Saitsa*
SAIT Students' Association

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No Place to Learn:
Examining the Housing Crisis and Its Impact on Post-Secondary Students

A comprehensive analysis of the housing crisis and its impact on post-secondary students in Alberta.

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Executive Summary

The student housing crisis in Alberta is a pressing yet underrecognized issue with far-reaching implications for academic success, mental health, and social equity. While the broader Canadian housing crisis provides the context, characterized by soaring rents, population growth outpacing housing supply, and fragmented jurisdictional responsibility, this report focuses specifically on how these challenges manifest for post-secondary students in Alberta.

Drawing from a student survey at the Southern Alberta Institute of Technology (SAIT), we find clear evidence that students are struggling to access stable, affordable housing. We found that nearly 74% of respondents reported experiencing at least some difficulty paying rent, and 49% reported feeling anxious about their finances. The burden is particularly severe for those with lower academic performance, where housing insecurity correlates with poor mental health and academic disengagement.

Despite increasing enrolment, most Alberta institutions have not scaled on-campus housing, leaving students to navigate a competitive and often unaffordable rental market. While federal, provincial, and municipal efforts exist, they remain fragmented, with Alberta ranking among the lowest in renter protections and affordability benchmarks.

This paper outlines both the result of inaction and the possibilities for coordinated reform. We present recommendations across four areas: government alignment and funding, institutional infrastructure and support, legal protections, and the integration of housing with mental health services. Addressing this crisis is not just about building homes, it is about building conditions in which students can succeed.

Introduction

As rent increases and vacancy rates shrink across Canada, the search for housing has become more than a logistical challenge for students; it is now a defining factor in their academic lives. For many, the question is no longer where to live, but whether they can navigate an unaffordable housing market alongside their education.

When tuition and textbooks take priority, housing is often compromised ,and when housing becomes the focus, academics suffer creating a cycle of stress and sacrifice that hinders student success beyond the classroom.

To better understand this crisis, we surveyed 233 SAIT students and found that university,once regarded as a transitional space that eased the shift into the workforce, now offers little cushion at all. In its place is a daily struggle between financial strain and academic pressure. As one student expressed:

> ***I wish the housing prices would go down because it’s not easy for students to pay. With limited work hours, how can I afford rent, let alone other expenses like utilities, phone bills, and more? It’s tough being a student and paying all these high prices.***

BUT HOW DID WE GET HERE?

This crisis did not emerge overnight.

It is the result of multiple interrelated and compounding factors:

- Rapid population growth
- COVID-19
- Soaring rental costs

- Limited tenant protections
- Jurisdictional fragmentation of responsibility across governments
- And particularly for post secondary students, on-campus housing that have not kept pace with enrollment

Together, these conditions have pushed many students into unaffordable and unstable living arrangements that often take a toll on their well-being.

WHAT IS AT STAKE?

In our earlier report, ***Tackling the Post-Secondary Affordability Crisis: In a Post-COVID World***, housing was identified as one of three pillars that impact the accessibility and affordability of university.[1] Today, the evidence suggests it may be ***the*** primary affordability challenge students face today. It is clear to see that if we want students to succeed, we can not keep treating housing as an individual burden. We instead should treat it as the systemic issue it is and respond accordingly. This means asking urgent questions:

- How has the housing crisis shaped students' academic experiences and well-being?

And

- What policy or institutional responses are urgently needed to support them?

1 Fredua-Agyeman, K. ***Tackling the Post-Secondary Affordability Crisis in a Post-COVID World: A Comprehensive Analysis of Financial Barriers, Economic Impact, Policy Implications and Sustainable Solutions for Post-Secondary Students.*** Calgary: Southern Alberta Institute of Technology Students' Association, 2023.

PART 1

Background: How Did We Get Here?

The Housing Crisis

UNDERSTANDING THE BIGGER PICTURE

The current housing crisis is a national issue. While housing cost and availability is often framed as a matter of supply and demand, the reality is far more complex. Since the 1980s, population growth has consistently outpaced the rate of new housing development.[2] Although this imbalance once grew at a relatively steady rate, today the gap has reached historically unprecedented levels.

Data from the Housing Assessment Resource Tools (HART) project reveals that more Canadians than ever (particularly those in low- and middle-income brackets) are now in core housing need.[3] This growing crisis has been intensified by factors such as the lingering effects of COVID-19, sustained population growth, and policy failures that have not adequately prioritized affordability.

HOUSING BEFORE, DURING, AND AFTER THE PANDEMIC

Prior to COVID-19, Canada's housing market was already strained. Immigration led population growth, low unemployment, and foreign investment increased housing demand well above supply, causing shrinking inventories and growing prices.[4] Regulatory bodies like Canada's Office of the Superintendent of Financial Institutions

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2 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

3 Housing Assessment Resource Tools (HART). ***Housing Needs Assessment Tool: Housing Assessment Resource Project (HART).*** Last modified April 3, 2025. https://hart.ubc.ca/housing-needs-assessment-tool/.

4 Siatchinov, A., A. De Champlain, and R. Verma. ***Price Trends and Outlook in Key Canadian Housing Markets.*** Statistics Canada, July 22, 2020. https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00053-eng.htm.

