

The Lived Experience of Evictions in Canada

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The Lived Experience of Evictions in Canada

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About UPGo

UPGo, the Urban Politics and Governance research group at McGill University, conducts rigorous, public-interest research into pressing urban governance problems—particularly those that exceed or challenge city boundaries. UPGo has published numerous peer-reviewed journal articles and policy reports on housing markets in Canada and around the world, including “Short-term rentals in Canada: Uneven growth, uneven impacts” and “The high cost of short-term rentals in New York City”. UPGo is led by Prof. David Wachsmuth, the Canada Research Chair in Urban Governance at McGill University’s School of Urban Planning, and is online at <https://upgo.lab.mcgill.ca>.



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Executive Summary

Introduction

This report uses key-informant interviews to investigate the lived experiences of eviction in Canada. Specifically, we inquire into the characteristics of tenants who are evicted; the reasons for and mechanisms through which tenants are evicted; the effects of eviction on tenants; and promising practices which exist to protect tenants.

Literature review: New research on evictions

Our literature review extends and expands upon previous CMHC research on eviction by analyzing research on evictions published from 2020 through 2022, including Zell and McCullough's (2020) eviction typology, which distinguishes between “tenant-factor” and “landlord-factor” evictions, and between evictions affecting a single household or an entire building or community. Eviction remains understudied relative to its importance in the rental housing system, in part due to a lack of systematic data on the phenomenon—a problem particularly acute in Canada. Eviction is a cause, not just a consequence, of poverty; while individuals forced from their homes have disproportionately precarious lives prior to their evictions, in many cases the eviction itself sets off a much more serious process of social and economic collapse. More vulnerable groups in society experience evictions more often, including women, Indigenous and racialized people, lower-income people, youth and those aged 19-49, parents and single mothers, people with disabilities, and people having experienced homelessness. Areas with higher eviction rates are associated with higher levels of violence and crime rates, food deserts, and higher levels of stress, depression, and other health risk factors.

Studies have identified eviction as a core strategy of “financialized” landlords for increasing the profitability of their rental properties. The power imbalance between landlords and tenants is fundamental to the eviction process. One means through which tenants attempt to directly redress this power imbalance is through collective action to resist displacement and eviction. At the onset of the Covid-19 pandemic, eviction moratoria were implemented in all Canadian provinces, and they were an effective tool at preventing greater Covid-19 incidence and death.

Methodology

We conducted 88 structured interviews with Canadian residents with a recent lived experience of eviction (21 from British Columbia, 10 from New Brunswick, 27 from Ontario, and 30 from Québec). The interviews focused on the subject's housing context before, during and after their forced move, their experience of the forced move, and their experience accessing services and support. Anonymized transcripts were coded, and the results processed through a cleaning, validation and analysis pipeline written in the R programming language (available online under an MIT license at <https://github.com/UPGo-McGill/cmhc-eviction-2023>).

Findings

Eviction type: landlord and tenant factors, single- and multiple-household scales

Participants nearly unanimously reported having been forced to move due to landlord factors (a fact probably influenced by the possibility that participants would be more willing to share their story if they had been evicted for reasons outside of their own control). The most common such factors were landlords repossessing units for their own use, selling their property, or undertaking demolitions or major renovations. Participants who reported that they were evicted under the pretext of renovations frequently mentioned that this occurred after a sale of the building to a new landlord or as an additional reason given during own-use evictions. Most participants in British Columbia and Québec identified a sale as a cause of their forced move. In Ontario and New Brunswick, by contrast, fewer than half did. New Brunswick participants were far more likely than respondents from other provinces to have identified landlord retaliation as the cause of their forced move. Racialized and Indigenous participants were also four times as likely as white participants to have reported landlord retaliation, suggesting that racial discrimination is an explanatory factor in retaliatory evictions. Renovations were mentioned three times as frequently as the context for a multiple-unit eviction as for a single-unit eviction.

