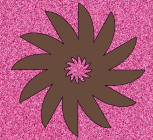


The 2026 AWSC Survey



THE COST OF LIVING, THE PRICE OF INEQUITY

Women's Economic Priorities in Ontario

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Acknowledgements

01

We would like to extend our deepest gratitude to the following individuals and groups whose contributions were vital to the development of this 2026 pre-budget report presented at the meeting with Hon. Michelle Cooper, the Parliamentary Assistant to the Minister of Finance, Hon. Peter Bethlenfalvy on January 29, 2026.

Most importantly, we are grateful to the 134 women across the Greater Toronto Area (GTA) who took the time to participate in our survey. Your willingness to share your lived experiences and financial priorities provides the essential evidence needed to advocate for a more equitable Ontario. This report is a direct reflection of your voices, and we are honoured to bring your concerns to the provincial stage.

This report would also not have been possible without the dedicated efforts of our core team and members. We are also grateful to our supporters for their ongoing commitment to advancing women's issues and success.

AWSC Overview

02



Vision

AWSC is a registered charity organization dedicated to the well-being of all women. Its goal is to produce positive change through community engagement, resources, and social, educational, and cultural activities. AWSC supports empowering all women, locally and globally, by building their capacity. We serve women who are at different stages of their lives and provide essential services.

Mission

AWSC is a registered charity dedicated to the radical well-being of every woman. We don't just offer resources—we ignite positive change. Through fearless community engagement and cultural connection, we provide the tools for women to reclaim their power and lead flourishing lives.

Introduction

03

On January 16, 2026, the Azerbaijani Women's Support Centre (AWSC) received an invitation to present the concerns and hopes of women regarding economic and financial priorities at a meeting with Michelle Cooper, the Parliamentary Assistant to the Minister of Finance, Hon. Peter Bethlenfalvy, on January 29, 2026. As the Government of Ontario prepares the 2026 Provincial Budget, AWSC welcomes the opportunity to contribute with our insights toward a prosperous and resilient future for women in the province.

To support evidence-based policy decisions, AWSC conducted a survey with our service users to identify the most pressing challenges and opportunities facing us in today's unpredictable times. In two days, 134 responded to survey questions that form the foundation for the discussion of the evolving economic priorities of women in Ontario. As Ontario navigates the complexities of a post-pandemic, global-tensions economy, this survey serves as a vital tool for understanding how women in this community are balancing professional aspirations with unique socio-economic challenges. This report outlines key findings and provides actionable recommendations to ensure the 2026 Budget reflects women's lived realities and economic priorities, and highlights the importance of increased funding for women's organizations across the province that provide essential services to women and their families but face rising costs and increased demand. and struggle with a lack of "core" or operational funding.

Survey Overview

Demographics

The findings presented in this report are informed by a survey with 134 female-identifying members across the Greater Toronto Area (GTA). To ensure and prioritize respondent privacy, AWSC focused specifically on regional and gender-based experiences of women regarding their financial and economic status and priorities in 2026. While the survey did not require disclosure of immigration status, employment category, or family structure, the data provide significant quantitative and qualitative insights into the priorities of women navigating the current economic landscape in Ontario.

Results



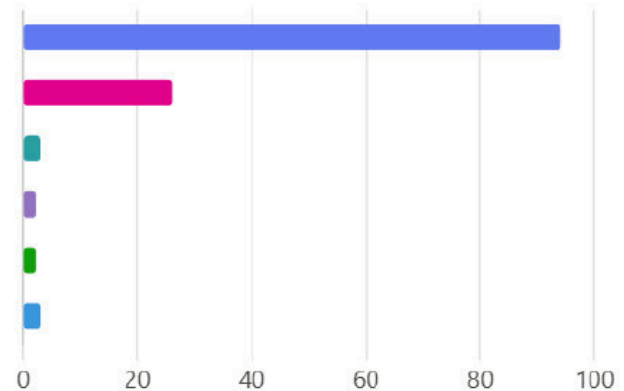
- The survey results indicate how women across Ontario are experiencing significant financial stress, with most reporting that their financial situation has worsened over the past year. As of January 27, 2026, out of 134 respondents, 97 (76%) say they are financially worse off today than one year ago, and 117 (89%) worry that their household income is not enough to cover their bills. This shows a widespread feeling of strain and uncertainty that affects daily life and long-term planning.
- Based on the survey, several critical themes have emerged that define the economic landscape for Azerbaijani women in the GTA for 2026. Below is a summary of the key findings and themes.

Housing

05

5. Which expenses cause you the most financial stress?

Housing	94
Food	26
Utilities	3
Transportation	2
Childcare	2
Other	3



Housing emerges as the most urgent issue. 94 of 134 respondents identify housing costs as their main financial stressor. Qualitative responses add emotional weight to this statistic: some women fear losing their homes due to rising mortgage rates, while others ask for lower housing prices, reduced rent, or relief from high property taxes. Many women express frustration that housing has become unaffordable even for employed families.