(OSFI) introduced mortgage stress tests and other measures to cool the market and prevent financial risk, despite these efforts, affordability continued to decline.[5]

When the pandemic struck, the housing market did not cool as expected, it accelerated. Between February and August 2020, housing prices increased in 23 of 27 cities.[6] Factors such as low interest rates, government stimulus programs (e.g., CERB, CEWS), and a shift to remote work led to a boom in both housing demand and construction, particularly in suburban and rural areas.[7]

In the years immediately following the height of the pandemic, market conditions shifted again. By September of 2022, national home sales were 11% below the 10-year pre-pandemic average.[8] Challenges like the Bank of Canada raising its policy rates aggressively from 0.25% in early 2022 to 4.25% by the end of the year, restricted access to mortgage financing and made it even harder for Canadians to enter or remain in the housing market.[9] With an already unstable housing market, the years during and after the pandemic were marked by market highs and lows.

THE PRESSURE OF POPULATION GROWTH

Following the COVID-19 pandemic, Canada also experienced unprecedented population growth, although without a corresponding increase in housing construction. In 2023 alone, the population grew by a record 1.23 million people, more than double the pre-pandemic record set in 2019.[10] Nationally, over 97.6% of

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5 Daoust, M., M. Hoffarth, and T. Haines. ***Trends in the Canadian Mortgage Market: Before and During COVID-19.*** Statistics Canada, February 17, 2021. https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2021001-eng.htm.

6 Verma, R., and R. Husain. ***The Resilience and Strength of the New Housing Market During the Pandemic.*** Statistics Canada, October 5, 2020. https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00080-eng.htm.

7 Connect CPA. ***COVID-19: CEBA, CEWS and CERB Changes.*** April 16, 2020. https://www.connectcpa.ca/blog/covid-19-ceba-cews-and-cerb-changes. / Verma, R., and R. Husain. ***The Resilience and Strength of the New Housing Market During the Pandemic.*** Statistics Canada, October 5, 2020. https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00080-eng.htm. / Bank of Canada. ***Policy Actions in the Time of COVID-19.*** 2020. https://www.bankofcanada.ca/2020/05/our-policy-actions-in-the-time-of-covid-19/.

8 Elver, D. ***Five Years Later: How Pandemic Trends Are Still Affecting Canada's Housing Market.*** Realtor.ca, April 11, 2025. https://www.crea.ca/cafe/five-years-later-how-pandemic-trends-are-still-affecting-canadas-housing-market/.

9 Elver, D. ***Five Years Later: How Pandemic Trends Are Still Affecting Canada's Housing Market.*** Realtor.ca, April 11, 2025. https://www.crea.ca/cafe/five-years-later-how-pandemic-trends-are-still-affecting-canadas-housing-market/.

10 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

this growth was attributed to international migration.[11]

This increase in population placed enormous pressure on the housing market. In 2023, Canada added 5.1 new residents for every housing unit started, the highest ratio recorded since 1972.[12] While it improved slightly in 2024 to 3.9 residents per housing start, this remains double the historic norm for the past five decades of 1.9.[13]

Despite strong housing demand, average annual housing starts have remained virtually unchanged since the 1970s, even as annual population growth has nearly tripled.[14] This pattern is consistent across all ten provinces, but it is especially acute in Alberta, which has led the country in population growth.[15] In 2023, Alberta saw a net interprovincial migration gain of over 55,000 people, and even though areas like Calgary and Edmonton have led Alberta's housing starts in response to this influx, their record construction levels are not keeping pace with demand.[16] Calgary in particular has grown rapidly, adding 100,179 residents in 2024 alone, 275 people per day, and gaining nearly 192,000 people between 2022 and 2024, an increase that once took eight years.[17]

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11 Statistics Canada. ***Canada's Population Estimates: Strong Population Growth in 2023.*** The Daily, March 27, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240327/dq240327c-eng.htm.

12 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

13 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

14 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

15 Thompson, A., and S. Globerman. ***The Crisis in Housing Affordability: Population Growth and Housing Starts 1972–2024.*** Vancouver: Fraser Institute, 2025. https://www.fraserinstitute.org/studies/crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024.

16 Statistics Canada. ***Canada's Population Estimates: Strong Population Growth in 2023.*** The Daily, March 27, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240327/dq240327c-eng.htm. / Canada Mortgage and Housing Corporation. ***Fall 2024 Housing Supply Report.*** Accessed 2025. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/housing-market/housing-supply-report.

17 Kobori, H., and E. Scruggs. ***Calgary Housing Review – Q4 2024.*** January 29, 2025. https://www.calgary.ca/content/dam/www/cfod/finance/documents/corporate-economics/housing-review/Housing-Review-Q4-2024.pdf.

