### **Demographic Documents**

# Socioeconomic outcomes of transgender and non-binary people in Canada

by Karen Rauh, France-Pascale Ménard, Jean-François Roy and Avery Beall

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# Socioeconomic outcomes of transgender and non-binary people in Canada

by Karen Rauh, France-Pascale Ménard, Jean-François Roy and Avery Beall

#### **Acknowledgments**

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### **Highlights**

Based on data from the 2021 Census, this article uses age-standardized statistics to provide an analysis of the socioeconomic characteristics of the gender diverse population, that is, transgender and non-binary people in Canada. It includes an examination of poverty rates and earnings among transgender men, transgender women and non-binary people, with comparisons drawn primarily with cisgender men, as well as with cisgender women.

- The gender diverse population aged 18 years and older has distinct sociodemographic and employment characteristics that are typically associated with poorer economic outcomes. For example, transgender and non-binary people were considerably younger on average, had higher disability rates, worked fewer hours and tended to be employed in lower paid occupations than cisgender men.
- There was considerable variation in educational attainment among the gender diverse population. Non-binary people (38.8%) were the most likely among all groups to hold a bachelor's degree or higher, while the opposite was true for transgender men (22.6%) and transgender women (23.8%). Among the population aged 20 to 29, gender diverse youth—particularly transgender women—were more likely to be not in employment, education or training (NEET) than cisgender youth.
- In 2020, poverty rates were higher for gender diverse individuals than for cisgender people, and these disparities persisted after taking age into account. Among the population aged 18 and older in the provinces and territories, age-adjusted poverty rates were highest for non-binary people (17.8%), followed by transgender women (11.1%) and transgender men (10.5%). In contrast, cisgender men (7.0%) and cisgender women (7.0%) were least likely to live in poverty. Poverty remained higher for transgender women and non-binary people, compared with cisgender men, after accounting for age as well as factors such as educational attainment, work activity, and occupational group.
- In 2020, among paid employees, gender diverse people faced substantial gaps in annual earnings relative to cisgender men. Among full-time, full-year employees aged 25 to 64, unadjusted earnings were highest for cisgender men (\$81,900) and lower for transgender men (\$68,900), cisgender women (\$67,800), non-binary people (\$66,000) and transgender women (\$64,300). After taking age into account, transgender women earned 20.3% less than cisgender men, while cisgender women earned 17.6% less than their cisgender counterparts. Transgender men (10.1% less) and non-binary people (5.9% less) also experienced sizeable earnings gaps relative to cisgender men. After accounting for sociodemographic and employment characteristics in addition to age, earnings gaps persisted.

#### Introduction

In recent years, significant advances in equality and rights for transgender and non-binary individuals have taken place in Canada. In 2017, both the *Canadian Human Rights Act* and the *Criminal Code* were amended to protect individuals from discrimination and hate crimes based on gender identity and gender expression. In 2022, the Canadian government introduced the Federal 2SLGBTQI+ Federal Action Plan to advance rights and equality for Two-Spirit, lesbian, gay, bisexual, transgender, queer and intersex individuals, and for those who use other terms related to gender and sexual diversity. These initiatives and changes in legislation reflect a growing social acceptance of transgender and non-binary people in Canada.<sup>1</sup>

<sup>1. (</sup>Flores, 2021).

Despite legal and social advances, transgender and non-binary individuals in Canada face significant inequalities. Existing research highlights disparities between transgender and non-binary people and the cisgender population, including in poverty rates<sup>2</sup> and personal income.<sup>3</sup> Transgender and non-binary individuals in Canada are also more likely than their cisgender counterparts to report fair or poor mental health<sup>4</sup> and to have experienced a physical or sexual assault in their lifetime.<sup>5</sup> Both of these factors have been associated with negative economic outcomes.<sup>6</sup>

To date, limited research has been published on the economic characteristics of the transgender and non-binary populations in Canada. This is largely because it was not possible to produce high-quality data on these populations prior to the 2021 Census, given their small size (together accounting for 0.33% of the Canadian population aged 15 years and older). The inclusion of a gender question, along with the specification of "at birth" on the sex question in the 2021 Census, made it possible to produce more detailed data on transgender and non-binary individuals. An initial census article was released by Statistics Canada in 2022, providing an overview of key demographic characteristics of the gender diverse population in Canada.

This analysis is Statistics Canada's first release to provide a sociodemographic portrait of transgender and non-binary populations and to examine their economic outcomes using census data. Using data from the 2021 Census, this analysis addresses two key research questions: First, do poverty rates among transgender and non-binary people differ from those of cisgender men after adjusting for sociodemographic and employment characteristics? Second, does employment income among transgender and non-binary people differ from that of cisgender men, after accounting for sociodemographic and employment characteristics? This analysis focuses on three gender diverse groups—(1) transgender men, (2) transgender women and (3) non-binary people, with comparisons drawn primarily with cisgender men, as well as with cisgender women. Given the economic advantages typically experienced by cisgender men compared with other groups studied, the reference group for this analysis is cisgender men.

#### Sociodemographic and employment characteristics

#### Transgender and non-binary people are younger on average than cisgender people

Results from the 2021 Census data show that the transgender and non-binary populations—particularly non-binary people—were considerably younger, on average, than the cisgender population, as reflected in their age distributions (Chart 1). In 2021, among the population aged 18 years and older, the average ages of non-binary people (31.8 years), transgender men (38.0 years) and transgender women (45.1 years) were lower than those of cisgender men (49.4 years) and cisgender women (50.4 years). A person's journey of self-discovery as transgender or non-binary, and their willingness to share who they are, is influenced by social factors<sup>9</sup> such as increasing awareness and acceptance of gender diversity, 10 and evolving gender norms. 11 These societal shifts may help explain some of the differences observed between age groups.

<sup>2. (</sup>Statistics Canada, 2022a).

<sup>3. (</sup>Statistics Canada, 2024).

<sup>4. (</sup>Jaffray, 2020; Statistics Canada, 2024).

<sup>5. (</sup>Jaffray, 2020).

<sup>(</sup>Martin, 2018; Taylor-Butts, 2009).

<sup>7. (</sup>Statistics Canada, 2022b).

<sup>8. (</sup>Statistics Canada, 2022b).

<sup>(</sup>Flores, 2021; Taube & Mussap, 2024).

<sup>10. (</sup>Bauer, 2020; Flores, 2021; James et al., 2016; Statistics Canada, 2020a).

<sup>11. (</sup>Nicholas, 2019).

percent 100 90 80 70 60 50 40 30 20 10 N Cisgender men Cisgender women Transgender men Transgender women Non-binary persons ■18 to 24 years ■25 to 34 years ■35 to 44 years ■45 to 54 years ■55 years and older

Chart 1
Age distribution of population aged 18 and older, by gender diversity status, Canada, 2021

Notes: Sample includes individuals aged 18 and older living in private households, and excludes non-permanent residents. Totals may not add to 100% due to rounding. Source: Statistics Canada, Census of Population, 2021.

The analyses in this study were conducted using age-standardized data to account for the differences in age structures across the populations studied. Age is a well-documented determinant of economic outcomes and is strongly related to other characteristics that can impact economic well-being, such as educational attainment. Age standardization ensures that results are not confounded by age-related differences when looking at groups by gender diversity status (see Data and methods).

It is also important to note that the 2021 Census was conducted during the COVID-19 pandemic, which led to a significant economic contraction in Canada and disrupted employment and earnings patterns, particularly among younger populations. Previous studies show that workers aged 15 to 24 experienced the largest employment losses during the pandemic. Given the younger age structure of the transgender and non-binary populations, they are likely to have been more affected economically by the pandemic than their cisgender counterparts.

#### Couple living most prevalent for cisgender people; solo living for non-binary people

Among the population aged 18 and older, the living arrangements of the transgender and non-binary populations differed considerably from those of their cisgender counterparts. For example, age-standardized results show that the cisgender population was more likely to live in a married or a common-law couple than their gender diverse counterparts. Conversely, living with roommates<sup>13</sup> or other relatives was much more common among gender diverse people.

Living arrangements also varied in other ways, particularly for non-binary people, who were twice as likely to live alone as other groups. Meanwhile, non-binary individuals were considerably less likely than other groups to live with at least one of their parents<sup>14</sup> (and without a married spouse, a common-law partner or children of their own). It is possible that for non-binary people, living alone or with a trusted person could be a way to feel free to express

<sup>12. (</sup>Statistics Canada, 2020b; Canada Employment Insurance Commission, 2022).

<sup>13.</sup> i.e., living with unrelated people.

<sup>14.</sup> i.e., child in a census family.

their gender authentically.<sup>15</sup> In addition, as non-binary people do not fit into the gender binary, it is also possible that they could be excluded from certain housing opportunities, such as advertisements specifically seeking men or women.<sup>16</sup> These factors may lead non-binary people to seek out housing on their own more frequently than others.