The landlord

Most participants described the landlord who evicted them as an individual or a family operation. Among individual landlords, more than half gave an own-use repossession as a justification for the eviction. Corporate landlords were much more likely to have provided renovations or a sale as the cause of the eviction. Corporate landlords were also substantially more likely to have evicted other tenants at the same time as the participant. Participants generally reported negative attitudes towards the landlords who evicted them. Somewhat fewer than half of participants only discussed their landlord in negative terms, compared to a fifth who exclusively used positive terms, a tenth who exclusively expressed indifference, and a third who displayed multiple attitudes. Most participants described a range of different negative landlord behaviours, including non-responsiveness and harassment, and a third of participants reported some sort of negative or potentially illegal landlord actions during the eviction process itself.

Previous housing instability

Most participants reported a previous eviction, previous housing instability (such as having slept in an emergency shelter), or discrimination in the rental housing sector. Indigenous participants were more than twice as likely as non-Indigenous participants to have had a previous eviction, while racialized and Indigenous men were more than three times as likely as other participants to have reported previous housing discrimination. Participants from Québec and Ontario experienced the highest rates of previous housing instability.

The eviction process

Only one in six participants reported that their eviction proceeded through provincial tenancy boards. Pessimism in the legal process was the most offered reason for declining to pursue a case. One in seven participants did not pursue formal legal action but did receive a negotiated settlement from the landlord in exchange for leaving, and nearly every one of these participants lived in

Québec. Most participants underwent their forced move during the Covid-19 pandemic and nearly half of participants reported that Covid complicated their forced move. The most cited issue was that the pandemic and related public health restrictions made it more difficult to look for a new apartment.

Sources of support during the forced move

Most participants reported accessing formal services for assistance during their forced move. Non-profit organizations, including dedicated housing and tenant groups, were by far the most common service providers mentioned by participants, with free legal aid and government agencies constituting most of the rest. In Québec, where almost all regions have an official housing committee or a tenant's association, participants had a dramatically higher rate of usage of non-profit services than participants of any other province. In general, participants with higher levels of housing stress reported higher levels of usage of formal services. Most participants reported relying on social support from others to help navigate their forced move. Participants paying more than 50% of their income toward rent and participants with a household disability were somewhat less likely to have accessed social support than other participants.

The transition to stable housing

Almost a third of participants were unable to secure new stable housing when they were evicted and spent some period in transitional accommodation. Half of these participants were functionally unsheltered or homeless. Participants in Ontario and New Brunswick were much more likely than participants in and British Columbia to have been unable to secure new stable housing when they were evicted. Racialized and Indigenous participants were nearly twice as likely as white participants to have occupied transitional housing, while participants without children were twice as likely as participants with children.

Comparative housing quality after eviction

Housing and locational quality tended to decline after eviction, with participants generally reporting having to pay higher prices for smaller, lower quality homes. However, significant differences were observed across housing cost and tenure categories. In particular, participants who were able to leave the private rental market for either non-market rental housing or ownership housing reported substantially better housing outcomes than those who remained in the private rental sector. Women reported better housing outcomes than men, and participants with previous housing instability reported worse outcomes than other participants.

Impacts of eviction

A forced move necessitates leaving a home, but in many cases it also means being uprooted from a community and all the social ties which are forged and maintained at the neighbourhood scale. Most participants moved neighborhoods, to a different city within their region, or even in some cases to a different province, en route to finding stable housing after their forced move. Nearly half of participants experienced a change in household composition because of their forced move. Almost every single participant reported negative emotional impacts resulting from their forced move, with very little variation across geography or demographic characteristics. Stress was the single most common emotion participants associated with their forced move, followed by anxiety

and fear. At the same time, nearly half of participants reported the feeling of being privileged or lucky to have avoided worse outcomes.

Discussion

Racialized and Indigenous participants had a different—and usually harder—lived experience of eviction from white participants. Women reported better housing outcomes following their evictions than men. Participants with children in their household reported being evicted for own-use repossessions twice as often as households without children. Participants with disabilities in their household reported a wide range of challenges during and after their evictions which set them apart from other participants.

Our findings suggest two ways in which Zell and McCullough’s typology could be modified or extended: by considering landlord type as a third important distinction alongside the cause and scale of the eviction, and by incorporating the concept of retaliatory evictions into the distinction between tenant- and landlord-factor evictions. These observations suggest an explanatory shift away from the “factors” that cause evictions, and towards a double focus on the system-level and individual-level factors which determine landlords’ *incentives* and *capacities* to undertake evictions.