RENTERS ARE FEELING THE SQUEEZE

Renters are increasingly at the edge of Canada's housing crisis. While home buyers may benefit from stabilizing mortgage rates, renters face steep increases in rent. [18] With rent rising , housing is becoming permanently unaffordable for many low-income households.[19] These individuals are also disproportionately represented among those in ***core housing need***, meaning their housing fails to meet at least one standard of adequacy, affordability, or suitability by national standards.[20]

Between 2018 and 2022, housing costs in Canada rose by 20.6%, and by 2022, one-third of renters were spending over 30% of their income on shelter ,more than double the rate of homeowners.[21] This affordability gap reflects broader inequalities in the housing market. In 2022, 14.5% of all households reported dissatisfaction with housing affordability.[22] This is up from 11.1% in 2018, with renters specifically expressing nearly double the dissatisfaction of homeowners at 20.8%.[23] The burden is especially heavy for new renters, who in 2022 paid an average of $1,590 per month, 27% more than long-term tenants, with nearly 35% expressing dissatisfaction with housing affordability.[24]

This trend has only worsened in recent years. The CMHC Fall 2024 Rental Market Report shows a national vacancy rate of just 2.2%, well below the 10-year average, with most new rentals consisting of high-cost units for higher-income households, exacerbating the crisis for those in core housing need.[25]

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18 Statistics Canada. ***Rent Prices Accelerate While Mortgage Interest Costs Continue to Decelerate.*** The Daily – Government of Canada, December 17, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/241217/dq241217a-eng.htm.

19 Young, R. ***Canadian Housing Affordability Hurts.*** Scotiabank, January 18, 2023. https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.insights-views.social-housing--january-18--2023-.html.

20 Young, R. ***Canadian Housing Affordability Hurts.*** Scotiabank, January 18, 2023. https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.insights-views.social-housing--january-18--2023-.html.

21 Statistics Canada. ***Housing Affordability in Canada, 2022.*** The Daily – Government of Canada, September 10, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm.

22 Statistics Canada. ***Housing Affordability in Canada, 2022.*** The Daily – Government of Canada, September 10, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm.

23 Statistics Canada. ***Housing Affordability in Canada, 2022.*** The Daily – Government of Canada, September 10, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm.

24 Statistics Canada. ***Housing Affordability in Canada, 2022.*** The Daily – Government of Canada, September 10, 2024. https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm.

25 Canada Mortgage and Housing Corporation. ***Fall 2024 Rental Market Report.*** 2024. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres.

ROLE OF AFFORDABILITY

Canada's housing crisis is not only about how many units are built, but ***who*** can afford to live in them. Housing is at the core of society, yet many solutions overlook its social role, leaving those with the lowest incomes, often from vulnerable groups, facing the steepest barriers to affordability.[26]

Despite the growing need, social housing has never accounted for more than 10 to 15 percent of the housing supply in most Canadian cities.[27] In Montreal, vacancy rates are near 1% for units affordable to renters earning under $43,000.[28] That means the vast majority of renters are left to compete in the private market, often without the income needed to secure safe stable housing.

Across the country, this pattern repeats, according to the Canadian Rental Housing Index, 1.6 million renter households, about one-third of all renters, spend over 30% of their pre-tax income on shelter, placing them in core housing need underscoring the widespread lack of truly affordable housing options.[29]

CMHC estimates that 5.8 million new homes must be built by 2030 to restore affordability, but Canada is only on track for 2.3 million.[30] Without targeted investment in affordable and social housing, simply increasing supply will not resolve this crisis.

What Has (and Hasn't) Been Done

Canada's housing crisis has become more apparent in the wake of COVID-19, exposing and deepening long-standing structural gaps. While federal, provincial, and

26 Rajaonson, J. ***Why Bricks and Mortar Alone Won't Solve the Housing Crisis.*** Policy Options, November 17, 2023. https://policyoptions.irpp.org/magazines/november-2023/we-need-to-redefine-the-social-value-of-housing/.

27 Polèse, M. ***How to Contain NIMBYism to Get More Affordable Housing Built.*** Policy Options, November 13, 2023. https://policyoptions.irpp.org/magazines/november-2023/nimbyism-affordable-housing/.

28 Rajaonson, J. ***Why Bricks and Mortar Alone Won't Solve the Housing Crisis.*** Policy Options, November 17, 2023. https://policyoptions.irpp.org/magazines/november-2023/we-need-to-redefine-the-social-value-of-housing/.

29 Canadian Rental Housing Index. ***2023 Canadian Rental Housing Index Backgrounder.*** Accessed 2025. https://bcnpha.ca/wp-content/uploads/2023/06/2023-CRHI-Media-Backgrounder.pdf.

30 Canada Mortgage and Housing Corporation. ***Estimating How Much Housing We'll Need by 2030.*** September 13, 2023. https://www.cmhc-schl.gc.ca/blog/2023/estimating-how-much-housing-we-need-by-2030.

municipal governments have introduced a range of strategies and programs, these efforts remain fragmented and inconsistent, shaped more by jurisdictional limits than by coordinated planning.