Table 1
Age-standardized sociodemographic and employment characteristics by gender diversity status, population aged 18 and older, Canada, 2021

	Cisgender men (reference)	Cisgender women	Transgender men	Transgender women	Non-binary persons
Sociodemographic and employment characteristics			percent		
Living arrangements					
Living in a couple (with or without children)	61.2	57.6*	48.7*	55.8*	39.8*
Parent in a one-parent family	2.7	8.8*	6.0*	3.7*	5.0*
Child in a census family	14.4	11.2*	14.7	13.3*	6.5*
Living alone	14.4	15.6*	10.7*	12.8*	32.6*
Living with roommates or other relatives	7.2	6.8*	19.9*	14.3*	16.1*
Place of residence	1.2	0.0	10.0	14.5	10.1
Large urban population centres (100,000 or more)	60.2	61.5*	63.8*	65.0*	71.3*
Medium population centres (30,000 to 99,999)	8.5	8.6*	9.4*	8.9	8.1
Small population centres (1,000 to 29,999)	12.3	12.5*	12.3	11.5*	8.7*
	19.0		14.4*		
Rural areas (outside of population centres)	19.0	17.4*	14.4	14.6*	12.0*
Highest level of education	05.0	00.0*	00.0*	00.0*	00.0*
Bachelor's degree or higher	25.2	29.2*	22.6*	23.8*	38.8*
College, CEGEP or university credential below bachelors	19.7	25.6*	18.2*	22.0*	20.0
Trade certificate or diploma	13.0	5.6*	9.7*	6.3*	6.4*
High school diploma or less	42.1	39.6*	49.5*	47.9*	34.8*
Student status					
Non-student	91.5	88.7*	89.7*	90.7*	85.4*
Student	8.5	11.3*	10.3*	9.3*	14.6*
Work activity					
Full-time, full-year work	40.3	30.8*	30.5*	25.7*	31.4*
Part-time and/or part-year work	28.3	30.5*	29.6	29.0	36.7*
Did not work	31.4	38.7*	39.9*	45.3*	31.9
Self-employment	12.0	10.0*	11.2	10.8*	16.7*
Occupation					
Legislative and senior managers; management and professional occupations in business,					
finance and administration	7.3	7.7*	5.9*	5.4*	5.6*
Administrative and supportive occupations in business, finance and administration	5.4	19.0*	7.8*	13.4*	9.0*
Natural and applied sciences and related occupations	11.4	3.8*	6.3*	6.4*	10.6
Health occupations	3.0	12.9*	5.4*	9.8*	5.5*
Managers and professionals in education, law and social, community and government					
services	5.1	9.3*	6.9*	8.1*	15.5*
Front-line, assisting and support occupations in education, law and social, community and					
government services	2.5	7.8*	4.6*	6.1*	6.3*
Occupations in art, culture, recreation and sport	2.9	3.7*	4.7*	5.1*	10.9*
Sales and service occupations	20.2	28.1*	27.5*	29.1*	23.5*
Occupations in trades, transportation and production (TEER 0 to 3)	28.4	3.2*	18.9*	8.6*	8.0*
Occupations in trades, transportation and production (TEER 4 and 5)	13.7	4.6*	11.9*	7.9*	5.1*
Immigrant/racialized status					
Non-racialized non-immigrant	66.9	65.4*	66.5	66.6	74.8*
Racialized non-immigrant	5.1	5.0*	6.3*	5.1	7.6*
Non-racialized immigrant	9.0	9.0	9.8	10.0*	11.7*
Racialized immigrant	19.0	20.6*	17.3*	18.3	6.0*
Indigenous identity	13.0	20.0	17.0	10.0	0.0
Non-Indigenous identity	95.7	95.4*	93.8*	95.3	90.9*
Indigenous identity	4.3	4.6*	6.2*	4.7	9.1*
trial (Contlant)	4.0	4.0	0.2	4.1	ا.ن

 $<sup>\</sup>star$  significantly different from cisgender men (reference) (p < 0.05)

Notes: The sample includes individuals aged 18 and older living in private households. It excludes non-permanent residents. TEER = training, education, experience and responsibilities. Source: Statistics Canada, Census of Population, 2021.

<sup>15. (</sup>Rosati et al., 2025).

<sup>16. (</sup>Flood & Hochstenbach, 2025).

#### Urban living is more common among gender diverse individuals than cisgender people

The gender diverse population is more concentrated in urban areas than the cisgender population.<sup>17</sup> After standardizing for age, non-binary people (71.3%) were the most likely to live in large urban population centres,<sup>18</sup> followed by transgender women (65.0%) and transgender men (63.8%). Lower shares of cisgender women (61.5%) and cisgender men (60.2%) lived in large urban population centres. Conversely, a smaller share of gender diverse people lived in rural areas (Table 1).

### Gender diverse people work fewer hours and in lower pay occupations than cisgender men

Work activity (hours and weeks worked) and occupation varied among groups. For example, gender diverse people were less likely than cisgender men to work full-time and full-year in paid employment. After accounting for age, full-time, full-year work was highest among cisgender men (40.3%). Non-binary individuals (31.4%), cisgender women (30.8%), and transgender men (30.5%) were equally likely to work full-time, full-year, while a smaller share of transgender women (25.7%) worked full-time, full-year (Table 1).

Age-standardized results indicate that non-binary individuals were the most likely of all groups to work part-time and/or part-year (36.7%). In particular, the share of non-binary people who worked both part-time and part-year (14.7%) was twice that of cisgender men (7.4%), and higher than all other groups. In addition, self-employment was highest among the non-binary population. While all groups studied were more likely than cisgender men to be students, non-binary people were the most likely to be attending school (14.6%). For some individuals, part-time work may be involuntary, indicating underemployment, while for students and others seeking flexible work schedules, part-time jobs, gig work or other self-employment options may be a preferred choice.

The proportion of people who did not work ranged from a high of 45.3% for transgender women to a low of about 31% for both non-binary individuals (31.9%) and cisgender men (31.4%). Furthermore, gender diverse people were more likely to be employed in occupations that are generally lower paid<sup>21</sup> than cisgender men, such as sales and service jobs and occupations in art, culture, recreation and sport. For example, employment in sales and service occupations was highest among transgender women (29.1%), cisgender women (28.1%) and transgender men (27.5%), followed by non-binary people (23.5%). Cisgender men (20.2%) were the least likely of all groups to work in sales and service jobs. Likewise, occupations in art, culture, recreation and sport were more common among gender diverse people, with at least twice the share of non-binary people (10.9%) working in these occupations as other groups (Table 1).

# Highest educational attainment among non-binary people and lowest among transgender men and women

In general, higher levels of education are associated with higher earnings<sup>22</sup> and employment rates,<sup>23</sup> as well as increased job security.<sup>24</sup> There was considerable variation in educational attainment within the gender diverse population. Non-binary people were the most likely of all groups to hold a bachelor's degree or higher, while the opposite was true for transgender men and transgender women. Age-standardized findings show that almost 4 in 10 non-binary people (38.8%) held a bachelor's degree or higher, followed by cisgender women (29.2%), cisgender men (25.2%), transgender women (23.8%) and transgender men (22.6%). Conversely, almost half of transgender men (49.5%) and transgender women (47.9%) held a high school diploma or less as their highest level of education. Education in the trades was more prevalent among men than other groups, with 13.0% of cisgender

<sup>17. (</sup>Statistics Canada, 2022c)

<sup>18.</sup> For a detailed analysis by census metropolitan area and downtown areas, see: The Daily—Canada is the first country to provide census data on transgender and non-binary people.

<sup>19.</sup> In the rest of the article, "employees" and "employed" refer to paid employees.

<sup>20.</sup> Full-time, full-year employees worked 49 to 52 weeks during the year preceding the census, mainly full time (i.e., 30 hours or more per week).

<sup>21. (</sup>Statistics Canada, 2022d).

<sup>22. (</sup>Statistics Canada, 2023a).

<sup>23. (</sup>Statistics Canada, 2025).

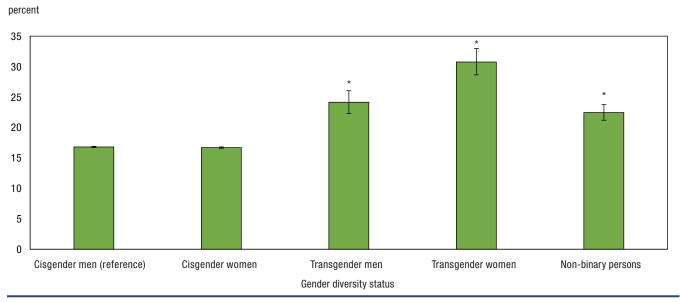
<sup>24. (</sup>Frenette & Morissette, 2021).

men and 9.7% of transgender men holding a trades certificate or diploma as their highest level of education. By comparison, this was the case for 6.4% of non-binary individuals, 6.3% of transgender women and 5.6% of cisgender women (Table 1).

