The Cost of Going Without

Canada's 2026 Poverty & Socioeconomic Snapshot



Friends and neighbours,

Every day, Canadians make careful decisions about how to spend what they have. But for many, those decisions entail impossible choices. Paying the rent can mean putting less food on the table. Buying groceries can mean delaying a bill. Affording medication can mean going without another basic need

The Cost of Going Without brings these experiences into sharp focus. Nearly one in three Canadians have skipped or reduced a meal because they could not afford groceries, and nearly one in four spend at least half their after-tax household income on housing. Among people living with disabilities, more than one in three report skipping regular medication because of cost. These findings ask us to consider what it means to live without enough, and demand that we ask how to respond with compassion.

Having a home does not always mean feeling secure. Half of Canadians are not confident they could find another suitable, affordable home in their community if they had to move. Many are drawing on savings or using credit to cover basic needs. When those resources are already stretched, an unexpected expense or emergency can leave a household needing help quickly. At The Salvation Army, our responsibility is to meet people with compassion and practical support. That begins with listening, respecting each person's circumstances, and recognizing the effort it can take to ask for help. A person seeking food, shelter, or assistance deserves to be welcomed without judgment and treated with dignity.

This year's research also gives us reason for hope. Among those surveyed who accessed support services, more than eight in ten say that help improved their family's well-being. People report better access to food, a stronger ability to care for their families, and a renewed sense of dignity and hope. Help with an immediate need can give people room to breathe and begin thinking about their next step.

Your generosity helps make that possible. Across more than 400 communities in Canada and Bermuda, The Salvation Army provides meals, safe places to stay, and practical assistance. Behind every meal served and every person welcomed are people who choose to give their time, resources, and care. If you are among them, thank you.

We also recognize that supporting others can be difficult when your own budget is under pressure. This year, fewer Canadians report making monetary donations or taking part in multiple charitable activities. We must respond to that finding with understanding, while remaining clear about the importance of sustaining help for people who need it. If you are able to give or volunteer, your contribution matters. If you need support yourself, you deserve the same welcome and compassion.

Our commitment remains firm. We will serve without discrimination, protect privacy and dignity, and care for the whole person in body, mind, and spirit. We will continue to listen to local needs and carefully steward the resources entrusted to us.

As you read the pages that follow, I invite you to look beyond the percentages and consider the people whose experiences they represent. To love our neighbour is to recognize hardship and respond. Together, we can help ensure that going without does not also mean facing hardship alone.