FEDERAL LEVEL

In 2019 through the National Housing Strategy Act, the federal government recognized access to adequate housing as essential to dignity, well-being, and full social and economic participation.[31] This commitment reinforces the National Housing Strategy (NHS), launched in 2017 as a $115+ billion dollar plan to improve housing access across Canada, including $42 billion in federal contributions, $65 billion in loans, and $7.5 billion in provincial/territorial cost-matching.[32] While the NHS funds ten complementary programs, a 2022 report by the Auditor General found that key initiatives,like the National Housing Co-Investment Fund, fell far short of targets, with many housing units failing the affordability criteria.[33] Meanwhile, rising construction costs and higher interest rates have made earlier federal investments insufficient, limiting the strategy's ability to deliver truly affordable housing.[34]

PROVINCIAL LEVEL

In 2021, Alberta launched Stronger Foundations, a 10-year strategy to modernize affordable housing and increase supply.[35] It includes initiatives like the Affordable Housing Partnership Program (AHPP), which offers cost-sharing to support non-profit and private housing projects.[36] The province emphasizes joint public private partnerships and leveraging existing assets to meet housing needs. However, Alberta remains with limited safeguards for renters. The province has no rent control, allowing unrestricted increases with notice, and weak tenant protections, which may

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31 Government of Canada. ***National Housing Strategy Act.*** Justice Laws Website, May 12, 2025. https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.html.

32 Government of Canada. ***About the National Housing Strategy.*** Housing, Infrastructure and Communities Canada, February 21, 2025. https://housing-infrastructure.canada.ca/housing-logement/ptch-csd/about-strat-apropos-eng.html.

33 Office of the Auditor General of Canada. ***Report 5: Chronic Homelessness.*** Government of Canada, 2022. https://www.oag-bvg.gc.ca/internet/English/att__e_44159.html.

34 Gorenkoff, J. ***Canada's National Housing Strategy Needs a Reset.*** The Tyee, March 23, 2023. https://thetyee.ca/Analysis/2023/03/23/National-Housing-Strategy-Reset/.

35 Government of Alberta. ***Stronger Foundations: Affordable Housing Strategy.*** Accessed 2025. https://www.alberta.ca/stronger-foundations-affordable-housing-strategy#progress-to-date.

36 Government of Alberta. ***Affordable Housing Partnership Program.*** Accessed 2025. https://www.alberta.ca/affordable-housing-partnership-program.

make it hard for renters to resolve disputes or challenge unfair practices.[37] A 2025 report by More and Better Housing Canada reviewing efforts to address affordable housing has given Alberta the lowest grade among Canadian provinces, a D+.[38] Alberta struggles to meet enforceable affordability measures limiting its ability to meet the housing needs of low-income and other at-risk populations.

MUNICIPAL LEVEL

While municipal powers are set by provincial governments,local governments still have control over land use and buildings using tools like zoning to shape development.[39] Cities like Calgary and Edmonton have introduced programs to boost affordable housing, such as Calgary's Housing Incentive Program (HIP), which offers grants and rebates to non-profit developers, and Edmonton's Affordable Housing Investment Program, which provides partial capital funding for eligible projects.[40] While Alberta's housing supply has grown, largely driven by municipal level reforms, these efforts are still constrained by limited resources, jurisdictional boundaries, and inconsistent policy implementation across cities.[41]

JURISDICTIONAL FRAGMENTATION AND POLICY GAPS

What we can see is that Canada's housing system is fragmented, with responsibilities split between federal, provincial, and municipal governments.[42] This division has led to inconsistent policies and a patchwork of support that varies by region, which calls for the federal government to take a stronger leadership role.[43] While housing is not explicitly assigned to any level of government ,the Constitution

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37 Canadian Centre for Housing Rights. ***Rent Regulation Policies Across Canada.*** February 11, 2025. https://housingrightscanada.com/resources/rent-control-policies-across-canada/.

38 Moffatt, M., and Missing Middle Initiative. ***Report Card on More and Better Housing.*** More and Better Housing, May 29, 2025. https://moreandbetterhousing.ca/2025/05/26/reportcard/.

39 Institute on Municipal Finance and Governance. ***The Municipal Role in Housing.*** April 1, 2022. https://imfg.org/report/the-municipal-role-in-housing/.

40 City of Calgary. ***Housing Incentive Program.*** Accessed 2025. https://www.calgary.ca/social-services/funding/affordable-housing-incentive.html.

41 Moffatt, M., and Missing Middle Initiative. ***Report Card on More and Better Housing.*** More and Better Housing, May 29, 2025. https://moreandbetterhousing.ca/2025/05/26/reportcard/.

42 Flynn, A. ***Ottawa Should Approach Housing Like Universal Health Care.*** Policy Options, November 9, 2023. https://policyoptions.irpp.org/magazines/november-2023/housing-federal-role/.

43 Flynn, A. ***Ottawa Should Approach Housing Like Universal Health Care.*** Policy Options, November 9, 2023. https://policyoptions.irpp.org/magazines/november-2023/housing-federal-role/.

notes that the federal government has both the legal foundation and historical precedent to lead, by setting national standards, ensuring accountability, and upholding housing as a human right under the National Housing Strategy Act.[44]

The Student-Specific Crisis

Students are uniquely vulnerable in Canada's rental market. While they face the same affordability pressures as the general population,rising rents, low vacancy rates, and competitive markets, they do so with far fewer financial resources while devoting most of their time to unpaid academic work. This imbalance places them at a structural disadvantage.

