

Some Canadians are crowdfunding their way through the cost of living crisis

More than 15,000 fundraisers for essential needs launched on GoFundMe

Catherine Zhu · CBC Radio · Posted: Jun 16, 2026



As the cost of living rises, GoFundMe has seen an uptick in the number of Canadians who are turning to them to fundraise for basic living expenses like rent, groceries and utilities. (Natalia dovskiaia/ GettyImages)

Can crowdfunding solve the cost of living crisis?

When he found himself strapped for cash to pay his bills, Luke Alberton says he had to “swallow his pride” and do something he normally wouldn’t do.

“After a little bit of soul searching and difficult decision-making, I ended up starting a GoFundMe for myself,” said Alberton. “[It’s] a little against my typical way of getting through life.”

Originally from Sudbury, Ont., Alberton has lived in Toronto for the past 14 years and built a career largely in telephone-based customer service.


In August 2024, Alberton got laid off from his job. He went on employment insurance (EI) and began searching for work. But unlike previous job hunts, this one dragged on for nearly seven months. When his EI benefits ran out, Alberton had also run through much of his savings and

available credit. He wasn't eligible for social assistance because he had earned too much the year before.

Finally, he landed a new job. But on his very first day, Alberton was struck by a medical emergency due to a serious infection with a prolonged recovery period.

Facing mounting bills and no income, he started a GoFundMe fundraiser. He has received \$4,950 of his \$9,000 goal so far.

"I'm used to supporting myself over the years, but it was that or literally lose the roof over my head," he told CBC's *Cost of Living*.

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How To Get Help With the Cost of Living



In recent years, thousands of Canadians have turned to GoFundMe to tackle cost-of-living challenges.

Record-high inflation and affordable housing shortages have profoundly impacted Canadian residents, who have been relying on our platform to rally support. In fact, since early 2020, GoFundMe has recorded a 274% increase in Canadian campaigns that mention "cost of living".

Fortunately, if you're struggling with cost of living payments then you've come to the right place. Here, we explore the different ways of receiving financial help and how fundraising can play a crucial role.

[Start a cost-of-living fundraiser](#)

GoFundMe has a cost of living fundraising category for Canadians. (CBC)

But what happened to Alberton reflects a growing reality for many Canadians. When a sudden crisis collides with high living costs and limited social support, crowdfunding is increasingly becoming a last resort to cover basic expenses.

According to GoFundMe, more than 15,000 fundraisers for "essential needs" were launched across Canada between January and May 2026 — an eight per cent jump from the same period in 2025.

In fact, since 2020, the online crowdfunding platform reported a 274 per cent increase in Canadian campaigns that mention "cost of living," due to "record-high inflation and affordable housing shortages."



“Canadians are increasingly turning to their communities to cover costs that used to be manageable on their own,” said a spokesperson in an email.

William Huggins, an assistant professor of finance and business economics at McMaster University in Hamilton, Ont., says Canadians turning to GoFundMe for basic needs is “a symptom of a much deeper problem.”

“When we get to a point where people are having to basically panhandle on the internet, it's not because they want to, right? That tells you how serious the situation has become.”

Gaps in social support

Huggins describes Canada’s social safety net as operating in three tiers. At the top are state-level programs, which he says catch about 60 to 70 per cent of needs and work for most people.

Below that is community-based support like non-profits and volunteer groups, which often have clearer sightlines into their communities' needs.

“The state will send you money, but they don’t meet you at the door [like] Meals on Wheels,” said Huggins.

But he says that the “second tier has been hollowing out for decades.”

As a result, people are pushed toward the bottom tier: personal networks, like family and friends, and increasingly toward platforms like GoFundMe.

Some community associations are at risk of shutting down because of plunging membership numbers and fewer people volunteering. That's forcing some groups to cut programs, which also has a negative impact on residents signing up. But at least one community association has found a way to bounce back through a lot of hard work. The CBC's Brendan Coulter has the story.

Richard Matern, director of research at Food Banks Canada, says that mirrors what he’s seeing on the ground, with food bank usage nearly doubling since 2019.

“We're now at nearly 2.2 million visits in a month,” he said.

Food banks, he added, are being squeezed from both sides. Some people who once donated are now relying on food banks themselves, while others can no longer afford to give as much. Even where donations have stabilized, demand has surged far beyond available supply.

Matern says more people are experiencing food insecurity, including those who are employed full time. He's also increasingly seeing people dip into their savings to get by, which he called deeply concerning.

As households draw down what little cushion they have to cover essential needs, fewer are left with any buffer when a crisis hits.

“There's an increasing depth of poverty.”



Groceries, including food and household items, are pictured at the Guru Nanak Food Bank in Delta, B.C., in April 2024. (Ben Nelms/CBC)

Are online fundraisers the answer?

However, crowdfunding for essential expenses isn't a guaranteed solution, says Martin Lukk, a postdoctoral fellow at the Data Sciences Institute at the University of Toronto.

After analyzing nearly two million GoFundMe campaigns in Canada and the U.S. between 2018 and 2021, he found that just 17 per cent of medical and emergency fundraisers reached their goal. His findings are detailed in his book *GoFailMe*.

He argues the low success rate reflects “many layers” of inequality. While access to the internet is one barrier, digital skills matter just as much. Successful campaigns often rely on compelling writing, polished photos or videos, frequent updates and a willingness to share deeply personal details.

At the same time, most campaigns still depend heavily on personal networks, he said, with only “rare cases” going viral.

Huggins agrees, adding that “donor fatigue” is another limitation. Helping people one by one, he says, is often inefficient compared to providing shared solutions for many people facing similar challenges.



From left: William Huggins, assistant professor of finance and business economics at McMaster University; Martin Lukk, postdoctoral fellow at the Data Sciences Institute at the University of Toronto; and Richard Matern, director of research at Food Banks Canada. (Submitted by William Huggins, Submitted by Martin Lukk, Submitted by Richard Matern)

In a statement to CBC, GoFundMe said it recognizes that most users are not professionals and may need support in telling their stories and deciding what information to include. The company said it has “built products like AI-powered tools — now used more than 85 million times — to help make it easier to ask for help,” and that its “fundraising tips and resources are freely available to all organizers.”

For Alberton, GoFundMe offered a sense of hope.

He ultimately lost the job he had just gotten because he couldn’t work through his medical recovery, but the fundraiser helped him bridge the gap while he underwent treatment and eventually moved back to his parents’ home to figure out his next steps.



“I plan to pay them back for all the wonderful support they've given me over my life,” said Alberton. “So I count my blessings, and get ready to get back to working hard, and save some money.”