Comments

- “High property taxes.”
- “I’m close to losing my house because of the high interest rates. It’s unfair for homeowners to face homelessness, and I wonder what the government will do about it. Additionally, small business owners face excessive regulations and obstacles, which seem to favor large corporations that enjoy more benefits, leaving small entrepreneurs behind.”
- “It is hard to predict the prices of houses in the future.”

“Housing is expensive. The prices must be low prices for the condos in Ontario.”

“I cannot afford to pay the monthly mortgage, paying for bills and groceries as before. IM so confused and disappointed.”

Job and Business Insecurities

The employment and unfavourable business environment are adding significant pressure to the housing crisis that women identified in the survey. 80 respondents (61%) say they or their families have lost jobs or faced negative impacts on their businesses due to economic instability. In open-ended comments, several women describe how immigration status prevents them from getting a work permit, leaving them unable to earn an income:

Comments

-“want to work, but I don’t have a work permit, and because of my immigration status, I have no real job opportunities or clear way to access employment”).

-“My current priority is maintaining financial stability and meeting my family’s basic needs. I am focused on budgeting responsibly and improving my financial situation over time.”

-“Inflation needs to be stopped.”

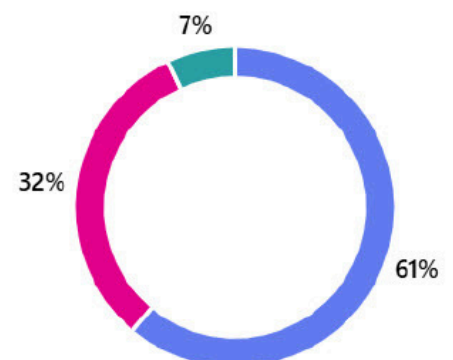
-“Salary increase at least.”

Others say that small business regulations make it hard for women entrepreneurs to survive. These barriers highlight systemic issues that go beyond personal budgeting or spending habits.



4. Have you or your family lost a job, or experienced negative impacts on a business, due to economic insecurities in Canada?

Yes	80
No	42
Other	9



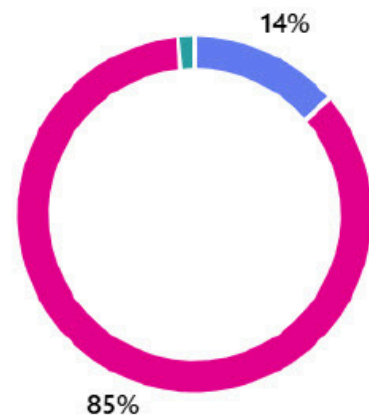
Safety Net

A major concern is the lack of financial safety nets. Only 18 respondents report having emergency savings, while 111 (85%) do not. Without savings, even small, unexpected expenses can create major hardship for women.

A lack of a safety net is directly tied to low confidence among women in their ability to save: 80 women report feeling somewhat or extremely unconfident about saving for their future. Their outlook for the next year reflects similar uncertainty, with many expecting continued financial difficulty.

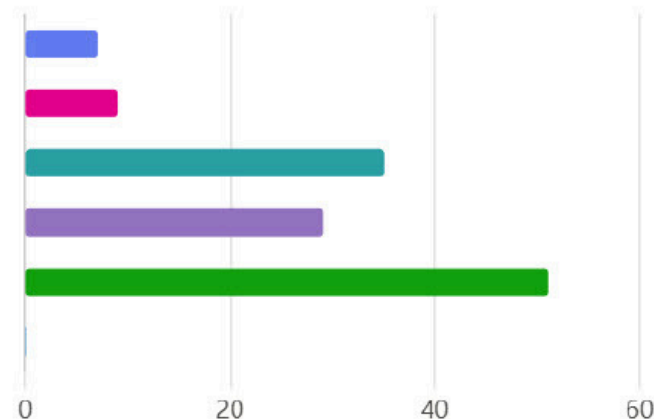
6. Do you have emergency savings to cover unexpected expenses?

● Yes	18
● No	111
● Other	2



How confident do you feel about your ability to save for the future?

● Extremely confident	7
● Somewhat confident	9
● Neutral	35
● Somewhat not confident	29
● Extremely not confident	51
● Other	0