#### Higher share of gender diverse youth not in employment, education or training (NEET)

The proportion of youth not in employment, education or training (NEET)<sup>25</sup> is an indicator that is used internationally to identify youth at risk of social disconnection and exclusion during their transition from education to employment.<sup>26</sup> Youth who are neither employed nor in school for an extended period may miss out on opportunities for skills and knowledge development, which can have an impact on long-term earnings and overall well-being.<sup>27</sup> Overall, 16.8% of youth in Canada aged 20 to 29 were NEET in 2021. Compared with 16.8% of cisgender men and 16.7% of cisgender women, NEET rates were higher among transgender men (24.1%) and non-binary youth (22.4%). Three in 10 transgender women (30.8%) aged 20 to 29 were NEET—almost twice the share of cisgender NEET youth (Chart 2). Similar patterns were seen among the population aged 20 to 24 and 25 to 29. As school attendance rates among gender diverse youth tended to be similar or higher than their cisgender counterparts, the NEET findings are part of a general trend reflecting employment gaps among gender diverse youth.

Chart 2
Proportion of youth not in employment, education or training (NEET) aged 20 to 29, by gender diversity status, Canada, 2021



 $<sup>^{\</sup>star}$  significantly different from cisgender men (reference) (p < 0.05)

Notes: Error bars represent the 95% confidence intervals. Sample includes individuals aged 18 and older living in private households, and excludes non-permanent residents. Source: Statistics Canada, Census of Population, 2021.

<sup>25.</sup> NEET is typically measured using data from the Labour Force Survey (LFS). In the census, the reference period for school attendance is the academic year preceding the reference week, while the LFS collects monthly data on school attendance and employment during a particular reference week. However, NEET results presented here for the overall population were similar between the two data sources for 2021.

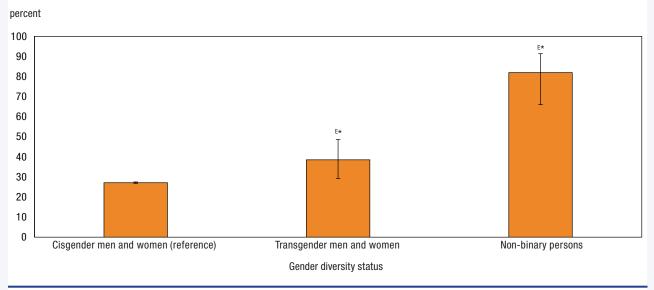
<sup>26. (</sup>Organisation for Economic Co-operation and Development, 2025).

<sup>27. (</sup>Layton et al., 2025).

# Disability rates highest among non-binary people, followed by transgender people

Persons with disabilities often experience a range of barriers to employment, resulting in lower rates of employment and earnings, which can in turn affect their health and well-being.<sup>28</sup> Age-standardized data from the 2022 Canadian Survey on Disability (CSD)<sup>29</sup> indicate that among the population aged 18 and older, disability rates were considerably higher among gender diverse people than their cisgender counterparts. Compared with 27.1% of cisgender men and women, 38.5%<sup>E</sup> of transgender men and women were persons with disabilities<sup>E</sup>. At 81.9%<sup>E</sup>, the disability rate was highest among non-binary people—three times that of their cisgender counterparts (Chart 3).

Chart 3
Age-standardized proportion of people aged 18 and older with disabilities by gender diversity status, Canada, 2022



E use with caution

Note: Error bars represent the 95% confidence intervals.

Source: Statistics Canada, Canadian Survey of Disability, 2022.

Minority stress—that is, chronic stress experienced by the 2SLGBTQ+ population due to social stigma, discrimination, and the internalization of negative societal attitudes—is a common explanation for the poorer mental health outcomes observed within this population.<sup>30</sup> According to age-standardized CSD data,<sup>31</sup> disabilities related to mental health were most common among gender diverse people, while pain-related disabilities were most common among cisgender people. Among persons with disabilities aged 18 and older, 1 in 10 cisgender people (10.1%) had a disability related to mental health. The prevalence was much higher among transgender men and women (27.0%<sup>E</sup>) and highest among non-binary people (63.8%<sup>E</sup>). Studies have linked experiences of harassment, discrimination and victimization with the mental health challenges seen among transgender and non-binary people.<sup>32</sup>

<sup>\*</sup> significantly different from cisgender men and women (reference) (p < 0.05)

E use with caution

<sup>28. (</sup>McDiarmid, 2023)

<sup>29.</sup> The CSD is based on a social model of disability. The premise of the social model is that disability is the result of the interaction between a person's functional limitations and barriers in the environment, including social and physical barriers that make it harder to function day to day.

<sup>30. (</sup>Meyer, 2003).

<sup>31.</sup> The CSD provides a range of data on 10 different disability types, focusing on activity limitations related to hearing, vision, mobility, flexibility, dexterity, pain, learning, mental health, memory and developmental disabilities.

<sup>32. (</sup>Hatchel et al., 2019; Rosati et al., 2025).

#### **Diversity within gender diversity**

Within many Indigenous communities and cultures, there has been a long-held acceptance of gender diversity—often reflected in the term "Two-Spirit." According to the 2021 Census, Indigenous people aged 18 and older made up 4.4% of Canada's population. A larger share of non-binary people was Indigenous than other groups studied. After adjusting for age, 4.3% of cisgender men and 4.6% of cisgender women in Canada were Indigenous, while the rate was double for non-binary people, at 9.1%. By comparison, 6.2% of transgender men and 4.7% of transgender women were Indigenous (Table 1).

To account for the considerable overlap between the immigrant and racialized populations, as well as the small sample size of the transgender and non-binary populations, this study examined four aggregate groups: (1) non-racialized non-immigrants, (2) racialized non-immigrants, (3) non-racialized immigrants, and (4) racialized immigrants. While immigrant/racialized status varied by gender, there were distinct patterns among non-binary people. A smaller share of non-binary people were racialized immigrants compared with other groups studied, and, as a result, non-binary people were more likely to be non-racialized non-immigrants. After taking age into account, 6.0% of non-binary people were racialized immigrants, compared with around one in five cisgender women (20.6%) and cisgender men (19.0%). The proportions were 18.3% for transgender women and 17.3% for transgender men.

### **Poverty analysis**

Income is often considered the most important social determinant of health, shaping a person's overall living conditions. While health outcomes vary across the income gradient, people living in poverty face the largest health-related disparities, such as lower life expectancy.<sup>33</sup> Adverse living and working conditions related to poverty, such as poor quality housing, food insecurity and insecure employment, may also cause poorer physical and mental health outcomes.<sup>34</sup>

Poverty was measured using the Market Basket Measure (MBM), which was established to determine Canada's Official Poverty Line. The MBM considers the disposable income and size of Canadian families, as well as differing costs of food, clothing, shelter, transportation and other necessities for 53 different geographical areas in the provinces and an additional 13 in the territories in Canada.<sup>35</sup> According to the MBM, a family is considered to be in poverty if, given its size and region of residence, it does not have enough disposable income to buy a set of goods and services considered to represent a modest, basic standard of living. For the 2021 Census, the reference period for the MBM is the 2020 calendar year. Results presented below are age-standardized for individuals aged 18 and older living in private households and off reserve<sup>36</sup> in the provinces and territories.

#### Gender diverse people most affected by poverty

In general, young adults are more likely to live in poverty than their elders. However, even after taking age into account, a higher share of gender diverse people was living in poverty than their cisgender counterparts. Age-standardized poverty rates were higher for transgender women (11.1%) and transgender men (10.5%) than for cisgender women and men (7.0% each). At 17.8%, non-binary people were the most likely to be living in poverty – over twice the national rate (7.0%) (Chart 4).

It is important to consider the context of these findings, as the data were collected during an atypical year due to the COVID-19 pandemic. Poverty rates were lower in 2020 than in previous years, reflecting a downward trend prior to the pandemic, and pandemic-related government transfers helped increase the income of households and lowered the proportion of the population with low income.<sup>37</sup>

<sup>33. (</sup>Bushnik et al., 2020; Raphael et al., 2020; Shahidi et al., 2020).

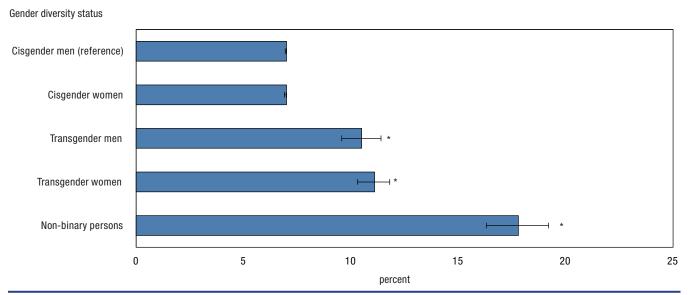
<sup>34. (</sup>Raphael et al., 2020).

