

More Canadians are finding it difficult to meet food, shelter and other necessary expenses

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In 2022, the [Consumer Price Index rose 6.8%](#), the highest increase since 1982 (+10.9%). Prices for day-to-day goods and services such as transportation (+10.6%), food (+8.9%) and shelter (+6.9%) rose the most.

Canadians felt the impact of rising prices. Data from the Canadian Social Survey (CSS) show that the share of persons aged 15 and older living in a household experiencing difficulty meeting its necessary expenses trended upward from just under one-fifth (19%) in the summer of 2021 to just under one-quarter (24%) in the summer of 2022. By the end of 2022, more than one-third (35%) of the population lived in such a household.

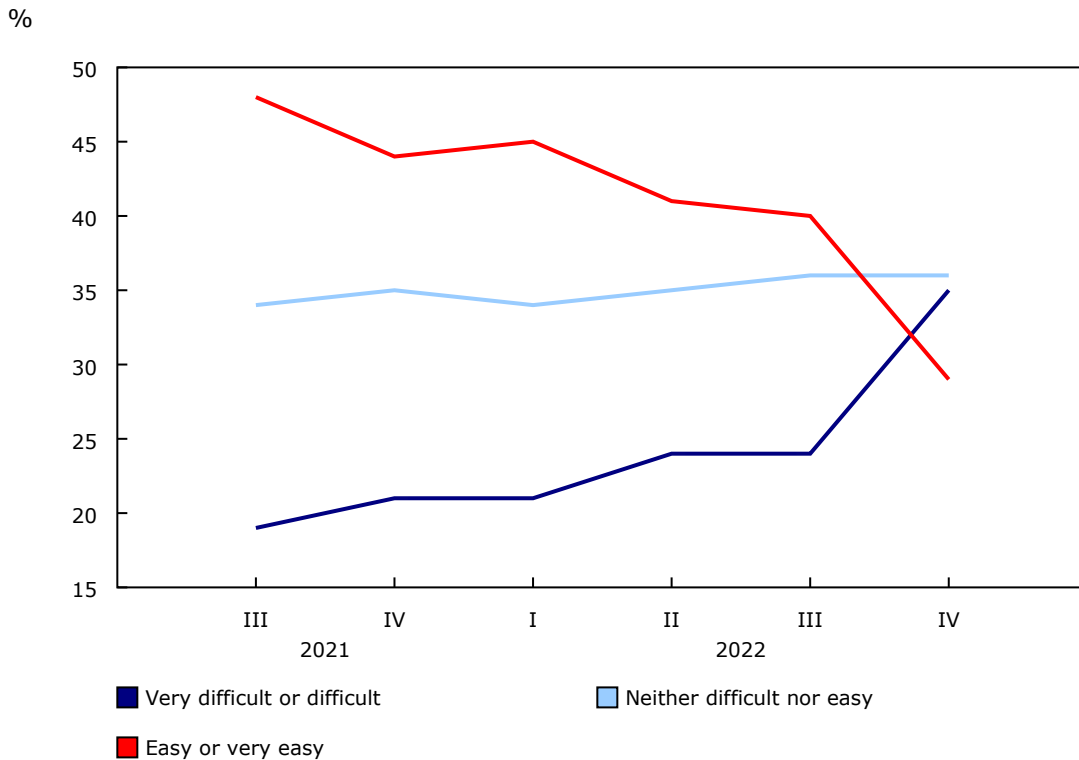
In the summer of 2021, nearly half (48%) of the population lived in a household that found it easy or very easy to meet its necessary expenses, and by the end of 2022 this number had dropped to under one-third (29%).

This increase in financial difficulty is in line with findings from the Labour Force Survey showing that [more than one-third of the population experienced financial difficulty in October 2022 compared with one-fifth in October 2020](#).

In the current release, persons who experienced financial difficulty are those who responded, "Very difficult" or "Difficult" to the following question in the CSS: "In the past 12 months, how difficult or easy was it for your household to meet its financial needs in terms of transportation, housing, food, clothing and other necessary expenses?"



Chart 1
Percent of persons by household's level of difficulty meeting financial needs, third quarter 2021 to fourth quarter 2022



Note(s): Data reflect the population aged 15 years and older in the 10 provinces.
Source(s): Canadian Social Survey, waves 2 to 7 (5354).

Financial difficulties are not felt equally

While the trend of increasing difficulty in meeting necessary expenses was generally consistent across demographic groups and regions, some segments of the population remained more likely to experience a higher degree of financial challenges in fall 2022.

In the fall of 2022, adults aged 25 to 54 (42%) were more likely to live in a household that found it very difficult or difficult to meet its financial needs. Adults aged 15 and older looking for work (50%), renters (48%), recent immigrants (45%) and people living with children (42%) were also more likely to face this hardship.

A higher proportion of the racialized population (39%) also said their household had difficulty meeting its financial needs. Among the three largest racialized groups, Chinese (25%) were the least likely to experience financial difficulty compared with South Asian (44%) and Black (46%) Canadians.

Indigenous people (44%) were more likely to experience financial difficulty compared with the non-Indigenous population (35%). It is important to note that the data were not collected for First Nations people living on reserve, or for First Nations people, Métis or Inuit living in the territories. As a result, the differences between Indigenous people and the non-Indigenous population may not be fully captured.

Persons with a disability, difficulty, or long-term condition (43%) and the LGBTQ2+ population (42%) were also among those with the most difficulty meeting their necessary expenses.

Note to readers

The data in this release are from waves 2 to 7 of the Canadian Social Survey (CSS). The goal of the CSS program is to understand social issues rapidly by conducting surveys on different topics every three months. Statistics Canada would like to thank all Canadians who took the time to answer the questions.

The target population for this voluntary survey is all non-institutionalized persons aged 15 years and older, living off reserve in Canada's 10 provinces. Statistics Canada collects the statistical information by either inviting a respondent to self-respond to an electronic questionnaire, or by having an interviewer contact a respondent to collect the information using the computer-assisted telephone interviewing method.

In this release, persons who experienced financial difficulty are those who responded, "Very difficult" or "Difficult" to the following question in the CSS: In the past 12 months, how difficult or easy was it for your household to meet its financial needs in terms of transportation, housing, food, clothing and other necessary expenses?

There is currently no definition or standard for "racialized groups." Until further notice, derivation and dissemination of data for "racialized groups" follow the visible minority of person standard. "Visible minority" refers to whether or not a person belongs to one of the visible minority groups defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

Respondents were included, or not, in the LGBTQ2+ population based on self-reported information derived from their sexual orientation, sex assigned at birth and current gender. The LGBTQ2+ category includes people who reported their sexual orientation as lesbian, gay, bisexual, pansexual, or another sexual orientation that is not heterosexual, and gender diversity populations including transgender men and women, as well as non-binary persons.

Definitions, data sources and methods: survey number [5354](#).

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; infostats@statcan.gc.ca) or Media Relations (statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca).