

Home at What Cost?

Affordability Concerns Continue to Make
Housing Stability Fragile

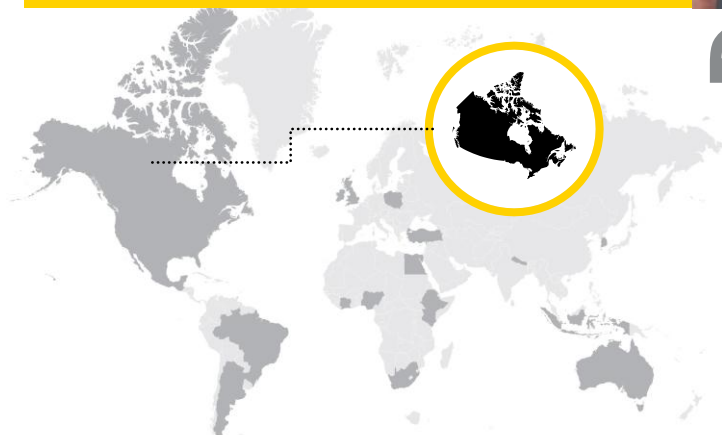
Canada at a glance

44% of respondents in Canada worry that one unexpected setback could threaten their ability to stay housed.

64% believe the housing system in Canada is broken or does not work.

56% of non-homeowners say they never expect to own a home.

● ■ ● Global Housing Research 2026



“

Home is a place where I feel safe, comfortable, and at peace. It is not just a building, but a space filled with people, memories, and a sense of belonging.”

– A woman from Canada with a high income who owns her home, aged 35-44.

3.5 million

housing units needed

10.0%

of households face high housing costs

74.5%

of households own their home

Source: World Cities Report

Habitat for Humanity International contracted Edelman Intelligence to conduct an approximately 20-minute survey between **April 10 and June 30, 2026**.

- Canada was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Canadian adults** were surveyed online, with quotas for age, gender, region and income to reflect the national adult population. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed online to strengthen subgroup analysis; in Canada, low income was defined as household income below **CA\$3,000 per month before tax**.
- **Informal arrangements boost:** **100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Toronto and Vancouver**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Canada sample: N=1,400.** Targeted boost samples are not independently nationally representative.
- Responses underwent data-quality checks, and significance testing used a **95% confidence level**.
- Differences between demographic subgroups discussed are statistically significant at the **95% confidence level**.

Affordability concerns continue to make housing stability fragile

Canada's housing crisis is affecting people across the housing continuum, from those experiencing or at risk of homelessness to households struggling to afford and maintain stable housing. For many Canadians, the issue is no longer simply access to housing, but access to housing that is affordable, dependable, and capable of supporting a stable future. Most Canadians report secure tenure and generally adequate housing conditions, yet many are paying for that stability through sacrifices elsewhere in their lives. Housing affordability pressures continue to affect food security, financial resilience, household formation, and future opportunities, particularly for renters, younger adults, and lower-income households.

A striking feature of the Canadian results in this 22-country survey is the gap between present stability and confidence in the future. While **91%** feel secure in their right to remain where they live and **69%** are satisfied with their housing, **44%** worry that one unexpected setback could threaten their ability to stay housed and only **40%** expect their housing situation to improve. The findings suggest many households are living with little financial margin for error. A job loss, illness, major repair, rent increase, renovation, or other unexpected expense could quickly undermine housing security. Housing may be present, but for many households it does not feel fully dependable.

Housing security is increasingly shaped by environmental pressures as well as financial ones. Following another summer marked by significant wildfires and flooding in parts of the country, **26%** of Canadians agree that extreme weather will make living where they are harder in the next three years. While this is slightly below the global average of **30%**, it suggests a significant share of Canadians are thinking not only about whether housing is affordable, but whether it will remain resilient in the face of growing climate-related risks. As extreme weather events become more frequent and costly, housing affordability and housing

