



Financial stress leaving people vulnerable beyond their wallets: United Way Centraide Canada calls for stronger community supports

New survey finds 42 per cent of people living in Canada could cover expenses for less than a month if their income was lost

OTTAWA, ON - October 15, 2025 - New [survey findings](#) from Léger and United Way Centraide Canada reveal that financial stress is leaving people living in Canada vulnerable far beyond their wallets, deepening the risk of poverty for many who are already struggling to make ends meet.

According to the United Way Centraide Financial Anxiety Survey conducted by Léger, more than half (55%) of people living in Canada feel anxious about their personal finances. Nearly as many (41%) report physical stress symptoms when talking about money, and 42% say they would only be able to cover their basic expenses for less than one month if they lost their main source of income.

“Across Canada, as affordability challenges deepen and economic uncertainty grows, United Way Centraides and essential community services are seeing an increasing demand for support. These findings underscore the significant financial stress facing people in Canada—especially low-income individuals and families,” said Dan Clement, President and CEO of United Way Centraide Canada. “This stress is taking a toll on mental health and well-being, driving a rising need for strong, community-based supports.”

Financial stress hits home and is hardest for lower-income people living in Canada

The survey shows how financial strain disrupts daily life. More than one-third (35%) of people living in Canada report trouble sleeping, nearly a third (32%) experience family conflict or tension, and three in ten (30%) say money-related worries make it difficult to focus at work or school.

The burden is sharpest for lower-income households: nearly half (47%) of those with household income under \$40,000 lose sleep because of money issues, and two-thirds (67%) report feeling anxious about their finances. By comparison, 27% and 47%, respectively, of those earning over \$100,000 report the same experiences.

Yet financial stress cuts across all income levels. Behaviours like avoiding conversations about money and experiencing household conflict remain consistent regardless of earnings.

United Way Centraide Canada survey findings by region and income

	Region							Household Income	
	NAT	ATL	QC	ON	M/S	AB	BC	\$40K<	\$100K+
Thinking about my finances makes me feel anxious	55%	64%	46%	57%	63%	49%	59%	67%	47%
Discussing my finances can give me heart palpitations or stress me out.	41%	52%	36%	44%	48%	25%	45%	50%	36%
I often find myself in situations where I don't know where I'm going to find the money to get by.	37%	40%	28%	41%	42%	37%	38%	52%	29%
Difficulty sleeping because of your finances	35%	39%	28%	36%	39%	34%	36%	47%	27%
Family conflict or tension between household members	32%	28%	25%	39%	32%	33%	29%	35%	30%
Difficulty concentrating at work or school	30%	26%	24%	33%	36%	33%	31%	33%	27%
I know someone close to me who experienced a situation of not having the necessary resources to meet basic needs	29%	43%	25%	30%	31%	20%	25%	41%	27%

211 data highlights the growing need

Real-time community data emphasizes the human impact. United Way Centraide Canada is a proud founding partner of 211 — a free, confidential helpline that connects people in vulnerable circumstances to government and community-based health and social services.

Across the country, the United Way Centraide network and 211 service partners work collaboratively to ensure people living in Canada can access the support they need. 211 continues to be a reliable source of information that reveals the growing challenges many are facing across the country.

Between January and August 2025, 18% of unmet needs identified through 211 contacts were related to temporary financial assistance, indicating that available services could not keep pace with rising demand. This marks a 50% increase compared to 2024 and a 62% increase since 2023. The sharp rise in unmet needs for temporary financial support reflects broader survey findings: more people are struggling financially and seeking help, but existing services are increasingly unable to meet their needs.

Local United Way Centraides across the country are working with community partners to help people living in Canada manage financial stress and build stability. From access to affordable food and housing supports to mental health services and 211 navigation, they ensure that people have somewhere to turn when financial strain threatens their well-being.

People living in Canada can take action by supporting their local United Way. To learn more about how United Way Centraide is helping people in Canada access community supports to build stronger communities or to donate, visit www.unitedway.ca.

To access the full report, [Click Here](#).

To request an interview, please contact: Erika Jacinto | National Director, Communications | United Way Centraide Canada | ejacinto@unitedway.ca

About the United Way Centraide Financial Anxiety Survey

The United Way Centraide Financial Anxiety Survey was executed by Léger from September 12-14, 2025. The survey was conducted among the Canadian population with a representative sample of 1,527 Canadians aged 18 and over who could express themselves in French or English. The results were weighted based on gender, age, mother tongue, region, education level, and the presence of children in the household, to ensure a representative sample of the population.

About United Way Centraide Canada

United Way Centraide is Canada's largest non-government funder of human and community services, mobilizing over \$600 million annually to help meet community needs and tackle complex social issues for over 8 million people. United Way Centraide Canada is the national office that represents and supports a network of United Way Centraides serving 5,000

communities across Canada. As the unifying force for social change, United Way Centraides exist locally to serve those experiencing vulnerability in our communities and to create an equitable future for all. We work in partnership with more than 3,833 unique community service organizations delivering essential services so that everyone in every community can have the opportunity to reach their full potential.

About 211

211 is Canada's primary source of information for government and community-based, non-clinical health and social services. The free and confidential service can be accessed 24 hours a day, in more than 150 languages, by phone, chat, text, and web. 211 helps connect people to the right information and services, making their pathway to care and resources a guided and trusted one. United Way Centraide Canada is a proud founding partner of 211 in Canada, providing funding and support.

About Léger

Léger is one of North America's fastest-growing market research company, known for its forward-thinking experts, innovative approaches, and having the most accurate panel (LEO) and insights. As a market leader, the company combines its decades of experience with the latest technologies to deliver end-to-end market research, advanced analytics, CX, and digital marketing expertise. Leger's mission is to give people a voice and empower its clients to make better decisions in a constantly changing world.