Recommendations

Almost all participants volunteered recommendations for how government and support organizations could better serve tenants and reduce evictions. The policy directions most recommended by participants were stronger rental and tenant protections; better education and information around existing tenant rights and legal processes (perhaps by emulating Québec’s system of non-profit housing committees); increases in non-market and social housing; limits to private ownership; and improved rent control measures. Own-use repossession was the single most common eviction cause among our participants, and our findings suggest that it is also the eviction justification which is the most vulnerable to misuse. Provincial policymakers should consider setting a higher bar for own-use repossessions, and at minimum restrict them to situations where a landlord provably needs to occupy the unit. Participants’ recommendations and lived experiences collectively suggest two principles which could underlie a rethinking of the relationship between provincial tenancy boards and evictions: a revitalized and trusted tenancy board system that oversees and ensures the propriety of evictions as a rule rather than an exception, and a model of proactive authorization, building on British Columbia’s move to require permits before granting permission for renovation-related evictions, under which landlords would need to establish just cause for an eviction before any proceedings could begin. The participant experiences assembled in the report suggest that federal and provincial governments in Canada should substantially increase the funding and production of public and non-market housing, to reduce evictions and improve tenants’ quality of life. These investments would ideally be positioned as part of a broader federal and provincial housing policy reorientation to de-emphasize financialization and housing as a speculative investment.

Résumé

Introduction

Ce rapport, qui s'appuie sur des entrevues avec des intervenants clés, analyse les expériences des personnes qui ont vécu des expulsions au Canada. Plus précisément, nous enquêtons sur les caractéristiques des locataires qui sont expulsés, les raisons et les mécanismes par lesquels les locataires sont expulsés, les effets de l'expulsion sur les locataires et les pratiques prometteuses qui existent pour les protéger.

Analyse documentaire : Nouvelles recherches sur les expulsions

Notre analyse documentaire prolonge et élargit la portée des recherches antérieures menées par la SCHL sur les expulsions en examinant les recherches sur les expulsions publiées de 2020 à 2022, comme la typologie des expulsions de Zell et McCullough (2020). Cette typologie distingue les expulsions motivées par des facteurs liés aux locataires des expulsions motivées par des facteurs liés aux propriétaires. Elle distingue aussi les expulsions touchant un seul ménage de celles qui touchent l'ensemble des ménages d'un immeuble ou d'une collectivité. L'expulsion demeure sous-étudiée par rapport à l'importance qu'elle revêt dans le système de logements locatifs, en partie en raison du manque de données systématiques sur le phénomène, un problème particulièrement aigu au Canada. L'expulsion est une cause, et non seulement une conséquence, de la pauvreté. Bien que les personnes forcées de quitter leur logement aient une vie disproportionnellement précaire avant leur expulsion, dans bien des cas, l'expulsion elle-même déclenche un processus encore plus grave de dégradation de la situation sociale et économique. Les expulsions touchent plus souvent les groupes les plus vulnérables de la société. Ceux-ci comprennent les femmes, les Autochtones et les personnes racisées, les personnes à faible revenu, les jeunes et les personnes âgées de 19 à 49 ans, les parents et les mères seules, les personnes handicapées et les personnes en situation d'itinérance. Les régions qui connaissent un taux d'expulsion élevé sont associées à des niveaux plus élevés de violence et de criminalité, à des déserts alimentaires, à des niveaux plus élevés de stress et de dépression ainsi qu'à d'autres facteurs de risque pour la santé.

Des études ont déterminé que l'expulsion était une stratégie fondamentale des propriétaires-bailleurs qui « financiarisent » le logement pour accroître la rentabilité de leurs immeubles locatifs. Le déséquilibre du pouvoir entre les propriétaires-bailleurs et les locataires est un aspect fondamental du processus d'expulsion. L'un des moyens par lesquels les locataires tentent de corriger directement ce déséquilibre du pouvoir est une action collective pour résister au déplacement et à l'expulsion. Au début de la pandémie de COVID-19, des moratoires sur les expulsions ont été mis en œuvre dans toutes les provinces canadiennes. Ils se sont avérés efficaces pour prévenir une incidence plus élevée de la COVID-19 et empêcher plus de décès.