With gratitude,

Graham Moore

Chief External Relations Officer
The Salvation Army, Canada and Bermuda

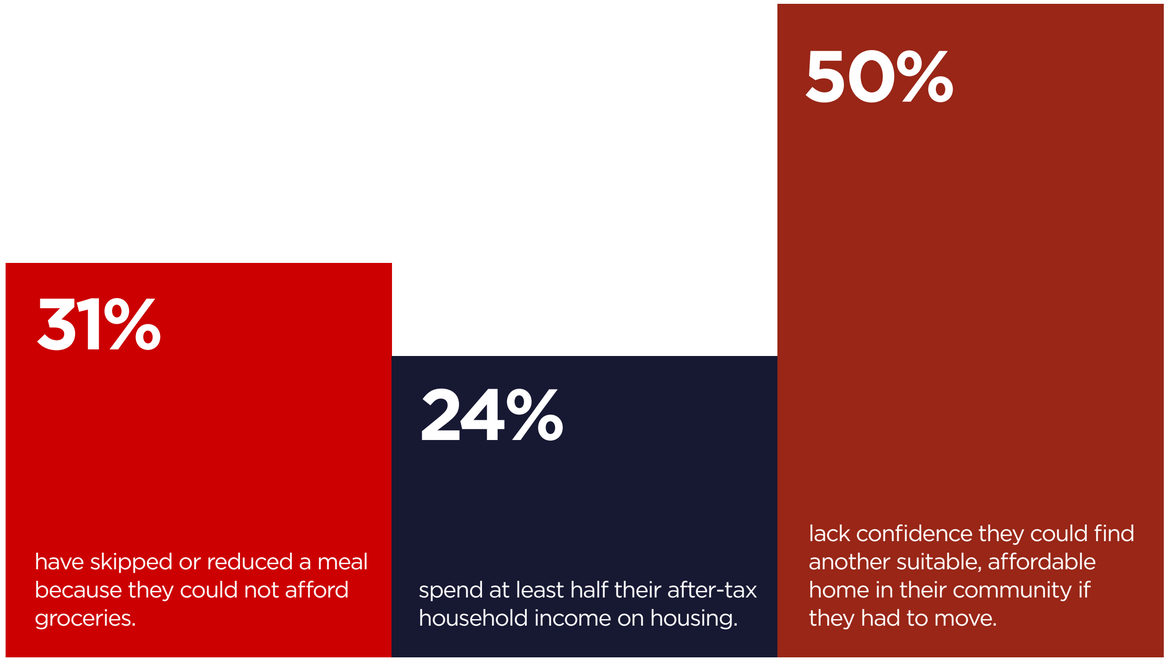


Getting by means making difficult choices

Food, housing, and healthcare are competing for household budgets

Canadians are facing impossible choices every day. When money cannot cover everything, paying for one basic need can mean going without another: food on the table, a roof overhead, or essential medication.

This year's research outlines the stark reality of those pressures. Nearly one in three Canadians have skipped or reduced a meal because groceries were unaffordable. Nearly one in four spend at least half their after-tax household income on housing. For people living with disabilities, medication costs add another strain.

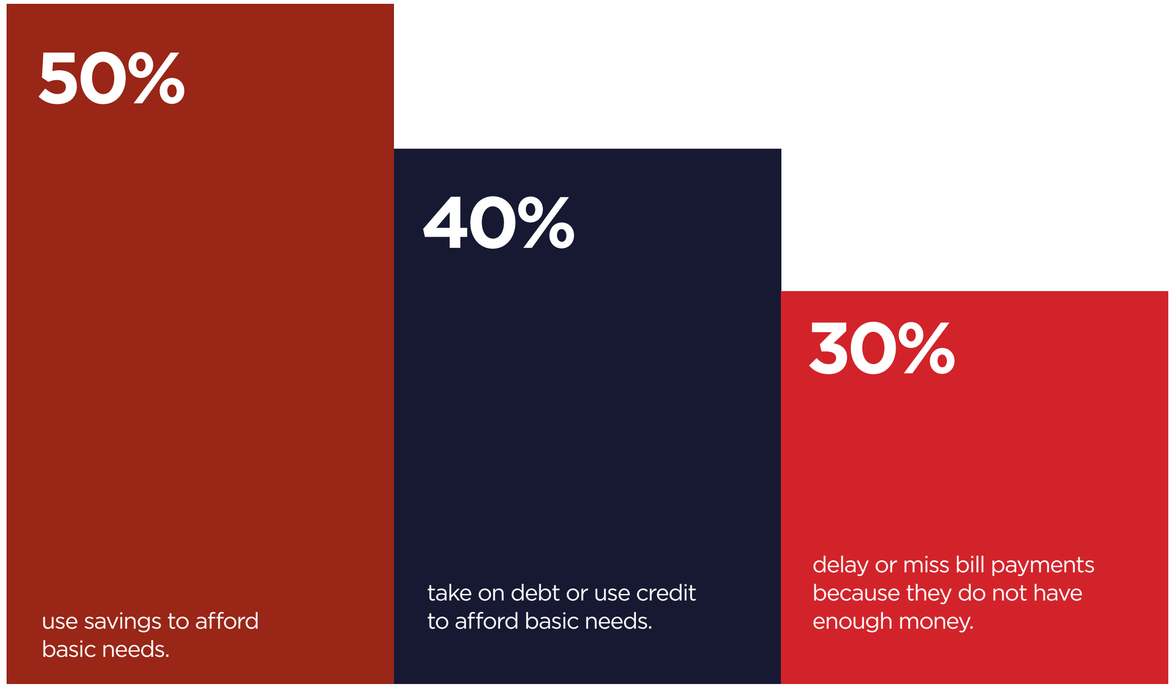


Savings and credit are covering the basics

Many Canadians are using tomorrow's resources to meet today's needs

Cutting back is only part of the picture. Canadians are drawing on savings and using credit to cover their basic needs. Others are delaying bills because there is not enough money to pay them.

