



Canada

Key Facts: In 1977, Quebec moved to include sexual orientation in its Human Rights Code^{xvi}, making it the first province in Canada to pass a gay civil rights law. The law makes it illegal to discriminate against gay persons in housing, public accommodation and employment. Since 1996 it has been illegal to discriminate against people based on their sexual orientation and since 2017 based on their gender identity or expression^{xvii}. In 1995, Ontario became the first province to make it legal for same-sex couples to adopt and since then it has been made legal nationwide^{xviii}. In 2005, same-sex marriage was allowed everywhere in Canada under the Civil Marriage Act, making it the fourth country to legalize same-sex marriage.

Demographic information



41% of LGBT people are married compared to **53%** of heterosexuals

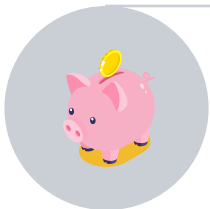


15% of LGBT people have financially dependent children compared to **32%** of heterosexuals



56% of LGBT people take their health seriously compared to **48%** of heterosexuals

Retirement planning



38% of LGBT workers are habitual savers compared to **46%** of heterosexual workers



8% of LGBT workers have a written plan for retirement compared to **17%** of heterosexual workers



20% of LGBT workers expect to provide financial support to their aging parents compared to **14%** of heterosexual workers

Retirement readiness



LGBT workers achieve an ARRI score of **5.3** compared to **6.1** among heterosexual workers



69% of LGBT workers feel personal responsibility for having sufficient income in retirement compared to **83%** of heterosexual workers



60% of LGBT workers are aware of the need to plan financially for retirement compared to **74%** of heterosexual workers