



Financial anxiety surges across Canada with six-month spike as more people struggle to keep up with basic costs: United Way Centraide Canada poll

New data shows nearly half of people in Canada say they could cover expenses for only one month or less before falling into debt

- 46% of people in Canada could cover basic expenses for only one month or less
- 27% say their situation has worsened over the past six months
- 2 in 5 have experienced poverty personally, or know someone closely who has
- Single parents, newcomers and youth are among the most impacted

OTTAWA, June 9, 2026 – Two in five people in Canada are struggling to put food on the table. Forty per cent are losing sleep over how they'll stretch their paycheque. And the number of those gripped by anxiety when thinking about personal finances has surged to 60 per cent – up five points in just six months, according to the [United Way Centraide Canada \(UWCC\) Financial Anxiety Index poll](#) released today, conducted by Léger.

Across the country, the stress of financial anxiety is affecting people's well-being, driven by the rising cost of everyday essentials – food, housing and energy. Single parents (58%) and newcomers (54%) are more likely to be unable to cover basic expenses without going into debt after one month if they lose their main source of income, and along with younger adults aged 18–34, face significantly higher anxiety levels. The findings point to a deepening fracture in financial stability across demographics that is now affecting people who once considered themselves financially stable.

“The story behind the data is people having to make difficult choices, losing sleep over bills, increased family stress, struggling to focus at work, or going without food,” said Dan Clement, President & CEO of United Way Centraide Canada. “This is not a crisis on the horizon. It is happening now, in communities across the country. United Way Centraide is investing in local programs and services that meet urgent needs, build resilience, and strengthen communities for the long term.”

The human cost: food, sleep and daily life

The financial pressure is taking a measurable toll on basic well-being and daily function:

- 38% of Canadians struggle with food insecurity, and one in five report that all food in their home was eaten with no money to buy more
- 40% report difficulty sleeping due to financial stress
- 34% are experiencing difficulty concentrating at work or school

A crisis moving fast

The data reveals not just the depth of financial stress, but also the speed at which it is intensifying. Compared to polling data from late 2025:

- The number of people in Canada who report they could cover basic expenses for only one month or less before falling into debt increased by four points, increasing from 42% to 46%.
- 34% know someone close to them who has experienced poverty, up five points
- 22% of Canadians have personally experienced poverty, up from 19%

Financial stress is spreading beyond low-income households

Financial strain is no longer isolated to the most vulnerable. More than half (53%) of Canadians describe their financial situation as “OK” or worse, meaning that they can manage expenses but nothing more or are already struggling outright.

Among those describing their situation as "OK":

- 31% say their situation has worsened over the past six months
- 24% expect it to deteriorate further

The picture is even starker for those describing their situation as "Poor": two-thirds (66%) say things have gotten worse, and 39 per cent expect further decline.

Community solutions at work

Each year, the United Way Centraide network mobilizes over \$600 million for vital programs, from housing assistance and poverty reduction to long-term financial literacy, which directly benefit more than 8 million people across the country, building resilience and easing the burden of financial anxiety in our communities.

The survey data highlights the critical importance of a strong community safety net and shows that when Canadians do use the supports, they deliver real relief:

- 40% of those who accessed community organization support reported a positive impact on their financial situation
- 36% said it helped them manage their financial anxiety
- 76% of those who accessed community housing assistance found it helpful, underscoring the stabilizing power of targeted, on-the-ground support

“No one should have to choose between food, housing and their mental well-being,” added Clement. “United Way Centraides are stepping up in their communities, and we know these supports make a real difference. But the data is clear: financial hardship is deepening, and it’s happening faster than many people realize. We need action now, because the cost of waiting is simply too high.”

United Way Centraides are investing in homelessness prevention strategies such as housing assistance, poverty reduction strategies and long-term financial literacy, and advocates for systemic income security to help ease the burden of financial stress.

UWCC is also a founding partner of 211, a free, confidential, 24/7 service that connects people to community, social, health, and government services. The service provides real-time community data to reveal the growing challenges many are facing across the country.

Donate to your local United Way Centraide now at <https://www.unitedway.ca/donate/>.

UWCC Financial Anxiety Index*

Canadians score an average of 43.5 on the national index of financial anxiety, indicating that moderate-to-high financial stress is widespread across the population.

FINANCIAL ANXIETY LEVEL					
	Absent (0-20)	Low (21-40)	Moderate (41-60)	Severe (61-80)	Extreme (81-100)
Proportion of Canadian population	11%	35%	36%	15%	4%

**The UWCC Financial Anxiety Index is composed of three categories of variables, each of which contributes to the score: Canadians' financial and family situation, their level of financial knowledge, and their concerns regarding various financial aspects. Figures may not add to 100% due to rounding*

UWCC Financial Anxiety Index Selected Findings – National & Regional

	I have personally, OR know someone close to me who has, experienced a situation of poverty
Sept 2025 - national average	36%
April 2026 - national average	39%
BC	36%
AB	41%
Prairies	39%
ON	41%
QC	35%
Atlantic	41%

18-34 Age	45%
Newcomer	49%
Single Parent	52%

About United Way Centraide Canada

United Way Centraide Canada is the national office that represents and supports a network of United Way Centraides serving 5,000 communities across Canada. United Way Centraide is Canada's largest non-government funder of human and community services, mobilizing over \$600 million annually to support basic needs to over 8 million people. United Way Centraides exist locally to serve those experiencing vulnerability in our communities and to create an equitable future for all. They work in partnership with more than 3,800 unique community service organizations delivering essential services so that everyone in every community can have the opportunity to reach their full potential.

About the UWCC Financial Anxiety Index

A Léger web survey was conducted among 8,014 Canadians aged 18 or older, between February 17 to March 11, 2026. Results were weighted according to gender, age, mother tongue, region, education level, and personal and family income to ensure a representative sample of the population. The national sample of respondents would have a margin of error of plus or minus 1.1%, 19 times out of 20.

About Léger

Léger is the largest Canadian-owned polling, market research, and analytics firm, with over 300 employees in Canada and the United States. Léger has been working with prestigious clients since 1986. For more information: leger360.com.

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