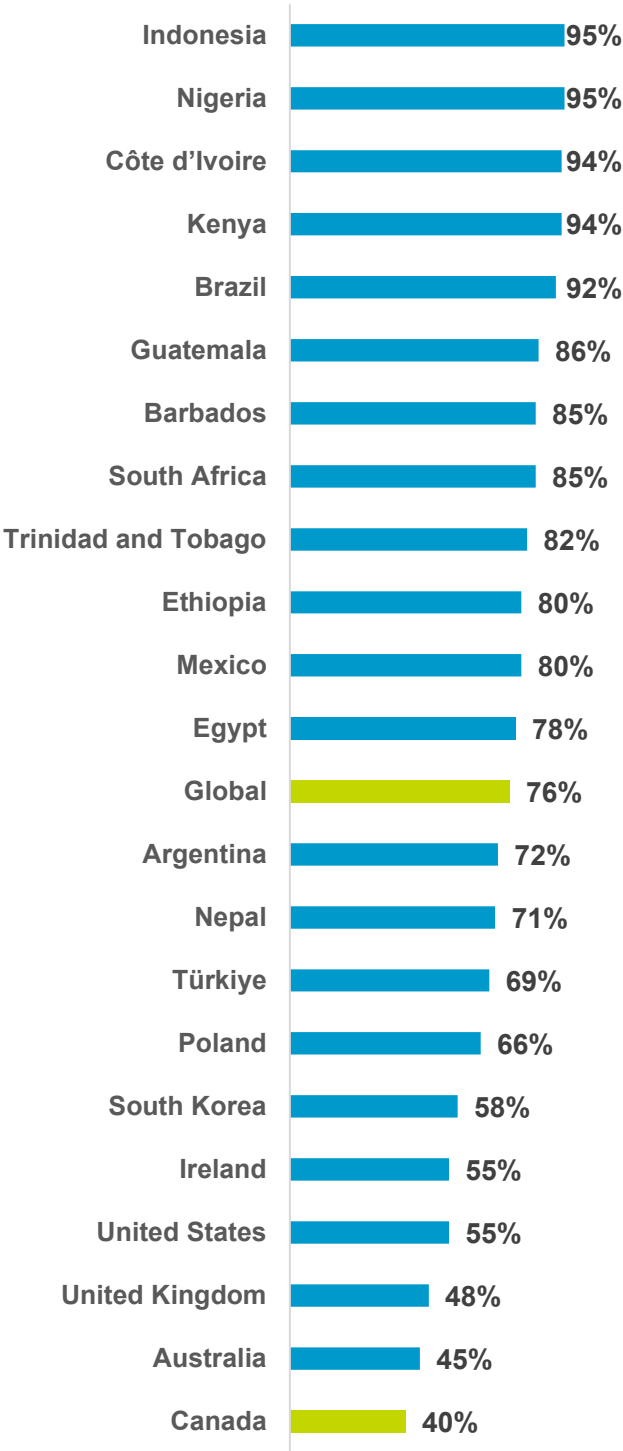
resilience may become increasingly interconnected.¹

Among Canadians who do not currently own a home, **56%** say they never expect to become homeowners, more than double the global average (**23%**) and the highest share across the 22 countries surveyed. Canada also recorded the lowest expectation of future homeownership, with just **40%** of non-homeowners believing they will one day own a home. Affordability is driving this pessimism: **73%** say there are too few affordable homes to buy, **81%** say rising costs make homeownership difficult, and **54%** of those who do not expect to own a home say housing is simply too expensive. The findings reinforce Habitat for Humanity Canada's 2024 Affordable Housing Survey, which found that **88%** of Canadian renters believed homeownership had become out of reach.²



1. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2026007-eng.htm>
2. <https://habitat.ca/en/news/2024housingsurvey>

Percentage of non-homeowners who expect to own a home at some point in their life



These affordability pressures extend far beyond housing itself. Nearly 7 in 10 respondents (**66%**) cut back on at least one expense in the past year to afford housing costs, including spending less on food (**36%**), drawing on savings (**25%**), or reducing social activities (**40%**). At the same time, **48%** say affordability without constant financial stress is the most important aspect of better housing, compared with **32%** globally. Despite ongoing debates about new housing development, **69%** would welcome more affordable or social housing in their community, suggesting many Canadians may be more open to housing solutions than is often assumed.

