that there is space for you to advance, grow, and pursue objectives that matter to you career-wise? How do financial/economic circumstances in Canada influence that today?
- Do you feel that the degree you gained is competitive/there are jobs for you?
- Do you think you might need more education generally to be more competitive in the labour market?
- Do you feel that you can afford/have access to further job training?

Inclusion in Decision-Making Spaces

- Do you feel heard by policy makers?
- Do you consider yourself involved in any way in decision-making spaces regarding the development of policies on issues that affect you? If yes, could you elaborate on your experience taking part in some of these spaces?
- What are some of the barriers you experience to participate in decision-making spaces?
- What is your experience navigating decision-making spaces and what is the change you would like to see in those spaces heading to the future?
- Do you want to be more involved in your community/ are you interested in developing your leadership skills?

Ensuring a Young Feminist Economy

- What parts of the economy matter the most to you personally as a young woman or person facing discrimination based on your gender? (ex. Housing, student loans, inflation of prices, cost of living, job market, economic justice, interest rates, universal basic income etc).
- How do you envision a young feminist economy in Canada?
- What are the urgent problems that a young feminist economic plan would have the power to tackle or address concretely, in comparison to other/current economic approaches?
- What do you feel that policymakers should stop doing, continue doing and start doing, in relation to a young feminist economy?
- In your experience, what are some of the learnings from living through the pandemic? What has worked and what hasn't?
- Do you feel there are parts of your identity (ex. financial status, race, ethnicity, disability etc) that prevent you from being fully included in the economy as a young person or having your potential seen through?
- Do you have hope for your future in the Canadian economy and that you will actually be able to live and work in the ways you want to?
- Do you feel valued in today's Canadian economy? If no, what needs to change for that? If yes, what needs to stay the same/improve?
- Are you familiar with Canada's Youth Policy? If so, what is your level of knowledge?

F O R A

NETWORK FOR CHANGE

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