<sup>35.</sup> MBM regions are made up of 19 specific communities and 34 population centre size and province combinations. The MBM recognizes the potential differences in the cost of the basket between similar-sized communities in different provinces and between different geographical regions within provinces.

<sup>36.</sup> Poverty rate data reported in this study do not include the population living on reserve, as the MBM is not recommended for use among the population living on reserve. See Data and methods

<sup>37. (</sup>Dionne & Raymond-Brousseau, 2025; Statistics Canada, 2022a; Statistics Canada, 2022c; Statistics Canada, 2022e).

Chart 4
Age-standardized poverty rates by gender diversity status, Canada, 2020



 $<sup>^{\</sup>star}$  significantly different from cisgender men (reference) (p < 0.05)

Notes: Error bars represent the 95% confidence intervals. Sample includes individuals aged 18 and over living in private households and off-reserve in the provinces and territories. Excludes non-permanent residents.

Source: Statistics Canada, Census of Population, 2021.

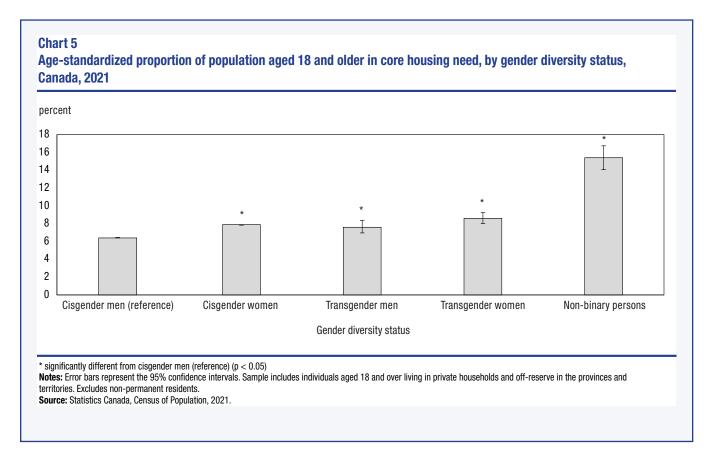
### Non-binary individuals most likely to be in core housing need

Housing is widely recognized as an important social determinant of health,<sup>38</sup> with poor housing conditions linked to adverse health outcomes.<sup>39</sup> Core housing need is defined as residing in an unsuitable, inadequate or unaffordable dwelling, and needing to spend 30% or more of household income to pay the median rent of alternative local housing that is both suitable and adequate.<sup>40</sup> After accounting for age, non-binary people (15.4%) were twice as likely to be in core housing need than cisgender men (6.4%). Core housing need was also higher among transgender women (8.6%), cisgender women (7.9%) and transgender men (7.6%) than cisgender men (Chart 5).

<sup>38. (</sup>Raphael et al., 2020).

<sup>39. (</sup>Public Health Agency of Canada, 2016).

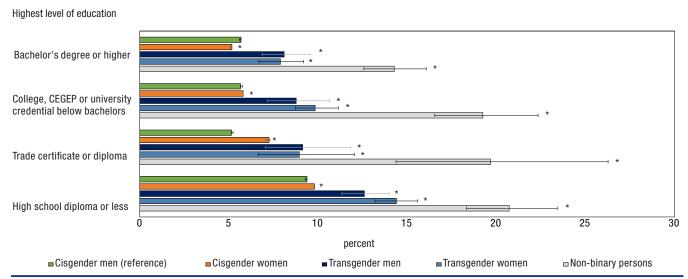
<sup>40. (</sup>Statistics Canada, 2021).



### Gender diverse people more likely to experience poverty than cisgender men, regardless of educational attainment

At each educational level, poverty rates were higher among gender diverse people relative to cisgender men, even after adjusting for age. For example, among those with a bachelor's degree or higher, non-binary people were over twice as likely (14.3%) to live below the poverty line as cisgender men (5.7%). Similarly, poverty rates were higher for transgender men (8.1%) and transgender women (7.9%) than their cisgender peers (5.7% and 5.2%, respectively) (Chart 6).

Chart 6
Age-standardized poverty rates by gender diversity status and highest level of education, population aged 18 and older,
Canada, 2020



<sup>\*</sup> significantly different from cisgender men (reference) (p < 0.05)

Notes: Error bars represent the 95% confidence intervals. Sample includes individuals aged 18 and over living in private households and off-reserve in the provinces and territories. Excludes non-permanent residents.

Source: Statistics Canada, Census of Population, 2021.

Differences in work hours can have an impact on employment income and the likelihood of being in poverty.<sup>41</sup> As mentioned earlier, gender diverse people were less likely than cisgender men to work full-time and full-year. Yet among full-time, full-year employees, poverty rates were higher for gender diverse people than cisgender people. In addition, a larger share of transgender and non-binary individuals were employed in lower-paid occupations, such as sales and service or occupations in art, culture, recreation and sport. Within these occupations, non-binary people had considerably higher poverty rates than cisgender men and women (Table 2).

A closer look at living arrangements reveals similar general trends. For example, sharing living expenses by living in a couple can allow for cost savings, yet among those living in a couple, poverty rates remained higher among gender diverse individuals, compared with their cisgender counterparts (Table 2).

<sup>41. (</sup>Statistics Canada, 2023c).

Table 2
Age-standardized poverty rates by gender diversity status and selected characteristics, population aged 18 and older,
Canada, 2020

	Cisgender men (reference)	Cisgender women	Transgender men	Transgender women	Non-binary persons
			percent		
Poverty rates by gender diversity status	7.0	7.0	10.5*	11.1*	17.8*
Poverty rates by gender diversity status and selected characteristics					
Living arrangements					
Living in a couple (with or without children)	4.0	3.8*	5.5*	5.0*	6.8*
Parent in a one-parent family	12.5	14.4*	12.0	15.8	24.2*
Child in a census family	3.9	3.5*	3.0	3.2	2.8
Living alone	18.7	16.7*	29.1*	31.2*	27.3*
Living with roommates or other relatives	21.2	17.8*	22.2	26.8*	31.3*
Highest level of education					
Bachelor's degree or higher	5.7	5.2*	8.1*	7.9*	14.3*
College, CEGEP or university credential below bachelors	5.6	5.8*	8.8*	9.8*	19.2*
Trade certificate or diploma	5.1	7.3*	9.1*	8.9*	19.7*
High school diploma or less	9.4	9.8*	12.6*	14.4*	20.7*
Student status					
Non-student	7.0	7.1*	10.5*	11.2*	17.7*
Student	8.8	8.5	12.9	16.6*	16.3*
Work activity	0.0	0.0			
Full-time, full-year work	2.6	2.0*	3.9*	4.2*	5.7*
Part-time and/or part-year work	7.3	6.1*	9.7*	10.8*	17.0*
Did not work	16.9	14.5*	17.9	18.3*	31.3*
Occupation	10.0	1 1.0	17.0	10.0	01.0
Legislative and senior managers; management and professional occupations in					
business, finance and administration	4.0	3.0*	3.7	6.9	12.3*
Administrative and supportive occupations in business, finance and administration	4.0	3.3*	6.4*	5.3	7.7*
Natural and applied sciences and related occupations	3.5	3.1*	7.1	6.8	8.3*
Health occupations	3.6	3.1*	3.3	3.1	16.7*
Managers and professionals in education, law and social, community and government		0.1	0.0	3.1	10.7
Services	3.6	3.0*	6.7	4.9	10.3*
Front-line, assisting and support occupations in education, law and social, community		0.0	0.7	4.0	10.0
and government services	3.8	5.0*	7.7	8.6*	11.2*
Occupations in art, culture, recreation and sport	9.4	8.0*	15.3	21.0*	24.8*
Sales and service occupations	6.1	6.5*	7.5	9.1*	16.7*
Occupations in trades, transportation and production (TEER 0 to 3)	5.0	6.1*	6.5	13.1*	12.6*
Occupations in trades, transportation and production (TEER 4 and 5)	6.5	5.9*	8.3	8.1	14.4*
Immigrant/racialized status	0.0	0.0	0.0	0.1	
Non-racialized non-immigrant	6.2	6.0*	9.9*	11.1*	17.6*
Racialized non-immigrant	7.5	7.0*	12.4*	12.0	12.3*
Non-racialized immigrant	7.0	7.3*	9.5	9.7*	14.0*
Racialized immigrant	9.7	9.7	11.3	11.7*	27.9*
Indigenous identity	5.1	3.1	11.3	11.7	21.5
Non-Indigenous identity Non-Indigenous identity	6.9	6.8	10.3*	10.8*	17.3*
Indigenous identity	10.9	0.o 11.2*	13.6	16.4*	23.3*
* cignificantly different from cignender men (reference) (n < 0.05)	10.9	11.2"	13.0	10.4"	۷۵.3

<sup>\*</sup> significantly different from cisgender men (reference) (p < 0.05)

Notes: The sample includes individuals aged 18 and older living in private households and off reserve in the provinces and territories. It excludes non-permanent residents. TEER = training, education, experience and responsibilities.