A study on student renters in Toronto found that housing struggles act as a "hidden curriculum," teaching students to normalize insecurity and financial stress, deepening survival mindset and existing inequalities tied to class, race, gender, and age.[45] In essence, students are being taught that housing hardship is simply part of earning a degree.

THE HIDDEN COST OF A DEGREE

The cost of housing is one of the largest drivers of student debt and stress. According to Statistics Canada, 22.5% of renters aged 15 to 24 moved for school-related reasons, nearly three times the number who moved for work.[46] Once relocated, students must compete with full-time earners often without the necessary measures some landlords require.

On average, student renters pay 25% more in rent than the general population, and 52% of student renters do not receive government assistance.[47] According to

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44 Flynn, A. ***Constitutional Silence, Political Noise: The Case for Strong Federal Involvement in Housing Policy in Canada.*** I·CONnect Blog of the International Journal of Constitutional Law, May 22, 2025. https://www.iconnectblog.com/constitutional-silence-political-noise-the-case-for-strong-federal-involvement-in-housing-policy-in-canada/. / Government of Canada. ***National Housing Strategy Act.*** Justice Laws Website, May 12, 2025. https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.html.

45 Sotomayor, L., D. Tarhan, M. Vieta, S. McCartney, and A. Mas. ***"When Students Are House-Poor: Urban Universities, Student Marginality, and the Hidden Curriculum of Student Housing."*** Cities: The International Journal of Urban Policy and Planning, January 26, 2022. https://www.sciencedirect.com/science/article/abs/pii/S0264275122000117.

46 Statistics Canada. ***Canadians on the Move.*** March 29, 2023. https://www.statcan.gc.ca/o1/en/plus/3333-canadians-move.

47 UTILE. ***Research Report on Student Housing in Canada.*** August 2022. https://uploads-ssl.webflow.com/5e8cfa14f9c9b546e57b354c/633ee02d8d7fe76ffa53cc13_FLASH_20220907_ENG_VF.pdf.

EduCanada students should plan for an estimated $16,000 to $64,000 in housing costs over the course of a four-year degree.[48]

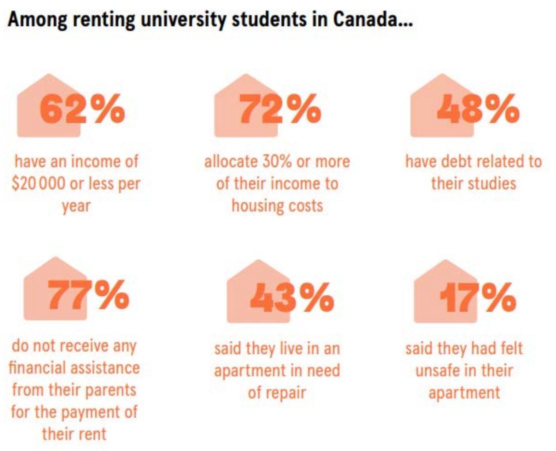


Figure 1 UTILE. ***Research Report on Student Housing in Canada.*** August 2022. https://uploads-ssl.webflow.com/5e8cfa14f9c9b546e57b354c/633ee02d8d7fe76ffa53cc13_FLASH_20220907_ENG_VF.pdf.

To rent a one-bedroom apartment in Calgary at the average cost of $1,579/month without surpassing the 30% income-to-rent affordability threshold, a student would need to earn $63,160 per year.[49] However, the average income for 15–24 year olds in Canada is $20,600, and with 25–34 year olds on average earn just $56,100, still short of the minimum required to comfortably afford market-rate housing.[50] Even after graduation, average earnings for degree-holders aged 20–29 range from $19,114 to $40,498.[51]

Unsurprisingly, this leads to growing financial strain as 47% of young Canadians carry moderate to high debt, 60% live paycheck to paycheck and 53% make monthly budget cuts just to afford housing.[52] These cuts most often affect food (68%), emergency savings (57%), investments (49%), and debt payments (51%).[53]

CAMPUS INFRASTRUCTURE

Despite increasing enrolment, most Canadian institutions have not scaled up campus housing infrastructure. A national report by Utile found that 73% of students are renters, but only 6% live in campus residences, with the vast majority turning to

48 EduCanada. ***Prepare Your Budget to Study in Canada.*** Government of Canada. Accessed 2025. https://www.educanada.ca/live-work-vivre-travailler/prepare-budget-preparer.aspx?lang=eng.

49 Rentals.ca. ***May 2025 Rent Report.*** Accessed 2025. https://rentals.ca/national-rent-report.

50 Statistics Canada. ***Income of Individuals by Age Group, Sex and Income Source, Canada, Provinces and Selected Census Metropolitan Areas.*** Accessed 2025. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110023901.

51 Government of Canada. ***Average Earnings or Employment Income, by Age Group and Highest Certificate, Diploma or Degree.*** Statistics Canada, September 18, 2019. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710015201.