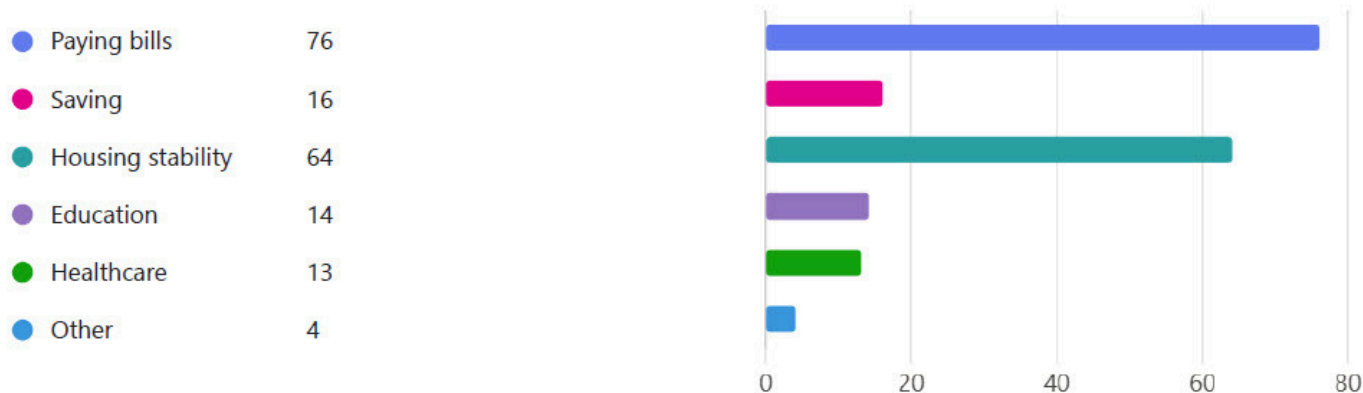


Basic Needs

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Beyond housing, women reported difficulties affording basic necessities for their children and families. They prioritized one of their goals to cover basic needs. 76 out of 134 respondents say paying bills is one of their top priorities, and others emphasize saving, education, and healthcare as important but less attainable goals right now. Rising prices contribute greatly to this pressure. Respondents described the cost of living as “extremely expensive” and reported that prices have gone up for almost everything they buy.

8. What are your top three financial priorities right now?



Comments

- “My main priority is covering essential living costs while gradually improving my financial security.”
- “Prices [must be] dropped.”
- “Prices up for everything.”
- “improve your financial situation.”
- “My priority is to manage essential living expenses while maintaining financial stability. Any additional support would be greatly appreciated.”
- “Extremely expensive.”

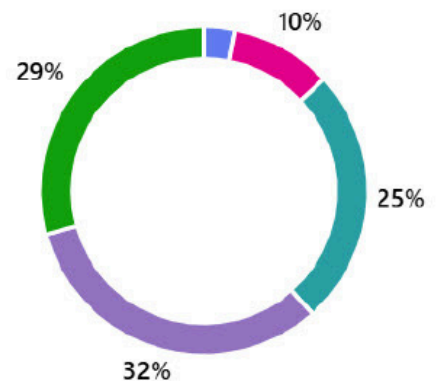


Structural Challenges

09

9. How confident do you feel about your financial future over the next year?

Extremely confident	4
Somewhat confident	13
Neutral	33
Somewhat not confident	42
Extremely not confident	38



The survey findings reveal that 80 women (61%) do not feel confident about their future. They also encounter profound structural challenges, most notably systemic racism and immigration-related hurdles, amidst the economic and financial challenges. Respondents emphasized that racial bias often exacerbates existing economic disparities for racialized women, while others reported a total loss of earning potential due to unresolved work permit status. Furthermore, domestic responsibilities continue to dictate financial stability; participants cited the cost of childcare, the friction of re-entering the workforce after maternity, and the acute financial precarity following a divorce as major inhibitors to their economic progress.

Comments

- “Yes ,I think we need support for 2 children.”
- “It seems like I have to let go of being a mom in order to financially recover...but I don’t feel comfortable leaving my 1 year old in daycare either.”
- “Please do something for people.”
- “People in Toronto need help.”
- “the effects of the economy affect us more adversely due to racism.”

-I’m going to divorce and it might be affected my financial situation in the future.”



Financial Conditions

- Most women feel financially worse off than a year ago (97 or 76% of respondents).
- 117 women worry their income is not enough to cover essential bills.
- Job loss and economic instability affected 80 (61%) respondents.

Financial Vulnerability

- Only 18 respondents have emergency savings; 111 do not.
- Most women lack confidence in their ability to save (80 respondents).
- The outlook for the next year is generally pessimistic, depressive, negative, and uncertain.

Top Stressors

- Housing is the biggest source of stress (94 responses).
- Food, utilities, childcare, and transportation add additional pressure.

Top Priorities

- Paying bills (76) and maintaining housing stability (64) are top priorities.
- Saving, education, and healthcare are important but secondary.



Qualitative Themes

Significant concern about high mortgage rates, rent, and property taxes.

Inflation is making daily essentials unaffordable.

Racism and immigration issues create additional barriers.

Childcare and family responsibilities strain women's financial stability.

Many women describe their situation as "critical," "confusing," and overwhelming.

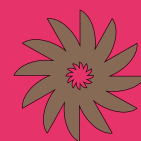
Conclusion

While the survey's sample of 134 respondents cannot fully reflect all voices in Ontario, it still provides an important snapshot of the most pressing financial concerns and priorities facing women in 2026. Overall, the survey results paint a stark picture of the financial crisis facing women in Ontario. High living expenses and rising costs are no longer manageable for many, especially when paired with structural barriers like racism and immigration hurdles.

With little to no room for savings, these women are trapped in a cycle of survival and poverty that makes future-oriented financial planning nearly impossible. These results highlight a critical demand for an immediate intervention at the government level. Any solutions and steps taken by the Ontario government (and the federal government) must aim to alleviate the daily financial strain on women and to tackle the structural inequities that limit their personal, professional, and economic growth.



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