Source: Statistics Canada, Census of Population, 2021.

## Being a racialized immigrant widens the poverty gap between non-binary individuals and cisgender men

A substantial body of research indicates that racialized groups and immigrants have poorer economic outcomes than their non-Indigenous,<sup>42</sup> non-racialized<sup>43</sup> and non-immigrant<sup>44</sup> counterparts. Immigrants frequently encounter challenges in securing employment due to a number of barriers such as the non-recognition of foreign educational qualifications and experience or skills, and potential language barriers.<sup>45</sup> Racialized groups may encounter specific obstacles within the labour market, including discrimination, which can result in limited employment opportunities and lower income.

Poverty rates varied by immigrant/racialized status but were highest among non-binary people. For example, among racialized immigrants, cisgender men and women (9.7% each) were equally likely to experience poverty. Poverty rates were higher among transgender women (11.7%) and higher still among non-binary racialized immigrants (27.9%) (Table 2).

### Among Indigenous people, the share of non-binary individuals living in poverty is more than twice that of cisgender men

First Nations people, Métis and Inuit across Canada continue to experience socioeconomic<sup>46</sup> and health disparities, rooted in systemic inequities and the enduring legacy of colonial policies and interventions. These disparities are often multifaceted and interrelated. Indigenous populations face persistent employment barriers, including systemic racism, discrimination, negative stereotypes and intergenerational trauma. In addition, Indigenous people living in remote areas may face specific barriers, such as limited access to postsecondary opportunities and fewer employment prospects.<sup>47</sup>

After accounting for age, poverty rates were higher among Indigenous people and varied by gender diversity status. Among Indigenous people, poverty was highest among non-binary individuals (23.3%), followed by transgender women (16.4%), transgender men (13.6%) and cisgender women (11.2%). Cisgender men (10.9%) were the least likely to live in poverty (Table 2).

### After accounting for sociodemographic and employment factors, poverty remains higher for transgender women and non-binary people

The descriptive age-standardized findings suggest that gender diverse people, and non-binary individuals in particular, were generally more likely to experience poverty, regardless of several sociodemographic and employment characteristics (Table 2). To extend age standardization to these covariates, the adjusted treatment means methodology was used to fix control variables to their average distribution among cisgender men in the analytical sample (see Data and methods). After accounting for age, this allowed for the standardization of the following characteristics: highest educational attainment, work activity, occupational group, student status, living arrangements, immigrant/racialized status, Indigenous identity and difficulty in activities of daily living.<sup>48</sup>

After adjusting for these factors, poverty rates for non-binary people (12.8%) and transgender women (8.4%) decreased slightly but remained higher than that of cisgender men (7.0%). However, the difference between transgender men (7.5%) and cisgender men was no longer statistically significant. Conversely, cisgender women (5.4%) had a decreased likelihood of being in poverty than cisgender men (Table 3). Because the MBM is calculated at the family level, poverty rates reflect combined family income. Cisgender women may have lower poverty rates partly from living with a spouse or partner with higher income or benefiting from income supports such as the Canada child benefit—especially as cisgender women make up the largest share of one-parent families.

<sup>42. (</sup>Dionne & Raymond-Brousseau, 2025; Drolet & Rauh, 2024; Melvin, 2023; Statistics Canada, 2022a; Uppal, 2023).

<sup>43. (</sup>Schimmele et al., 2023; Statistics Canada, 2023b; Uppal, 2023).

<sup>44. (</sup>Carpino, 2024; Dionne & Raymond-Brousseau, 2025; Drolet & Rauh, 2024; Leclerc, 2024; Picot & Lu, 2017; Statistics Canada, 2022a; Statistics Canada, 2023b; Uppal, 2023).

<sup>45. (</sup>Qiu & Schellenberg, 2022).

<sup>46. (</sup>Anderson, 2019; Dionne & Raymond-Brousseau, 2025; Drolet & Rauh, 2024; Melvin, 2023; Uppal, 2023).

<sup>47. (</sup>Layton, 2023; 2025; Melvin, 2023).

<sup>48.</sup> Given that the MBM takes into account the cost of living in different regions, a regional analysis was not conducted.

Table 3
Poverty rates by gender diversity status, unadjusted and adjusted, population aged 18 and older, Canada, 2020

Gender diversity status		95% confidence interval	
	Percent	Lower	Upper
Unadjusted			
Cisgender men (reference)	7.0	7.0	7.1
Cisgender women	7.0	7.0	7.0
Transgender men	13.2*	12.3	14.1
Transgender women	11.9*	11.1	12.7
Non-binary persons	22.0*	21.1	22.9
Standardized for age			
Cisgender men (reference)	7.0	7.0	7.1
Cisgender women	7.0	7.0	7.1
Transgender men	10.5*	9.6	11.4
Transgender women	11.1*	10.4	11.9
Non-binary persons	17.8*	16.4	19.3
Standardized for age and selected characteristics			
Cisgender men (reference)	7.0	7.0	7.1
Cisgender women	5.4*	5.4	5.4
Transgender men	7.5	6.8	8.4
Transgender women	8.4*	7.8	9.1
Non-binary persons	12.8*	11.7	14.1

 $<sup>^{\</sup>star}$  significantly different from cisgender men (reference) (p < 0.05)

Notes: The sample includes individuals aged 18 and older living in private households and off reserve in the provinces and territories. It excludes non-permanent residents. Source: Statistics Canada, Census of Population, 2021.

#### **Employment income analysis**

This section examines whether transgender and non-binary people have lower average employment income than cisgender men. For the 2021 Census, Statistics Canada used income data from the Canada Revenue Agency for the 2020 calendar year for all census respondents to allow for a comprehensive estimate of income. The analytical sample was limited to paid employees aged 25 to 64 years who worked in 2020. Earnings measured in this section include gross wages, salaries, tips and commissions. Self-employed individuals and students were removed from the sample to focus on employer-paid wages and compare those who are more likely to hold career jobs rather than transitory positions.

The earnings gap is defined as the difference between the average annual employment earnings of cisgender men and other groups of interest, relative to the average earnings of cisgender men. A positive value indicates that cisgender men earn more than the group of interest, while a negative value indicates the opposite.

## Taking age into account, gender diverse individuals have lower earnings than cisgender men

After accounting for age, gender diverse employees aged 25 to 64 earned \$0.91 for every dollar earned by cisgender employees, despite being more likely to hold a bachelor's degree or higher (35.7% versus 33.5%, respectively). A closer look reveals different outcomes between groups.

Prior to standardizing for age, earnings among full-time and part-time employees ranged from a low of \$48,100 for non-binary people to a high of \$70,500 for cisgender men. As expected, age standardization had the largest effect on the average earnings of the two youngest groups: non-binary people and transgender men. This indicates that the younger age of non-binary people and transgender men is a factor in their lower earnings. However, even after adjusting for age, all groups experienced substantial earnings gaps relative to cisgender men. Among full-time and part-time employees, transgender women earned 26.1% less than cisgender men, while cisgender women earned 23.9% less than their cisgender counterparts. Relative to cisgender men, the earnings gap was 14.2% for non-binary people and 13.2% for transgender men (Table 4).

Table 4

Average annual employment income and earnings gaps relative to cisgender men by gender diversity status, unadjusted and adjusted, among full- and part-time paid employees aged 25 to 64, Canada, 2020

	Average annual	annual interval		Earnings gap
	employment income	Lower	Upper	
Gender diversity status	dollars			percent
Unadjusted				
Cisgender men (reference)	70,500	70,445	70,540	
Cisgender women	53,900	53,840	53,931	23.6
Transgender men	56,000*	53,896	58,011	20.6
Transgender women	51,000*	49,859	52,121	27.7
Non-binary persons	48,100*	47,023	49,262	31.7
Age-standardized				
Cisgender men (reference)	70,500	70,437	70,547	
Cisgender women	53,700	53,623	53,726	23.9
Transgender men	61,200*	59,095	63,324	13.2
Transgender women	52,100*	50,836	53,387	26.1
Non-binary persons	60,500*	58,287	62,652	14.2

<sup>...</sup> not applicable

Notes: Sample includes people aged 25 to 64 who had wages during the year preceding the census. The top and bottom 1% of wage earners, individuals with self-employment income, and students were omitted from the sample. Sample also excludes non-permanent residents. Average annual earnings have been rounded to the nearest 100. Earnings gap percentages were calculated prior to rounding.

Source: Statistics Canada, Census of Population, 2021.

There was considerable variation in work hours between groups among the working-age population. In 2020, cisgender men aged 25 to 64 years (69.1%) were the most likely to work full-time and full-year, followed by cisgender women (61.3%), transgender men (58.5%), transgender women (56.1%) and non-binary people (52.3%).<sup>49</sup> Given that work hours influence earnings, the remainder of this analysis focuses on full-time, full-year employees to allow for comparison between groups.