Méthodologie

Nous avons mené 88 entrevues structurées avec des personnes vivant au Canada qui ont été récemment expulsées de leur logement (21 de la Colombie-Britannique, 10 du Nouveau-

Brunswick, 27 de l'Ontario et 30 du Québec). Ces entrevues ont porté sur la situation du sujet en matière de logement avant, pendant et après son déménagement forcé, son expérience du déménagement forcé et son expérience quant à l'accès aux services et au soutien. Les transcriptions anonymisées ont été codées et les résultats ont été traités au moyen d'un pipeline de nettoyage, de validation et d'analyse des données écrit dans le langage de programmation R (disponible en ligne en vertu d'une licence du MIT à <https://github.com/UPGo-McGill/cmhc-eviction-2023>).

Constatations

Types d'expulsion : facteurs liés au propriétaire-bailleur, facteurs liés au locataire, expulsions à l'échelle d'un ménage individuel et de plusieurs ménages

Les participants ont presque unanimement déclaré avoir été forcés de déménager en raison de facteurs liés au propriétaire-bailleur (un fait probablement influencé par la possibilité que les participants sont plus disposés à raconter leur histoire s'ils ont été expulsés pour des raisons indépendantes de leur volonté). Les facteurs les plus courants étaient la reprise de possession par les propriétaires-bailleurs de leur logement pour leur propre usage, la vente de leur propriété, ou la démolition ou des rénovations majeures. Les participants qui ont déclaré avoir été expulsés sous le couvert de rénovations ont souvent mentionné que cette expulsion s'était produite après la vente de l'immeuble à un nouveau propriétaire-bailleur ou que les rénovations ont servi de raison supplémentaire lors d'expulsions pour usage personnel. La plupart des participants en Colombie-Britannique et au Québec ont indiqué qu'une vente avait été l'une des causes de leur déménagement forcé. Par contre, en Ontario et au Nouveau-Brunswick, moins de la moitié l'ont fait. Les participants du Nouveau-Brunswick étaient beaucoup plus susceptibles que les répondants d'autres provinces de mentionner que les représailles du propriétaire-bailleur étaient la cause de leur déménagement forcé. Les participants racisés et autochtones étaient également quatre fois plus enclins que les participants blancs à avoir signalé des représailles de la part du propriétaire-bailleur, ce qui laisse entendre que la discrimination raciale est un facteur explicatif des expulsions pour représailles. Les rénovations ont été mentionnées trois fois plus souvent en guise de contexte d'une expulsion de plusieurs ménages par rapport à l'expulsion d'un ménage individuel.

Le propriétaire-bailleur

La plupart des participants ont décrit le propriétaire-bailleur qui les a expulsés comme étant un particulier ou une entreprise familiale. Parmi les propriétaires-bailleurs individuels, plus de la moitié ont donné une reprise de possession du logement pour usage personnel comme justification de l'expulsion. Les propriétaires-bailleurs constitués en société étaient beaucoup plus susceptibles d'avoir indiqué que la cause de l'expulsion était des rénovations ou une vente. Ils étaient également nettement plus susceptibles d'avoir expulsé d'autres locataires en même temps que le participant. Les participants avaient généralement une attitude négative à l'égard des propriétaires-bailleurs qui les ont expulsés. Un peu moins de la moitié des participants ont parlé de leur propriétaire-bailleur seulement en termes négatifs, comparativement à un cinquième d'entre eux qui ont utilisé exclusivement des termes positifs. Le dixième des participants a exprimé exclusivement de l'indifférence et le tiers a manifesté de nombreuses attitudes. La plupart des participants ont décrit un éventail de comportements négatifs de la part des propriétaires-bailleurs,

notamment le fait de ne pas être réceptifs et le harcèlement. Un tiers des participants ont déclaré que les propriétaires-bailleurs avaient commis des actes négatifs ou potentiellement illégaux pendant le processus d'expulsion lui-même.

L'instabilité antérieure en matière de logement

La plupart des participants ont signalé une expulsion précédente, une instabilité antérieure en matière de logement (comme avoir dormi dans une maison d'hébergement d'urgence) ou de la discrimination dans le secteur du logement locatif. Les participants autochtones étaient plus de deux fois plus susceptibles que les participants non autochtones d'avoir déjà été expulsés. Les hommes racisés et autochtones étaient plus de trois fois plus susceptibles que les autres participants d'avoir déjà déclaré avoir fait l'objet de discrimination en matière de logement. Les participants du Québec et de l'Ontario ont enregistré les taux les plus élevés d'instabilité antérieure en matière de logement.