52 Sheppard, E., and D. Coletto. ***How the Housing Crisis Is Impacting the Goals and Well-being of Younger Canadians.*** Abacus Data, October 6, 2023. https://abacusdata.ca/the-housing-crisis-impact-on-younger-canadians/.

53 Sheppard, E., and D. Coletto. ***How the Housing Crisis Is Impacting the Goals and Well-being of Younger Canadians.*** Abacus Data, October 6, 2023. https://abacusdata.ca/the-housing-crisis-impact-on-younger-canadians/.

the private market.[54] An article by the Calgary Journal analyzing student housing in the city found that **housing provided by post-secondary institutions is widely either nonexistent, insufficient, or overcrowded.[55]**

These findings suggest that while institutions continue to admit more students, they are not providing the necessary support, thereby undermining students' ability to succeed both academically and personally.

Over the past 10 years, Calgary's full-time student population has been growing. So have post-secondary residence spots, but they have not quite kept pace.

- **Bow Valley College:** Full-time student body increased by 86 per cent to 6,856. The college has no on-site housing.
- **U of C:** Added 799 new beds, while its full-time student population grew by 5,549 students. Its wait list is now at 741 students, more than double what it was in 2013.
- **MRU:** Has maintained 950 residence spots since opening a new residence in October 2003. Since then, its full-time student body has grown by 24 per cent, reaching 11,265 this fall.
- **SAIT:** Currently has 1,100 beds, one for every 15 students. Enrolment increased by 30 per cent since 2012, although housing has remained unchanged since at least 2018.

Figure 2 Frangou, C. ***Student Housing Project***. *Calgary Journal*, December 22, 2023. https://calgaryjournal.ca/student-housing-project/.

THE INTERNATIONAL STUDENT DISADVANTAGE

International students face even steeper obstacles. In addition to being ineligible for most government grants and loans, they pay significantly more in tuition, $40,000 or more per year, compared to the $7,360 paid by domestic undergrads.[56]

While domestic students in Alberta may receive up to $4,200 in grants and $10,200 in loans.[57] International students are left to rely on different methods to fund their education.[58]

Beyond affordability, legal and informational barriers also make international students more vulnerable. In a study from St. John's, Newfoundland, only 59% of international students said they understood their tenant rights.[59] In Brampton, 63% were found to be living

54 UTILE. ***Research Report on Student Housing in Canada.*** August 2022. https://uploads-ssl.webflow.com/5e8cfa14f9c9b546e57b354c/633ee02d8d7fe76ffa53cc13_FLASH_20220907_ENG_VF.pdf.

55 Frangou, C. ***Student Housing Project.*** Calgary Journal, December 22, 2023. https://calgaryjournal.ca/student-housing-project/.

56 Statistics Canada. ***Canadian and International Tuition Fees by Level of Study (Current Dollars).*** September 4, 2024. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501.

57 Government of Canada. ***Student Aid Estimator.*** Accessed 2025. https://certification.esdc.gc.ca/lea-mcl/eafe-sfae/eafe-sfae-h.4m.2@-eng.jsp.

58 Sivakumar, V. ***What Are My Financial Aid Options as an International Student in Canada?*** CIC News, September 23, 2023. https://www.cicnews.com/2023/02/what-are-my-financial-aid-options-as-an-international-student-in-canada-0232642.html.

59 Pottie-Sherman, Y., J. Christensen, M. Foroutan, and S. Zhou. ***"Navigating the Housing Crisis: A Comparison of International Students and Other Newcomers in a Mid-sized Canadian City."*** Canadian Geographies, 2023. https://doi.org/10.1111/cag.12869.

in unsuitable housing.[60] Additionally, a survey by Thompson Rivers University revealed that over 55% of international students across Canada struggle to find appropriate housing, often citing racial discrimination as a major obstacle.[61]

In short, Canada's student housing crisis is not only a symptom of the broader affordability crisis, it is also a crisis of institutional infrastructure. Students are being implicitly taught that housing instability, debt, and stress are acceptable trade-offs for pursuing higher education. Without targeted interventions, students will continue to bear disproportionate burdens simply for trying to learn. This is not sustainable if post-secondary achievement is to remain accessible and equitable in Canada.

PART 2

Current Realities: What Students Are Facing Today

Saitsa Student Housing Survey

PURPOSE OF STUDY

Within Part one of this paper we see how while the housing crisis is faced across Canada, most conversations, policy responses and existing research fail to reflect the unique challenges faced by Canadian post-secondary students.

Saitsa recognizes this clear gap in student-specific housing data, especially in the context of affordability and well-being. This study was created to better understand how housing affects SAIT students' wellbeing. By centering student voices and lived

60 Bellomo, M. ***Brampton Renting Crisis: The International Student Predicament.*** Emerge, December 19, 2024. https://emerge.ghmedia.ca/brampton-renting-crisis-the-international-student-predicament/.

61 Dhawan, S. ***Over 55% of International Students in Canada Struggle to Find Housing.*** Financial Express, February 5, 2025. https://www.financialexpress.com/business/investing-abroad-canadas-international-students-struggle-with-housing-finances-and-policy-shifts-3738863/.

experiences, Saitsa aims to utilize this research to inform advocacy efforts and enhance support services.