The burden is not shared equally. Renters are far more likely than homeowners to experience housing stress (**48%** versus **26%**), cut back on food (**46%** versus **29%**), and worry that an unexpected problem could threaten their housing (**59%** versus **34%**). These disparities matter because renters are more than twice as likely as homeowners to spend 30% or more of their income on shelter costs (33.0% versus 16.1%), leaving many with little ability to absorb future shocks.³

Housing costs are also reshaping life decisions. Nearly half of respondents (**49%**) say housing costs make it difficult to consider starting a family, rising to **64%** among Gen Z and Millennials, while **36%** of all respondents say remaining where they live means giving up other goals or opportunities they hoped for. At the same time, confidence in the housing system is weak: **64%** believe the system is broken or does not work, **43%** say housing policies are ineffective, and **49%** think the country is on the wrong track. Together, these findings suggest Canadians increasingly view housing affordability as a systemic challenge that is limiting both present well-being and future opportunity.

Without meaningful progress on affordability, housing supply, and housing security, these pressures may intensify. More households may continue sacrificing food, savings, family goals, and future opportunities simply to remain housed. More Canadians may also find themselves moving further back along the housing continuum, from financial stress and housing insecurity to displacement, housing loss, or homelessness. The findings suggest that one of Canada's defining housing challenges is not simply access to housing, but ensuring that housing remains stable, affordable, resilient, and capable of supporting long-term well-being. Better housing will require more than promises. For a large number of Canadians, it will require a credible pathway to security, opportunity, and a future they can realistically afford.

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A home is a house or an apartment that provides individuals or families with a sense of safety and security, space and privacy, and a place you can comfortably afford to live in.”

– A man from Canada with a high income who owns his home, aged 35-44.

3. <https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm>
4. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021007/98-200-X2021007-eng.cfm>

Promising practice

Across Canada, many Indigenous families continue to face barriers to safe, adequate, and affordable housing rooted in a long history of colonial policies and unequal access to housing opportunities. In many communities, the challenge is not only a shortage of homes, but also the need for housing solutions that reflect local cultures, priorities, and aspirations. Reports show that Indigenous people are almost three times as likely to live in housing requiring major repairs and nearly twice as likely to experience overcrowding.⁴ Habitat for Humanity Canada's **Indigenous Housing Partnership** offers one example of how this challenge is being addressed through collaboration, respect, and Indigenous leadership.

Developed by Habitat for Humanity Canada in partnership with First Nations, Métis, and Inuit communities, the initiative supports housing solutions that are shaped by local priorities rather than a single national model. Working alongside Indigenous governments, community leaders, and local organizations, the partnership helps advance new home construction, rehabilitation projects, repairs, and skills

training while ensuring communities guide decision-making. This community-led approach recognizes that housing is not only about shelter, but also about identity, belonging, and long-term well-being.

For families participating in the program, greater housing stability can mean reduced overcrowding, more space for children to grow and learn, and stronger connections to community. Stories from participating households show how access to a stable, affordable home can create a foundation for independence, opportunity, and future aspirations.

By supporting communities to define and pursue their own housing priorities, Habitat for Humanity Canada is helping demonstrate how housing initiatives can contribute to both stability and self-determination. As Canada continues to seek responses to persistent housing challenges, this approach offers a hopeful example of how partnership, trust, and local leadership can help build stronger futures.

The numbers behind the story

Survey question	Canada	Global	Homeowners	Renters
In the past 12 months, to help afford housing costs, have you had to do any of the following for yourself or for those you support? (% reporting at least one action)	66%	75%	57%	78%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	44%	48%	34%	59%
My housing situation is one of the biggest sources of stress in my life. (% agree)	35%	35%	26%	48%
Housing costs make it difficult to consider starting a family. (% agree)	49%	56%	45%	49%
Rising housing costs make it difficult for people to become homeowners. (% agree)	81%	81%	80%	80%
I expect to own a home at some point in my life. (% agree)	40%	76%	N/A	39%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	59%	58%	57%	64%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	26%	30%	27%	27%
The housing system in my country is broken or does not work. (% agree)	64%	56%	59%	69%
Safe and decent housing is a basic human right. (% agree)	86%	89%	83%	89%
I would welcome more affordable or social housing in the area I live. (% agree)	69%	77%	63%	79%
Housing policies in my country are effective in addressing housing problems. (% agree)	29%	34%	32%	29%