These measures might help a household get through the month. But drawing down savings or taking on debt leaves less room to manage the next unexpected expense.



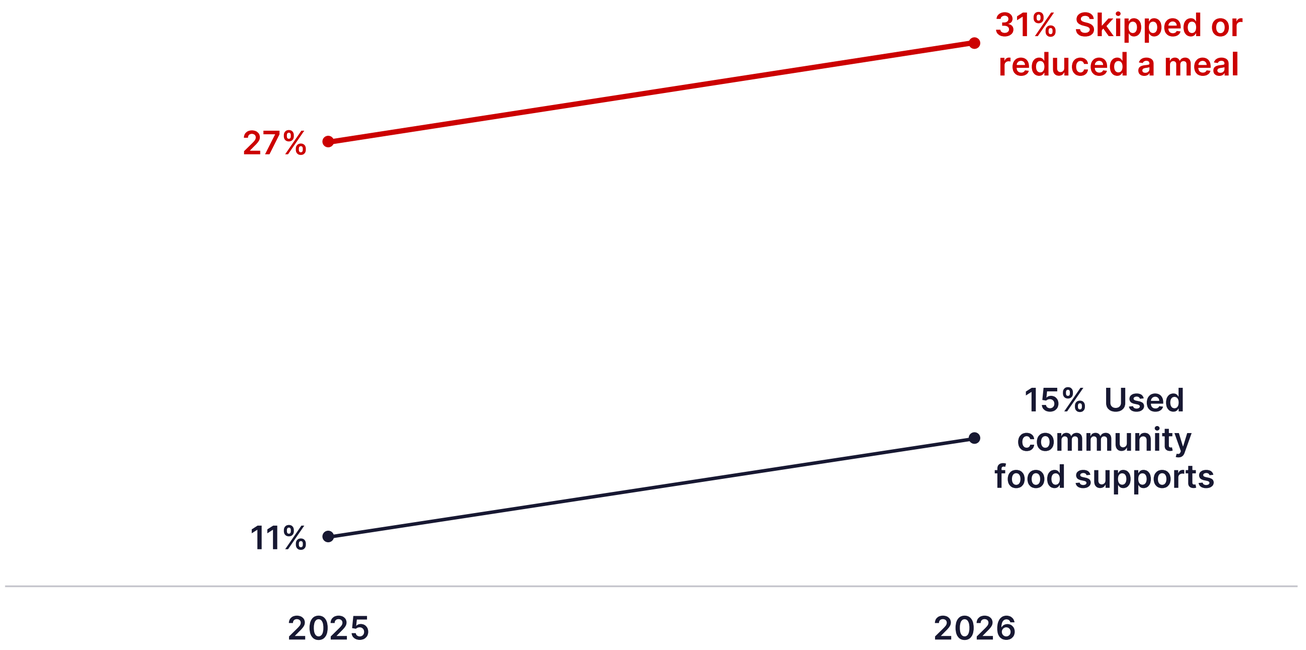
More Canadians are going without enough to eat

Nearly one in three Canadians have skipped or reduced a meal

When groceries become unaffordable, the consequences reach the dinner table. Canadians are skipping meals or making them smaller, while more are turning to community food programs.

Both meal reduction and community food-support use have reached their highest levels in the report's four-year tracking period. Behind those figures are people trying to stretch what they have and seeking help when it is no longer enough.