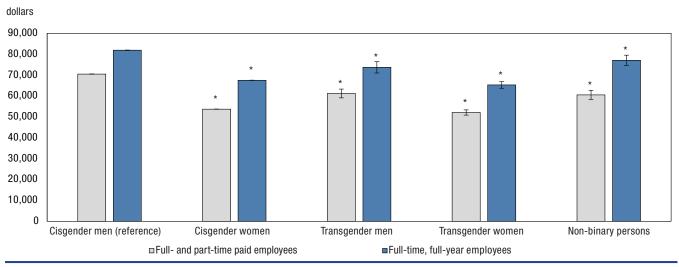
Among full-time, full-year paid employees, all groups studied experienced substantial earnings gaps compared with cisgender men prior to standardizing for age. With average annual earnings of \$81,900, cisgender men had the highest earnings overall, while lower average earnings were seen for transgender men (\$68,900), cisgender women (\$67,800) non-binary people (\$66,000), and transgender women (\$64,300) (Table 6). After accounting for age, all groups still earned less than cisgender men, mirroring trends seen among full-time and part-time employees (Chart 7). Relative to cisgender men, transgender women experienced the largest earnings gap (20.3%), followed by cisgender women (17.6%). Transgender men (10.1%) and non-binary people (5.9%) also faced sizeable earnings gaps, compared with cisgender men.<sup>50</sup>

<sup>\*</sup> significantly different from  $\,$  cisgender men (reference) (p < 0.05)

<sup>49.</sup> These rates are not age-standardized in order to indicate the subsample used for the analysis of full-time, full-year employees.

<sup>50.</sup> While earnings gaps between cisgender men and other groups studied tended to be slightly wider when students and those with self-employment income are included in the analysis, the overall patterns between groups remain unchanged.

Chart 7
Age-standardized average annual employment income of paid employees by gender diversity status and work activity,
Canada, 2020



<sup>\*</sup> significantly different from cisgender men of the same work activity category (reference) (p < 0.05)

Notes: Error bars represent 95% confidence intervals. Sample includes people aged 25 to 64 who had wages during the year preceding the census. The top and bottom 1% of wage earners, individuals with self-employment income, and students were omitted from the sample. Sample also excludes non-permanent residents. Full-time, full-year employees worked 49 to 52 weeks, mainly full-time (i.e., 30 hours or more per week). Average annual earnings have been rounded to the nearest 100.

Source: Statistics Canada, Census of Population, 2021.

# Impact of gender norms on transitioning experiences and economic outcomes

The degree to which a specific gender expression is valued in society may affect transitioning<sup>51</sup> experiences and, in turn, can shape economic outcomes of individuals. Transgender women tend to encounter harsher judgement as some may perceive them as relinquishing masculinity for femininity. This could also be seen as abandoning the privileged position of being a man to be a woman—an act regarded by some as a "dual transgression". By contrast, transgender men may be viewed as acquiring socially esteemed traits, stepping into the privileged position of being a man—often leading to less social resistance and discrimination in everyday life than that experienced by transgender women.<sup>52</sup>

In the workplace, this dynamic can manifest in differential treatment. Transgender women may face diminished perceptions of their competence and value, even if they had previously held the same role and demonstrated proficiency prior to transitioning. Their authority and respect may erode after their transition, highlighting a society where competency and leadership are still often associated with masculinity.<sup>53</sup> This shift in treatment can be disorienting for transgender women, as well as for transgender men, as they experience a dramatic transformation in how they are regarded and treated by others just by having transitioned.

<sup>51.</sup> Transitioning refers to the processes that some transgender and non-binary people undertake to live in accordance with their gender identity. Transition processes vary between individuals and may involve some or all of the following aspects: coming out to their family and friends, modifying their name and gender (or sex) markers on government identity documents (e.g., health card, driver's licence); changing their body language, aesthetic choices or accessories (e.g., clothes, hairstyle and makeup), and using gender affirming care (e.g., hormone therapy or surgeries). Not all transgender and non-binary people will take steps to transition, nor is there a single linear pathway to transition.

<sup>52. (</sup>Schilt & Westbrook, 2009).

<sup>53. (</sup>Connell, 2010; Schilt & Wiswall, 2008).

Moreover, the intersection of age with the transition process may have implications for economic outcomes. A study<sup>54</sup> found that among participants in the 2015 U.S. Transgender Survey, transgender women who transitioned at age 25 years or older<sup>55</sup> had higher incomes, compared with those who transitioned earlier. Conversely, transgender men participants who transitioned younger than age 25 earned more than those who transitioned later. These patterns mirror the broader gender wage gap observed between cisgender women and men, where transgender women—having been perceived as men before their transition—have an economic advantage relative to transgender men, who were perceived as women before their transition. Non-binary people may also experience differences based on their sex at birth,<sup>56</sup> transition process and how their gender is perceived by others. This under-researched topic remains an area for further study.

#### Among degree holders, gender diverse people earn less on average than cisgender men

Age-standardized results suggest that gender diverse people may receive less return on their educational attainment than cisgender men. While earnings were highest overall among employees with a bachelor's degree or higher, cisgender men earned more than all other groups studied. With average annual earnings of \$99,300, cisgender men degree holders had the highest earnings, while transgender women earned 18.1% less and cisgender women earned 16.0% less. The earnings gap between cisgender men and non-binary people was 13.0%, while it was 9.2% for transgender men (Table 5).

Completing a trades certificate or diploma did not result in higher earnings for women as it did for men and non-binary people. Among full-time, full-year employees with a trades credential as their highest level of education, cisgender men, transgender men and non-binary individuals had similar earnings, while cisgender and transgender women earned substantially less (Table 5). This could be partially explained by women sorting into lower-paying trades. Research on apprentice qualifications among the overall population indicates that men most commonly train to become electricians—a field of study associated with high earnings—while apprenticeships in hairstyling and other lower-paying trades fields are common among women.<sup>57</sup>

### Transgender women and cisgender women experience earnings gaps in trades-related occupations

Age-standardized earnings in occupations in trades, transport and production<sup>58</sup> also reflected typical gender roles, similar to patterns seen among those with a trades credential. That is, relative to cisgender men, only transgender and cisgender women experienced earnings gaps in occupations in trades, transport and production. This was the case both for occupations in trades, transportation, and production that were managerial or required some postsecondary training (training, education, experience and responsibilities [TEER] 0 to 3) and for those requiring a secondary school diploma or less (TEER 4 and 5).

Earnings also varied among full-time, full-year employees within other occupational groups. For example, among employees in sales and service occupations, earnings gaps with cisgender men ranged from 30.2% for transgender women and 26.3% for cisgender women to 16.7% for transgender men, while the difference was not statistically significant for non-binary people (Table 5).

<sup>54. (</sup>Shannon, 2022).

<sup>55.</sup> In the 2015 U.S. Transgender Survey, the start of a person's transition was reported as the age at which they began transitioning or living full-time in a gender other than what was reported on their original birth certificate (James et al., 2016).

<sup>56. (</sup>Carpenter et al., 2025).

<sup>57. (</sup>Statistics Canada, 2017).

<sup>58.</sup> This group combines three categories from the National Occupational Classification: (1) Trades, transport and equipment operators and related occupations; (2) Natural resources, agriculture and related production occupations; and (3) Occupations in manufacturing and utilities. These were further divided by training, education, experience and responsibilities (TEER) category: 0 to 3, and 4 and 5. See Data and methods for further details.

Table 5
Age-standardized gaps in average annual employment income relative to cisgender men, by gender diversity status and selected characteristics, full-time, full-year paid employees aged 25 to 64, Canada, 2020