Le processus d'expulsion

Seul un participant sur six a indiqué que son expulsion avait été approuvée par une commission de location provinciale. Le pessimisme envers le processus juridique était la raison la plus souvent invoquée pour refuser de poursuivre une affaire. Un participant sur sept n'a pas pris de mesures officielles, mais a obtenu un règlement négocié du propriétaire-bailleur en échange de son départ, et presque tous ces participants vivaient au Québec. La plupart des participants ont été forcés de déménager pendant la pandémie de COVID-19. Près de la moitié d'entre eux ont déclaré que la COVID-19 avait compliqué leur déménagement forcé. Le problème le plus souvent soulevé était que la pandémie et les restrictions en matière de santé publique connexes avaient rendu la recherche d'un nouvel appartement plus difficile.

Les sources de soutien pendant le déménagement forcé

La plupart des participants ont déclaré avoir eu accès à des services officiels pour obtenir de l'aide pendant leur déménagement forcé. Les organismes sans but lucratif, y compris les groupes spécialisés dans le logement et l'aide aux locataires, étaient de loin les fournisseurs de services les plus courants mentionnés par les participants, et l'aide juridique gratuite et les organismes gouvernementaux constituaient la majeure partie du reste. Au Québec, où presque toutes les régions ont un comité officiel du logement ou une association de locataires, le taux d'utilisation des services sans but lucratif des participants était beaucoup plus élevé que dans toute autre province. En général, les participants qui éprouvaient des niveaux plus élevés de stress lié au logement utilisaient davantage les services officiels. La plupart des participants ont déclaré compter sur le soutien social des autres pour les aider à faire face à leur déplacement forcé. Les participants qui consacraient plus de 50 % de leur revenu au loyer et les participants d'un ménage comptant une personne avec un handicap étaient un peu moins susceptibles d'avoir eu accès à un soutien social que les autres participants.

La transition vers un logement stable

Près du tiers des participants ont été incapables de trouver un nouveau logement stable après leur expulsion et ont passé quelque temps dans des logements de transition. La moitié de ces participants étaient des personnes en situation d'itinérance ou des personnes non logées sur le plan

fonctionnel. Les participants de l'Ontario et du Nouveau-Brunswick étaient proportionnellement beaucoup plus nombreux que ceux de la Colombie-Britannique à avoir été incapables d'obtenir un nouveau logement stable après leur expulsion. Les participants racisés et autochtones étaient près de deux fois plus susceptibles que les participants blancs d'avoir occupé des logements de transition, tandis qu'il était deux fois plus probable pour les participants sans enfant par rapport aux participants avec enfants d'avoir vécu cette situation.

La comparaison de la qualité des logements après l'expulsion

La qualité du logement et de l'emplacement a eu tendance à diminuer après l'expulsion et les participants ont généralement déclaré qu'ils payaient des loyers plus élevés pour des logements plus petits et de moins bonne qualité. Toutefois, des différences importantes ont été observées dans l'ensemble des catégories de coûts de logement et des modes d'occupation. Plus particulièrement, les participants qui ont pu quitter le marché locatif privé pour des logements locatifs hors marché ou des logements pour propriétaires-occupants ont indiqué que leurs résultats en matière de logement étaient nettement meilleurs que ceux qui étaient restés dans le secteur locatif privé. Les femmes ont déclaré de meilleurs résultats en matière de logement que les hommes et les participants ayant déjà eu des problèmes d'instabilité du logement ont rapporté des résultats pires que les autres participants.

Les répercussions de l'expulsion

Près du tiers des participants ont été incapables de trouver un nouveau logement stable après leur expulsion et ont passé quelque temps dans des logements de transition. La moitié de ces participants étaient des personnes en situation d'itinérance fonctionnelle qui ont dû se tourner vers des maisons d'hébergement d'urgence, dormir sur le divan d'un ami ou, dans les pires cas, vivre dans la rue. La plupart des participants ont changé de quartier, déménagé dans une ville différente de leur région ou même, dans certains cas, dans une province différente, dans le but de trouver un logement stable après leur déménagement forcé. Près de la moitié des participants ont connu un changement dans la composition de leur ménage en raison de leur déménagement forcé. Presque tous les participants ont signalé des effets émotionnels négatifs découlant de leur déménagement forcé, avec très peu de variation entre les caractéristiques géographiques ou démographiques. Le stress était l'émotion la plus souvent associée aux déménagements forcés, suivi de l'anxiété et de la peur. Parallèlement, près de la moitié des participants ont déclaré se sentir privilégiés ou chanceux d'avoir évité de pires résultats.

