

National Issue Summary

Housing and Homelessness in Canada

JANUARY 2026

United Way Centraide Canada (UWCC) has developed National Issue Summaries on key issue areas of national concern that are central to our network's mission. They summarize available data and research to provide an overview of the issue and how the United Way Centraides (UWCs) are investing in community supports and solutions.



What homelessness means

The Canadian definition of homelessness is when a person, family, or community is without stable, safe, permanent, and appropriate housing.¹ Each person's experience of homelessness is unique, and specific groups may be affected by and define homelessness differently, as demonstrated by the Definition of Indigenous Homelessness in Canada.²

Who experiences homelessness

- The number of homeless people may be larger than expected. Each year, 235,000 people living in Canada experience homelessness³, and an estimated 450,000-900,000 people experience hidden homelessness⁴ (living in temporary, insecure or short-term housing).
- Anyone can experience homelessness, but Black women, Indigenous people, racialized people, 2SLGBTQIA+ people, and veterans are disproportionately affected by homelessness.⁵
- Homelessness is increasing. The proportion of families with children, seniors, newcomers, students and 2SLGBTQIA+ people experiencing homelessness is rising.

The facts about homelessness in Canada

- 1 in 5 renter households spend more than 50% of their income on rent, putting them at risk of homelessness.⁶
- 1.7M households (12.7%) are living in housing that is unsuitable, inadequate, or unaffordable.
- The number of new housing units built each year is at a historic low (219,000 units completed in 2022). It is estimated that 3.5M additional housing units are needed by 2030 to restore housing affordability.⁷

¹ Canadian Observatory on Homelessness. 2021. [What is Homelessness?](#)

² Canadian Observatory on Homelessness. 2017. [Definition of Indigenous Homelessness in Canada.](#)

³ Statistics Canada. 2023. [A Review of Canadian Homelessness Data, 2023.](#)

⁴ Gurstein, P. October 28, 2022. [If cities don't want homeless encampments, they should help people, not punish them.](#)

⁵ Statistics Canada. 2022. [A portrait of Canadians who have been homeless.](#)

⁶ The Housing Observer. September 22, 2022. [Research insights on the influence of affordable housing.](#)

⁷ The Housing Observer. September 12, 2023. [Estimating how much housing we'll need by 2030.](#)

Addressing the housing crisis is urgent

- The number of people experiencing chronic homelessness is increasing. Data from 14 communities shows that there was an average 31.5% increase between February 2020 and December 2022.⁸
- Emergency shelter stays are getting longer. In 2021, the average emergency shelter stay was 51.4 days, up from 30.5 days in 2005.⁹
- Not addressing homelessness has a cost. Each year, approximately \$27B is spent to fund services that address homelessness, with an additional \$6.5B spent on adjacent programs.¹⁰

What everyone needs to know about the housing crisis

- Everyone deserves a safe place to call home. Housing is the basis of stability, providing peace, security, and dignity to families and individuals. Housing is a right, not a commodity.
- Homelessness is a structural issue that cannot be solved without addressing poverty. With rising costs of living and low housing supply, more people are financially vulnerable to unexpected events or financial setbacks.
- We can solve homelessness, together. Addressing homeless will ease the burden on emergency services, build greater economic prosperity in the long term, and foster a stronger sense of community safety.

UWCs are building communities where everyone has a home

UWCs aim to reduce the occurrence and duration of homelessness, and reduce risks for those who are experiencing homelessness by:

- **Investing** in non-profit and charitable organizations to implement initiatives that will create lasting change through housing assistance, creating new housing supply, and prevention strategies.
- **Building capacity** by providing training and supports that organizations need to build and maintain their skills, infrastructure and resources as they work to solve homelessness.
- **Leading collaborative efforts** that bring many partners together to collaborate on solutions and filling gaps in responding to emerging trends.
- **Driving system change** by advocating for policy change, consulting on local, provincial, and national tables, and raising public awareness about issues related to housing and homelessness.

⁹ Canadian Alliance to End Homelessness. 2023. [Responding to a new wave of homelessness.](#)

¹⁰ Infrastructure Canada. 2023. [Homelessness Data Snapshot: The National Shelter Study 2021 Update.](#)

¹¹ Latimer, E.A. et. al. 2017. [Costs of Services for Homeless People with Mental Illness in 5 Canadian Cities.](#)