	Cisgender men (reference)	Cisgender women	Transgender men	Transgender women	Non-binary persons
			percent		
Age-standardized earnings gap relative to cisgender men		17.6	10.1	20.3	5.9
Age-standardized earnings gap relative to cisgender men by selected characteristics					
Living arrangements					
Living in a couple (with or without children)		20.4	n.s.	21.6	5.0
Parent in a one-parent family		19.7	17.1	15.8	n.s.
Child in a census family		-2.7	n.s.	14.2	n.s.
Living alone		5.6	15.7	7.9	n.s.
Living with roommates or other relatives		8.1	18.9	9.9	n.s.
Population centre					
Large urban population centres (100,000 or more)		15.6	12.7	20.5	6.7
Medium population centres (30,000 to 99,999)		21.8	15.5	18.7	n.s.
Small population centres (1,000 to 29,999)		21.7	n.s.	25.9	n.s.
Rural areas		21.0	n.s.	19.7	10.8
Region					
Atlantic		18.4	24.0	20.3	n.s.
Quebec		15.5	20.3	12.0	19.2
Ontario		15.7	n.s.	21.5	n.s.
Prairies		18.9	n.s.	24.1	n.s.
Alberta		22.6	16.0	23.3	n.s.
British Columbia		20.0	9.3	24.7	11.8
Territories		8.3	F	F	F
Indigenous identity					
Non-Indigenous identity		17.5	9.7	20.9	5.6
Indigenous identity		17.5	14.4	n.s.	n.s.
Immigrant/racialized status					
Non-racialized non-immigrant		17.8	12.9	21.8	10.1
Racialized non-immigrant		10.4	13.8	26.5	n.s.
Non-racialized immigrant		19.2	n.s.	13.1	n.s.
Racialized immigrant		17.0	9.4	22.9	n.s.
Highest educational attainment					
Bachelor's degree or higher		16.0	9.2	18.1	13.0
College, CEGEP or university credential below bachelor's		25.5	11.3	27.4	18.0
Trade certificate or diploma		36.4	n.s.	18.0	n.s.
High school diploma or less		22.8	9.9	22.5	n.s.
Occupation					
Legislative and senior managers; management and professional occupations in business,					
finance and administration		15.7	n.s.	24.5	21.3
Administrative and supportive occupations in business, finance and administration		16.0	10.2	23.0	16.2
Natural and applied sciences and related occupations		10.9	n.s.	18.3	n.s.
Health occupations		17.6	21.1	17.4	18.6
Managers and professionals in education, law and social, community and government					
services		14.0	14.7	11.7	n.s.
Front-line, assisting and support occupations in education, law and social, community					
and government services		38.5	26.9	40.0	29.6
Occupations in art, culture, recreation and sport		11.1	n.s.	16.3	10.7
Sales and service occupations		26.3	16.7	30.2	n.s.
Occupations in trades, transportation and production (TEER 0 to 3)		12.8	n.s.	16.4	n.s.
Occupations in trades, transportation and production (TEER 4 and 5)		22.4	n.s.	18.5	n.s.
Union membership or contributions to an employer-sponsored pension plan		22.4	11.3.	10.5	11.3.
Yes		16.2	11.2	18.2	6.8
No	•••	22.9	9.4	24.3	6.4
not applicable		22.5	3.4	24.3	0.4

... not applicable

F too unreliable to be published

Notes: Differences between the average annual employment income of cisgender men and other gender groups were statistically significant (p < 0.05) except where noted "n.s." (not significant). The sample includes people aged 25 to 64 who had wages and worked 49 to 52 weeks, mainly full time (i.e., 30 hours or more per week), during the year preceding the census. The top and bottom 1% of wage earners, individuals with self-employment income, and students were omitted from the sample. Sample also excludes non-permanent residents. TEER = training, education, experience and responsibilities.

**Source:** Statistics Canada, Census of Population, 2021.

### After accounting for sociodemographic and employment characteristics, earnings gaps persist for gender diverse people

In addition to age, variations in socioeconomic characteristics between groups may help further explain some of the differences in earnings. The adjusted treatment means methodology was used to fix control variables to their average distribution among cisgender men in the analytical sample. After accounting for age, this allowed for the standardization of the following characteristics: living arrangements, population centre, region, immigrant/racialized status, Indigenous identity, difficulty in activities of daily living, highest educational attainment, occupation, and union membership or contributions to an employer-sponsored pension plan.<sup>59</sup>

After taking all variables into account, among full-time, full-year paid employees, all groups studied earned less than cisgender men. Cisgender men had the highest annual earnings overall (\$81,900), and differences in earnings varied between groups. Transgender men (\$76,300) and non-binary people (\$71,800) had lower average earnings than cisgender men, with no statistically significant differences between the two groups. Transgender women (\$66,300) and cisgender women (\$66,000) earned less still. In other words, the earnings gap with cisgender men was largest for women—both cisgender (19.5%) and transgender (19.1%)—followed by non-binary people (12.4%) and transgender men (6.9%) (Table 6). When standardizing for age as well as sociodemographic and employment variables, average earnings decreased for non-binary people and cisgender women, compared with cisgender men. This may be attributed to factors such as their relatively higher educational attainment.

Table 6
Average annual employment income and earnings gaps relative to cisgender men by gender diversity status, unadjusted and adjusted, among full-time, full-year paid employees aged 25 to 64, Canada, 2020

	Average annual	annual interval		Earnings gap																																																																																											
	employment income	Lower	Upper																																																																																												
Gender diversity status	d	dollars																																																								dollars		dollars		dollars																				dollars		dollars				dollars		dollars		dollars		dollars	percent
Unadjusted																																																																																															
Cisgender men (reference)	81,900	81,885	82,013																																																																																												
Cisgender women	67,800*	67,751	67,860	17.3																																																																																											
Transgender men	68,900*	66,498	71,325	15.9																																																																																											
Transgender women	64,300*	62,795	65,806	21.5																																																																																											
Non-binary persons	66,000*	64,290	67,804	19.4																																																																																											
Standardized for age																																																																																															
Cisgender men (reference)	81,900	81,876	82,021																																																																																												
Cisgender women	67,500*	67,488	67,607	17.6																																																																																											
Transgender men	73,700*	70,956	76,413	10.1																																																																																											
Transgender women	65,300*	63,639	66,906	20.3																																																																																											
Non-binary persons	77,100*	74,674	79,556	5.9																																																																																											
Standardized for age and selected characteristics																																																																																															
Cisgender men (reference)	81,900	81,886	82,011																																																																																												
Cisgender women	66,000*	65,931	66,078	19.5																																																																																											
Transgender men	76,300*	73,919	78,673	6.9																																																																																											
Transgender women	66,300*	64,728	67,903	19.1																																																																																											
Non-binary persons	71,800*	69,607	73,919	12.4																																																																																											

<sup>...</sup> not applicable

**Notes:** Sample includes people aged 25 to 64 who had wages and worked 49 to 52 weeks, mainly full-time (i.e., 30 hours or more per week) during the year preceding the census. The top and bottom 1% of wage earners, individuals with self-employment income, and students were omitted from the sample. Sample also excludes non-permanent residents. Average annual earnings have been rounded to the nearest 100. Earnings gap percentages were calculated prior to rounding.

Source: Statistics Canada, Census of Population, 2021.

 $<sup>^{\</sup>star}$  significantly different from cisgender men (reference) (p < 0.05)

<sup>59.</sup> For this study, the variables "region" and "union membership or contributions to an employer-sponsored pension plan" are used only as control variables. For a detailed regional analysis see The Daily—Canada is the first country to provide census data on transgender and non-binary people.

#### **Discussion and conclusion**

Economic inequality can have far-reaching effects. Income is often considered the most important social determinant of health, with lower income and poverty linked to poorer physical and mental health outcomes. This study helps address the data gap on sociodemographic information about transgender and non-binary populations in Canada and their economic outcomes. The use of age standardization contributes to a better understanding of how characteristics and outcomes vary between gender diverse and cisgender people, allowing for meaningful comparisons of these populations with very different age structures.

The findings show that the transgender and non-binary populations have distinct sociodemographic and employment characteristics in areas that are typically associated with poorer economic outcomes. For example, the gender diverse population was considerably younger, on average, had substantially higher disability rates, worked fewer hours, and tended to be employed in lower-paid occupations. There was considerable variation in educational attainment, with non-binary people being the most likely among all groups to hold a bachelor's degree or higher, while the opposite was true for transgender men and transgender women. Gender diverse youth were more likely to be NEET than cisgender youth, with the highest NEET rates seen among transgender women.

This study examined whether poverty rates among the population aged 18 and older are higher for transgender and non-binary people than cisgender men after controlling for sociodemographic and employment characteristics. Descriptive age-standardized findings highlight how transgender people, and particularly non-binary people, were generally more likely to experience poverty, regardless of their educational attainment, work activity, occupational group, student status, living arrangements, immigrant/racialized status and Indigenous identity.

After accounting for these factors, as well as difficulty in activities of daily living, poverty rates remained higher among non-binary people and transgender women, relative to cisgender men, while transgender men were equally likely to experience poverty as cisgender men. Conversely, cisgender women had a lower likelihood of being in poverty than cisgender men. In interpreting these findings, it is important to remember that the MBM is determined at the family level and reflects combined family income. Cisgender women may have lower poverty rates after controlling for all variables, partly from living with a spouse or partner with higher income and benefiting from income supports such as the Canada child benefit—particularly as cisgender women make up the largest share of one-parent families.

The results from this study demonstrate that among the population aged 25 to 64, gender diverse employees faced substantial gaps in average annual earnings compared with cisgender men. Age standardization had the largest effect on the findings for non-binary people and transgender men, who are younger, on average, than other groups studied. This indicates that age is an explanatory factor for their lower earnings. However, all groups faced substantial earnings gaps relative to cisgender men, both before and after adjusting for age.