METHODOLOGY

The survey aimed to collect detailed insights on student housing experiences, affordability challenges, and overall well-being.

TOPICS COVERED

Key themes included student demographics, estimated income and rent burden, current housing environment, wellness and mental health, housing preferences and expectations

ETHICS APPROVAL

Ethics approval for this study was granted by SAIT's Research Ethics Board (REB), with the project identification tag **100163**.

SURVEY DISTRIBUTION AND TIMELINE

The survey was open to all SAIT students between **March 24, 2025, and April 14, 2025**. To encourage participation, students had the opportunity to win one free iPad or one of four $50 Amazon gift cards.

RECRUITMENT METHODS

Recruitment strategies included on-campus research tables, promotional posters, and digital outreach via Saitsa's social media platforms, website, and newsletter.

RESPONSE RATE

The survey received a total of 233 student responses.

Saitsa*

No Place to Learn: housing impact for SAIT students

Students in Core Housing Need

Renters

Out of 233 surveyed...

67%
are renters

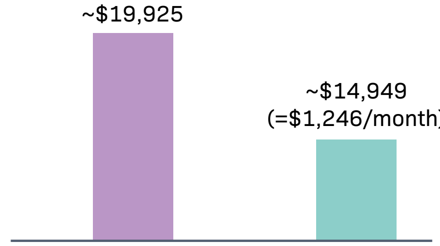
62%
access to affordable housing

47.6%
said they "Rarely" or "Never" have access to affordable housing

Difficulty Paying Rent

73.8% have at least some ***difficulty paying rent***

Income vs. Rent Burden

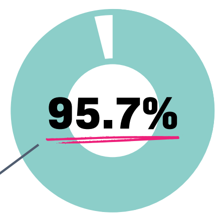


Average rent burden: **~75%** of income

(far above the 30% affordability threshold)

Financial Anxiety

experience at least some ***financial anxiety***



Academic & Social Impact

85.7% of lower-performing students reported housing ***affected their ability to focus on studies***

57.1% of lower-performing students said housing ***impacted their academic or social engagement***

42.9% of lower-performing students ***experienced housing insecurity*** (e.g., risk of eviction, couch surfing, homelessness)

Students with low academic performance...

(below average, passing, or failing) were far more likely to report constant mental health impacts from their housing situation

42.9% said housing always affected their physical or mental health, compared to 22.1% among higher-performing peers.

Landlord Mistreatment

1 in 5 students overall face poor landlord treatment

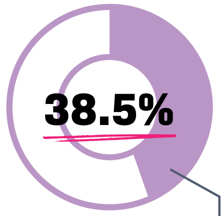
VS

Higher rates among international students

40 reported mistreatment

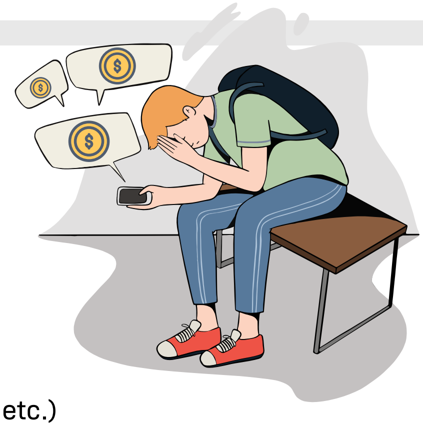
Domestic students

13 reported mistreatment



of students without a binding agreement reported landlord mistreatment

Housing Insecurity & Food Trade-Offs



30% experience housing insecurity

60% struggle to purchase food due to rent costs

Other living expenses impacted (utilities, phone bills, etc.)

Top Challenge

111 Students

Distance from campus / transportation issues

Other Challenges

90 Lack of employment or steady income

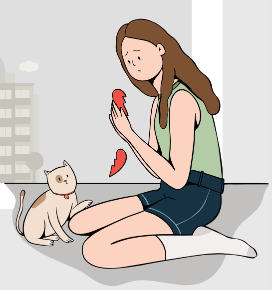
68 Difficulty with lease terms

62 Finding roommates

55 Low unit availability

What's at Stake?

Student housing isn't just about shelter. It's directly tied to academic performance, mental health, and future potential.



*Data from Saitsa's 2025 Housing Report: "No Place to Learn"

Students were invited to share open-ended reflections on their housing experiences. These responses provide context to the quantitative data and highlight the emotional and logistical burden of unaffordable housing.

> ***I live outside Calgary because of the high housing prices. I sacrifice 2.5 hours each day commuting to school. This semester, my grades suffered because I couldn't focus. I have to leave at 6 a.m. for 8 a.m. classes. Weather is bad, transport is unreliable, and I often arrive late. I want to move closer, but I can't afford it. I wish there were affordable dorms for international students trying to balance school, work, and activities.***

> ***Campus housing options are far more expensive than off-campus housing. A single room off-campus usually costs $500–$700 with utilities. SAIT housing goes up to $950–$1200 with few amenities. The internet is from the campus, so that doesn't count.***

> ***SAIT campus housing is too expensive, both for international and domestic students.***

> ***It's strange that rent is through the roof while mortgage payments are more affordable.***

Housing at SAIT residence is too expensive.