Discussion

Les participants racisés et autochtones ont vécu une expulsion différente de celle des participants blancs, et habituellement plus difficile. Les femmes ont indiqué de meilleurs résultats en matière de logement que les hommes à la suite de leur expulsion. Les participants ayant des enfants dans leur ménage ont déclaré avoir été expulsés dans le cadre d'une reprise du logement pour usage personnel deux fois plus souvent que les ménages sans enfant. Les participants d'un ménage comptant une personne avec un handicap ont signalé un large éventail de difficultés pendant et après leur expulsion, ce qui les distingue des autres participants.

Nos constatations suggèrent qu'il est possible de modifier ou d'élargir la typologie de Zell et McCullough de deux façons. La première consiste à considérer le type de propriétaire-bailleur comme une troisième distinction importante, ainsi que la cause et l'ampleur de l'expulsion, et la deuxième à intégrer le concept des expulsions pour représailles dans la distinction entre les expulsions liées aux locataires et celles liées aux propriétaires-bailleurs. Ces observations indiquent un délaissement explicatif des « facteurs » qui causent les expulsions vers une double orientation sur les facteurs systémiques et individuels qui déterminent les incitatifs et la capacité des propriétaires-bailleurs à procéder aux expulsions.

Recommandations

Presque tous les participants ont offert volontairement des recommandations sur la façon dont le gouvernement et les organismes de soutien pourraient mieux servir les locataires et réduire les expulsions. Les orientations stratégiques les plus recommandées par les participants étaient : une meilleure protection des loyers et des locataires, une meilleure éducation et de meilleurs renseignements sur les droits des locataires et les processus juridiques existants (peut-être en imitant le système des comités du logement sans but lucratif du Québec), une augmentation du nombre de logements hors marché et de logements sociaux, des limites à la propriété privée et une amélioration des mesures de contrôle des loyers. La reprise d'un logement pour usage personnel était la cause d'expulsion la plus courante parmi les participants. Nos constatations semblent indiquer que c'est aussi la justification de l'expulsion qui risque d'être la plus mal utilisée. Les décideurs provinciaux devraient envisager d'établir des exigences plus élevées pour les reprises pour usage personnel et de les restreindre au moins aux situations où un propriétaire-bailleur doit effectivement occuper le logement. Collectivement, les recommandations et les expériences vécues des participants suggèrent deux principes qui pourraient sous-tendre une réévaluation de la relation entre les commissions provinciales de location et les expulsions. Le premier principe est un système de commissions de location revitalisé et digne de confiance qui surveille et assure le bien-fondé des expulsions comme règle plutôt que comme exception. Le deuxième principe est un modèle d'autorisation proactive, qui s'appuie sur la décision de la Colombie-Britannique d'exiger des permis avant d'approuver des expulsions pour cause de rénovation, en vertu de laquelle les propriétaires-bailleurs devraient établir un motif valable d'expulsion avant que toute procédure puisse commencer. Selon l'expérience des participants recueillie dans le rapport, les gouvernements fédéral et provinciaux au Canada devraient accroître considérablement le financement et la production de logements publics et hors marché afin de réduire les expulsions et d'améliorer la qualité de vie des locataires. Idéalement, ces investissements feraient partie d'une réorientation plus vaste des politiques fédérales et provinciales sur le logement afin de cesser de mettre l'accent sur la financiarisation et le logement en tant qu'investissement spéculatif.

Disclaimer

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1. Introduction

1.1. Evictions in the housing system

Eviction is a relatively rare but enormously consequential aspect of the rental housing system. Housing is broadly recognized as a human right (Leckie 1989; Farha and Schwan 2021), but tenants' ability to enjoy that right is thrown into question when they are forced out of their home, either because of "tenant factors" such as non-payment of rent or "landlord factors" such as renovations.