Employment income inequality persisted among full-time, full-year employees for all groups, even after accounting for additional characteristics (i.e., living arrangements, population centre, region, immigrant/racialized status, Indigenous identity, difficulty in activities of daily living, level of education, occupational group, and union membership or contributions to an employer-sponsored pension plan). Accounting for these factors, the earnings gap relative to cisgender men ranged from 19.1% for transgender women to 12.4% for non-binary people and 6.9% for transgender men. In comparison, the adjusted earnings gap between cisgender women and men was 19.5%.

While the adjusted earnings gap among non-binary employees was less pronounced than for other groups, poverty rates remained highest for non-binary people. In addition to poverty rates being determined at the family level, rather than at the individual level, the findings are also likely influenced by the fact that two different analytical samples were analyzed: (1) the population aged 18 and older and (2) full-time, full-year paid employees aged 25 to 64, which excluded students and self-employed people to facilitate a more comparable analysis between groups. The differences in the poverty and earnings findings may be influenced by the characteristics used to determine the analytical samples. For instance, non-binary individuals were more likely to be self-employed or students, or to work fewer hours than other groups studied. Given that these factors can limit earnings, it is possible that non-binary individuals may face greater economic precarity than suggested by the employment income findings.

This analysis controlled for many of the factors commonly linked to differences in poverty and employment income; however, reported disparities may be related to other factors that are not possible to measure using census data, such as discrimination. Research suggests that transgender and non-binary people experience employment discrimination, which can result in lower earnings and in economic insecurity. For example, approximately one-quarter of transgender and non-binary people who participated in the National Transgender Discrimination Survey from 2009 in the U.S. reported having lost a job due to discrimination related to their gender identity or expression. These experiences may result in situations where gender diverse people end up prioritizing certain occupational characteristics that tend to be lower paid, or choosing workplaces where their gender expression is not scrutinized or leaving their job to avoid discrimination at work after coming out. A full exploration of employment income factors, including a measure for discrimination experiences, remains an area for future research.

There is evidence that awareness and acceptance of gender diversity in Canada have grown over the last few decades. Nonetheless, economic disparities remain. By offering detailed disaggregated results and drawing on existing literature to explore possible explanations for differences in outcomes, this study allows for a deeper understanding of economic disparities between transgender, non-binary and cisgender people in Canada. The evidence it provides can be used to inform policies, programs and initiatives for all people living in Canada, including transgender men, transgender women and non-binary individuals.

#### **Data and methods**

#### **Data**

The analysis uses data from the 2021 Census of Population. Approximately one in four Canadian private households completed the 2021 Census long-form questionnaire. The large number of observations in the census data makes the census a well-suited data source for studying small population subgroups. The overall analytical sample includes people aged 18 and older in private households living in the provinces and territories. The lower age limit of 18 was chosen because this age generally marks the beginning of adulthood, when individuals are more likely to engage in independent economic activity and begin leaving their parental home. Non-permanent residents were excluded because the size of that population was too small to disaggregate for gender diversity and other variables.

In the poverty analysis section of the study, people living on reserve were also excluded from the sample because the Market Basket Measure (MBM) does not include costs (e.g., shelter) for on-reserve populations. In fact, the MBM is not recommended for use among the population living on-reserve because of the possibility of substantial in-kind transfers (e.g., barter economies) and consumption from own production (such as products from hunting, farming or fishing) that could make the interpretation of low-income statistics more difficult. For more details on the MBM, see *Dictionary, Census of Population, 2021 – Market Basket Measure (MBM)*.

In the employment income portion of the study, the analytical sample was further restricted to the population aged 25 to 64 who worked and had wages in 2020 and did not have self-employment income. Self-employed individuals and students have distinct employment characteristics and were removed from the sample to facilitate a more comparable analysis between groups. Additionally, the top and bottom 1% of these observations sorted by wage income were excluded because they are often outliers. Income variables in the 2021 Census are linked to tax data from the previous year (2020). All dollar amounts are rounded to the nearest \$100. For the 2021 Census, the reference year is 2020 for data on hours and weeks worked. Other variables refer to the census reference week in May 2021 or Census Day (i.e., May 11, 2021), except for school attendance which refers to the period from September 2020 to May 11, 2021.

<sup>60. (</sup>Grant et al., 2011).

<sup>61.</sup> Sangganjanavanich, 2009

#### Concepts

**Gender diversity status:** Derived by crossing the sex at birth and gender variables and available as a five-category variable as part of the 2021 Census data. The term "cisgender" refers to people whose reported gender corresponds to their reported sex at birth, while the term "transgender" refers to people whose reported gender does not correspond to their reported sex at birth. In this release, the term "non-binary" is used to describe all genders that are neither exclusively man nor woman, although individuals might self-identify with other terms.

Racialized groups: In this release, data on racialized groups are measured with the "visible minority" variable. The "non-racialized" group is measured with the category "not a visible minority" of the variable, excluding Indigenous respondents. For the purpose of this study, Indigenous respondents are not part of the racialized group or the non-racialized group. "Visible minority" refers to whether a person belongs to one of the visible minority groups defined by the *Employment Equity Act*. The act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour". This population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

**Immigrant:** A person who is or has ever been a landed immigrant or permanent resident in Canada. This person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this category.

**Indigenous identity:** Includes those who identify as First Nations, Métis and/or Inuk, and/or those who report being Registered or Treaty Indians (that is, registered under the *Indian Act*), and/or those who have membership in a First Nation or Indian band. The First Nations, Métis and Inuit categories were aggregated because of the small sample size of the gender diverse population.

**Occupation:** This variable usually relates to the job an individual held during the census reference week. However, if the person did not work during that week but had worked at some time since January 1, 2020, the information relates to the job held the longest during that period. People with two or more jobs were to report the information for the job at which they worked the most hours. In this study, the 2021 National Occupational Classification (NOC) categories were regrouped into 10 modified categories to address sample size issues and, when possible, regrouped based on training, education, experience and responsibilities (TEER) categories to better reflect potential differences in earnings by group. NOC broad categories 0 and 1 were combined and divided into two categories according to TEER groups (TEER 0 and 1, and 2 to 4). Broad category 4 was divided into two TEER groups (TEER 0 and 1, and 2 to 5). Broad categories 7, 8 and 9 were combined and divided into two TEER groups (0 to 3, and 4 and 5). The remaining broad categories (2, 3, 5 and 6) were left as is. For details on NOC broad categories and TEER groups, see National Occupational Classification (NOC) 2021.

Activities of daily living (ADL): This variable is used to identify people with difficulties doing certain activities, including those who may have a long-term physical, cognitive, mental or other health condition. The ADL variable is used as a first step in identifying people who are likely to have a disability, to identify the sample for the postcensal Canadian Survey on Disability. In this study, responses indicating "always" or "often" having difficulties in ADL were used as a proxy to identify a person with a disability, while responses of "sometimes" and "no" were used as the reference group. However, ADL estimates alone cannot be used to provide estimates of disability in Canada and are not reported in this study.

For more information on each of the concepts above, refer to the Dictionary, Census of Population, 2021.

<sup>62.</sup> For more information on sex at birth and gender, see Age, Sex at Birth and Gender Reference Guide, Census of Population, 2021 and Gender and sex at birth variables.

#### **Methods**

Age-standardized rates were calculated to account for the younger age structure of the transgender and non-binary populations, compared with the cisgender population. The age structure of a population refers to the proportion of people in predetermined age groups. To calculate the age-standardized rate, populations of interest are mathematically adjusted to have the same age structure as a different population, called the standard population. In this way, the two groups are given the same age structure so that a more representative picture of the characteristic in question is provided.

In this study, the population of cisgender men was used as the standard population compared with the other groups when examining gender diversity status (cisgender women, transgender men, transgender women and non-binary people). As a result, reported estimates for groups by gender diversity status correspond to what the estimate would be if the group's age distribution were that of cisgender men. For the subpopulation aged 18 and older, age was divided into five groups: 18 to 24 years, 25 to 34 years, 35 to 44 years, 45 to 54 years, and 55 years and older. When the population is restricted for specific analyses (e.g., the section on employment income), the age distribution reflects that of cisgender men among the restricted population. In cases where data are reported compared with the aggregate cisgender population, data are standardized to the age structure of the cisgender population, rather than that of cisgender men.

To extend age standardization to additional control variables using the same approach, this study used adjusted treatment means to standardize socioeconomic control variables. This method is used to predict values (in this case, poverty rates and average employment income by gender diversity status), controlling for the different distributions of each covariate. Reported estimates by gender diversity status correspond to what the estimate would be if everyone in the sample had covariate characteristics in the same proportions as cisgender men. When the population is restricted for specific analyses, the distribution of each covariate reflects that of cisgender men among the restricted population.

Survey weights were applied when calculating all estimates. Balanced repeated replication weights were used to calculate variance estimates, standard errors or other quality indicators related to variance.

The **employment income gap** as a percentage is calculated as:

$$100 - \left(\frac{Group\ of\ interest\ average\ wages}{Reference\ group\ average\ wages}\right) * 100$$

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