Share of Canadians experiencing food challenges

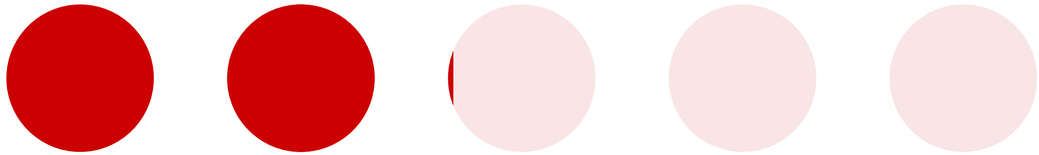


Younger adults are feeling the food squeeze

More than two in five Canadians aged 18–34 have skipped or reduced a meal

For younger adults, paying for basic needs can leave too little for groceries. Among Canadians aged 18–34, more than two in five have skipped or reduced a meal because they could not afford food.

Nearly one in four have accessed community food supports. These programs provide practical help for young adults trying to meet immediate needs while building a more secure future.



41%

of Canadians aged 18–34 have skipped or reduced a meal because groceries were unaffordable.



23%

of Canadians aged 18–34 have accessed community food supports.

Having a home does not mean feeling secure

Half of Canadians lack confidence they could find an affordable alternative

Housing insecurity is not only about being without a home. It can also mean knowing that, if you had to leave, another suitable place might be beyond reach.

Half of Canadians are not confident they could find an affordable home in their community that meets their household's needs. Meanwhile, nearly one in four spend at least half their after-tax household income on housing, leaving the rest to cover food, transportation, health, and other everyday necessities.

50%

are not confident they could find another suitable, affordable home locally.



24%

spend half or more of their after-tax household income on housing.



Financial hardship can put health out of reach

People living with disabilities face difficult choices about medication and care

For people living with disabilities, financial pressure can affect access to essential care. More than one in three report skipping regular medication because they could not afford it. A further one in three report reducing medical expenses to pay rent or other bills.

These are not discretionary purchases. When health costs compete with housing and other essentials, people can be left choosing which basic need to meet.



36% of respondents living with disabilities report skipping regular medication because of cost.



33% of respondents living with disabilities report reducing medical expenses to pay rent or other bills.

An emergency can expose how little cushion remains

Leaving home unexpectedly brings costs many households cannot absorb

A natural disaster or major emergency can create immediate expenses: somewhere safe to stay, meals away from home, and transportation.

For households already struggling to cover everyday needs, those added costs can quickly become unmanageable. Some Canadians say they would need financial assistance within the first day of being displaced.



17%

say they would need assistance within the first week.

11%

say they would need financial assistance within the first 24 hours.

Support helps people regain stability

Access to food, housing, and care can make a meaningful difference

People who access support services report improvements in the essential things that make daily life more manageable: food, family care, housing, and health.

The difference is both practical and personal: Respondents report a stronger sense of dignity and hope. It's an important reminder that support is about more than meeting an immediate need.

83%

say accessing services improved their family's well-being.

53%

report better access to food.

36%

report an improved sense of dignity and hope.



The capacity to give is under pressure, too

Fewer Canadians are donating or taking part in multiple charitable activities

The pressure on household budgets matters both for people seeking help and for those deciding what they can give.

In 2026, fewer Canadians report making a monetary donation or participating in multiple charitable activities than last year. Alongside the findings on food, housing, and health, that decline presents a difficult challenge: sustaining practical help when many Canadians have little left to spare.

75%

report making a monetary donation

compared with 79% in 2025 ↓



60%

report participating in three or more charitable activities

compared with 65% in 2025 ↓



Together, we can make room for hope

Help neighbours move from crisis toward greater stability

Across more than 400 communities in Canada and Bermuda, The Salvation Army provides practical support for people facing hardship.

When essentials are out of reach, direct assistance matters. A community meal, a safe place to stay, or help with food and clothing can ease immediate pressure and help people take their next step.

Your donation helps The Salvation Army be there for individuals and families when they need it most, offering relief today and hope for a more secure tomorrow.

Donations can be made at SalvationArmy.ca, by calling 1-800-SAL-ARMY (725-2769) or via mail to The Salvation Army, 2 Overlea Blvd, Toronto, ON M4H 1P4.

3.4M community
and shelter meals distributed.

2.1M visits
for food, clothing, or practical assistance.

8,130 beds
made available each night across social programs.


THE
SALVATION
ARMY