Give students affordable housing options. We need more on-campus or near-campus housing. Subsidies for students would help.

If SAIT could provide financial guidance, it would help students avoid being exploited by landlords.

It would really help if we had access to apps or platforms for finding accommodation. Workshops or events about housing would be helpful too.

Where you live matters, not just cost. Some neighborhoods have careless landlords or safety issues like theft or harassment. That also affects our housing experience.

The SAIT residence website was confusing. There were no options for students starting in January 2025 only those starting in September.

If SAITSA could offer legal support for students having trouble with landlords, that would be helpful.

View Survey Results *Click here for a comprehensive overview of our survey results.*

What is at Stake?

A growing body of research confirms that housing is a critical foundation for student success. For example, for students at large, public, four-year institutions, 52% experience at least one basic needs insecurity: food, financial, or housing and 1 in 10 experience all three.[62] These insecurities showed a dose-response relationship, where the greater the hardship, the worse the outcomes in physical health, mental wellbeing, and academic performance.[63]

In addition to the extreme of student homelessness, students navigating financial instability, unaffordable rent, long commutes, or unsafe housing often carry invisible burdens that quietly erode their ability to thrive. A national study of students experiencing homelessness found that:

- 44% described their grades as low
- 17% had previously enrolled but were forced to leave school
- 63% missed school due to housing instability or homelessness
- 77% reported feeling shame

62 Kornbluh, M., J. Wilking, S. Roll, and R. Donatello. ***"Exploring Housing Insecurity in Relation to Student Success."*** Journal of American College Health 72, no. 3 (2022): 680–684. https://doi.org/10.1080/07448481.2022.2068016.

63 Leung, C. W., S. Farooqui, J. A. Wolfson, and A. J. Cohen. ***"Understanding the Cumulative Burden of Basic Needs Insecurities: Associations With Health and Academic Achievement Among College Students."*** American Journal of Health Promotion 35, no. 2 (February 2021): 275–278. https://doi.org/10.1177/0890117120946210.

- 71% concealed their living situation from others.[64]

Our survey found that no student is immune to the housing crisis.

Across all academic levels, most students faced housing challenges, more than 7 in 10 reported difficulty paying rent, and nearly half experienced ongoing financial anxiety.

While students with lower academic performance were more likely to report severe mental health impacts (43% said housing always affected their mental health, compared to 22% of higher-performing peers), the rates of financial strain, housing difficulty, and disrupted academic or social engagement were high in both groups.

These findings make clear that housing pressures are a shared reality among students, cutting across grades and performance levels, but their effects can be especially damaging for those already at risk academically.

Recommendations

Addressing the student housing crisis requires coordinated, multi-level action. Solutions must go beyond temporary fixes and instead build a system where students can access safe, stable, and affordable housing throughout their academic journey. The following recommendations outline roles for governments, institutions, and support services.

GOVERNMENT ACTION

Federal, provincial, and municipal governments must coordinate cross-jurisdictional efforts to reduce policy fragmentation to ensure consistency across levels. Given that most students rent off-campus, alignment across jurisdictions is essential to deliver meaningful support. Expanding financial aid programs and introducing emergency housing bursaries targeted at students would directly ease affordability pressures

64 Mitchel, C. L. ***Preventing Homelessness among Post-Secondary Students.*** Homeless Hub, March 14, 2025. https://homelesshub.ca/blog/2025/preventing-homelessness-among-post-secondary-students/.

and help prevent displacement.

INSTITUTIONAL RESPONSIBILITIES

Post-secondary institutions should conduct annual housing needs assessments to monitor demand, satisfaction, and affordability gaps. These insights should inform the development of additional on-campus housing that is inclusive, affordable, and responsive to the needs of both domestic and international students. Institutions should also establish short-term or emergency housing options for students facing displacement, unsafe conditions, or personal crises.

TOOLS AND LEGAL PROTECTIONS

Housing literacy is essential in today's volatile rental market. Institutions can support students by providing vetted off-campus listings, clear guides on tenant rights, and educational workshops. Collaborating with legal clinics or community organizations would allow students to access low-cost legal help in navigating disputes or avoiding exploitation. Awareness campaigns on lease terms, landlord conduct, and housing rights can empower students and reduce harm.

STUDENT SUPPORT SERVICES

Students may additionally benefit from integrated mental health and housing services as we acknowledge that poor or unstable housing directly affects student wellbeing, focus, and academic outcomes. Students can leverage student association services to meet their needs for support.

Conclusion

Student housing is central to academic success, mental wellbeing, and social mobility. Alberta students are caught in the crosshairs of a national housing affordability crisis and provincial policy environment that lacks renter protections and robust affordability safeguards. Our findings make clear that housing instability contributes to stress, financial hardship, and mental health deterioration during students' post-secondary education.

If post-secondary education in Alberta is to remain a viable path for all students, not just those with financial privilege, then housing must be treated as a prerequisite for learning. It is time for institutions, governments, and organizations to act decisively and collaboratively to ensure students are housed, supported, and able to succeed.

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