



Canadians most likely to give up on homeownership as housing costs force difficult trade-offs, global survey finds

- *More than half of non-homeowners in Canada (56%) say they don't expect to ever own a home, the highest rate of homeownership pessimism among surveyed countries and double the global average.*
- *Two-thirds (66%) of Canadians report they made at least one financial sacrifice in the past year to afford housing costs.*

TORONTO, October 5, 2026 - Housing costs are pushing Canadians to make difficult choices, often at the expense of financial security, food, major life decisions and, for many, the possibility of homeownership. That's according to *Home at What Cost?* new research from global non-profit housing organization, Habitat for Humanity International, which draws on nationally representative surveys conducted in 22 countries, including Canada, and the views of more than 30,000 people.

Concerns over future homeownership are highest in developed countries, and nowhere more than Canada. More than half of Canadians (56%) who do not currently own a home do not expect to ever own one, more than double the survey's average of 23% and higher than non-homeowners in the U.S. (42%), U.K. (50%) and Australia (52%).

The research reveals that housing affordability remains the central barrier for Canadians. The cost of homes, their income, and the challenge of saving for a down payment are all working against them.

- 54% of non-homeowners in Canada say homes are too expensive, 50% say their income is too low, and 41% lack sufficient savings for a down payment.
- More than 7 in 10 of all Canadians surveyed (73%) believe there are too few affordable homes available to buy, while 81% agree that rising housing costs make it difficult to become a homeowner.
- Almost half of Canadians (48%) identify affordability without constant stress as the most important aspect of better housing, well above the global average (32%).

While most Canadians (91%) feel secure in being able to remain where they live, many are living with little margin for error. Four in ten (44%) worry that one unexpected problem, whether a job loss, illness, or unforeseen expense, could threaten their ability to stay housed.

That financial pressure is already forcing trade-offs. To afford housing costs over the past year, 25% of Canadians used savings or emergency funds to cover costs, 36% spent less on food or groceries, and 40% of Canadians cut back on social activities.

For younger Canadians, housing pressures are also shaping major life decisions. Almost two-thirds (64%) say housing costs make it difficult to consider starting a family. Nearly half of younger Canadians (46%) say their housing situation is one of the biggest sources of stress in their lives, compared with the global average of 35%.

Pedro Barata, Habitat for Humanity Canada's President & CEO, said, "Canada's housing crisis has become an opportunity crisis. When people are sacrificing food, savings, and peace of mind to afford housing, they can never get ahead. They can't build the futures they want for themselves and their children."

"We have to restore Canadians' optimism in owning a home — whether that's a market home or through an affordable program like Habitat's. For the thousands of families who've purchased a home from us, the stability of affordable homeownership is often the difference between putting their life on hold and building the life they want."

To see the full survey results, visit habitat.ca/homeatwhatcost. To learn more about Habitat for Humanity Canada's programs and advocacy, visit habitat.ca.

About the survey

The nationally representative survey was conducted between April 10 and June 30, 2026, across 22 countries and included the views of 30,758 people. The research took place in Argentina, Australia, Barbados, Brazil, Canada, Côte d'Ivoire, Egypt, Ethiopia, Guatemala, Indonesia, Ireland, Kenya, Mexico, Nepal, Nigeria, Poland, South Africa, South Korea, Trinidad and Tobago, Turkey, the United Kingdom, and the United States. A total of 1,400 Canadians participated in the survey, including a nationally representative online sample of 1,000 adults with quotas for age, gender, region and income. An additional 300 low-income respondents (income below \$3,000/month) were surveyed online and 100 people living in informal housing arrangements were interviewed in Toronto and Vancouver.

This report is based on original public opinion research commissioned by Habitat for Humanity International in collaboration with Edelman Insights to better understand how people experience housing in their daily lives. The research was designed to complement existing housing data by moving beyond system-level indicators and capturing how housing affects people's sense of safety, affordability, stability, dignity, health, opportunity and community.

About Habitat for Humanity Canada

Founded in 1985, Habitat for Humanity Canada is a national charity that includes local Habitat organizations working in every province and the North. Through innovative home construction, repair, and financing, skills training and advocacy, we bring people together to build homes, communities and hope. Habitat for Humanity Canada is a member of Habitat for Humanity International, a leading global non-profit working in more than 60 countries. To learn more, visit habitat.ca and follow @HabitatCanada.

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