As important as evictions can be in the lives of the people who are forced to endure them, the Canadian housing research community knows very little about the causes and consequences of eviction in Canada. A decade ago, writing about the American context, Desmond (2012: 90) argued that "Eviction is perhaps the most understudied process affecting the lives of the urban poor." The last decade has seen a substantial increase in research on the topic in both Canada and the United States, but one major knowledge gap has continued to be the lived experience of eviction. Why are Canadian households evicted, and what happens to them when they are?

This report is a contribution to address that problem in the Canadian context. The authors were commissioned by the CMHC to accomplish three tasks on the topic of the lived experience of eviction in Canada:

1. Review recent CMHC research and prepare a targeted literature scan, an updated interview guide and a recruitment plan;
2. Conduct interviews with people with lived experience of eviction;
3. Transcribe and analyze interviews, and present the results in a full report.

Drawing on the largest qualitative sample ever assembled of Canadians with a lived experience of eviction, this report presents the results of these tasks.

1.2. Research objectives

The primary objective of this work is to use key-informant interviews to deepen the knowledge base of the CMHC and the Canadian housing research community on the lived experiences of eviction in Canada. The authors were commissioned by the CMHC to build on and deepen existing knowledge (summarized in the literature review) while addressing the following specific research questions:

- What are the characteristics of tenants who are evicted? How do household composition, gender, race, age, and other factors affect a tenant's experience of eviction?
- What is known about why tenants are evicted? What are the (formal or informal) mechanisms through which tenants are evicted?

- How and to what extent do the behaviours or presence of non-lease holders (e.g. partners, friends and family, children, or pets) affect the decision to evict and the consequences of eviction?
- How do tenants respond when they receive eviction notices and how do responses vary by demographic and locational factors? What does their post-eviction housing search look like and result in?
- What information and resources do tenants have about their rights and how do they fight for those rights? How do information, access to resources, and ability to fight for housing rights vary by demographic and locational factors?
- How has the Covid-19 pandemic affected evictions and tenant-landlord relationships? What experiences have tenants had when trying to (re)negotiate lease arrangements with landlords in the face of the economic effects of the pandemic?
- What are the effects of eviction on tenants? How do these effects vary by demographic and locational factors, and what does this mean for housing outcomes and social exclusion for tenants and others (e.g. children of tenants, other family members, or friends)?
- What promising practices exist to protect tenants and affected others from evictions? What are different levels of government and housing stakeholders currently doing and planning to do to better support tenants? What more can be done to prevent evictions and support tenants and affected others?

1.3. Overview of the report

Chapter 2, “Literature review: New research on evictions”, extends and expands upon previous CMHC research on eviction—in particular Zell and McCullough (2020)—by analyzing research on evictions published from 2020 through 2022. It begins by revisiting Zell and McCullough’s typologies of evictions and eviction prevention measures, and identifies an ongoing gap in systematic data on evictions. It discusses new research on the impact of eviction on individuals and communities, the sociodemographic and housing-market causes of eviction, and tenant-led efforts to resist eviction. Finally, it discusses new policy responses to eviction which arose during the Covid-19 pandemic.

Chapter 3, “Methodology”, summarizes the methodology employed in the study. The primary research method was structured interviews, 88 of which were conducted with Canadian residents with a recent lived experience of eviction. The interviews were approximately one hour long, conducted in either English or French depending on the preference of the participant, and focused on the subject’s housing context before, during and after their forced move, their experience of the forced move, and their experience accessing services and support during and after their forced move. This section describes the participation criteria, recruitment strategy, consent process, fraud screening, and interview coding employed in the study.

Chapter 4, “Findings”, present results from the structured interviews. It discusses participant demographics in comparison with the population-level demographics of the four provinces in which we conducted interviews. Next, it breaks down the forced moves documented in our interviews according to Zell and McCullough’s (2020) typology of evictions, distinguishing between

“tenant-factor” and “landlord-factor” eviction causes, and single-household and multiple-household eviction scales. It then proceeds to discuss participants’ description of their landlords, including the landlord type, participants’ perceptions of and feelings towards their landlords, and actions taken by the landlord before and during the eviction process. It discusses participants’ history of previous rental housing instability. It then discusses the eviction process itself: whether any legal proceedings occurred, and the complications introduced by the Covid-19 pandemic. Next it discusses the sources of formal and informal support participants relied on to navigate their forced move. Then it examines participants’ transition to stable housing. It compares participants’ pre-eviction and post-eviction housing, across the metrics of cost, quality, size, location, and tenure type. Finally, it examines the impact of the forced move on participants’ lives, examining post-eviction mobility, household composition change, emotional impacts, difficulty finding new accommodations, and other negative and positive life impacts.

Chapter 5, “Discussion”, draws out broader locational and demographic patterns in the findings, examining the difference between individual and corporate landlords, different eviction patterns across the four provinces, and the distinctive experiences of racialized and Indigenous participants, women participants, participants in situations of housing stress, participants with children in their household, and participants with physical or intellectual disabilities. It then revisits Zell and McCullough’s (2020) typology in light of the findings, and suggests an explanatory shift away from the “factors” that cause evictions, and towards a double focus on the system-level and individual-level factors which determine landlords’ *incentives* and *capacities* to undertake evictions.

Chapter 6, “Participant recommendations”, summarizes the explicit housing-policy recommendations made most frequently by participants, and then identifies three key interventions for policymakers which were most strongly suggested by the evidence gathered in this report: reforming own-use eviction rules, making housing courts the rule not the exception in evictions, and investing in non-market housing.

Finally, chapter 7, “Conclusions”, summarizes the research findings, consolidates the lessons learned, and points to opportunities for future housing research to build productively on these results.

Content warning: This report contains mentions of suicide, abuse, and threats of physical violence.

2. Literature review: New research on evictions

2.1. Introduction

Evictions can be situated in a broader context of urban displacement or forced mobility—“a process of un-homing that severs the links between the residents and the communities to which they belong, something registered through a range of modalities, including experiential, financial, social, familial and ecological” (Elliott-Cooper et al 2020: 494; see also Atkinson 2015 and Brickell et al. 2017). Displacement can be voluntary or involuntary (Tyner 2020) and can occur across a wide range of spatial and temporal scales—from individual tenant being evicted or mass demolitions displacing entire communities in short order, to neighbourhoods gentrifying over a decade or more (Brennan et al. 2021; Rolnik 2019; Wilson 2020).

Recent research on displacement in general, as well as eviction in particular, has identified shifts in both the magnitude and character of forced moves under conditions of neoliberalization, housing financialization, and the ongoing erosion of social welfare provision in countries around the world (Adey et al. 2020; AEMP 2021; Baeten et al. 2020; Roesch-Knapp 2020; Schwartz 2020; Wilde 2022). Recent scholarship have also documented a range of different policy responses to displacement and both local and supra-local scales, often with a focus on eviction prevention or affordable housing measures (Callejo-Black 2020; Cohen and Noble 2020; Collins and Stout 2021; Eisenberg and Ebner 2020). Early eviction prevention efforts have become more common (Cohen and Noble 2020; Oudshoorn et al. 2020; Brennan 2020), with Covid-19 leading to programs of eviction moratoria, protections or suspensions in many countries (Airgood-Obrycki et al. 2021; Baker 2020; CMHC 2020; Collins and Stout 2021).

This review extends and expands upon previous CMHC research on eviction—in particular Zell and McCullough (2020)—by analyzing research on evictions published from 2020 through 2022. It begins by revisiting Zell and McCullough’s typologies of evictions and eviction prevention measures, and identifies an ongoing gap in systematic data on evictions. It discusses new research on the impact of eviction on individuals and communities, the sociodemographic and housing-market causes of eviction, and tenant-led efforts to resist eviction. Finally, it discusses new policy responses to eviction which arose during the Covid-19 pandemic.

2.2. Typologies of evictions and eviction prevention measures

In their synthesis of previous research on eviction in Canada and abroad, Zell and McCullough (2020) propose a pair of typologies for characterizing, respectively, evictions and eviction prevention measures. The motivation behind the eviction typology is to improve upon previous attempts to categorize eviction that implicitly or explicitly assumed that a tenant’s circumstances are the key explanatory variable. Accordingly, Zell and McCullough’s typology begins with a first axis — type of eviction—which distinguishes between evictions caused primarily by “tenant factors” and “landlord factors”. The former include economic factors (primarily non-payment of rent) as well as behavioural ones (including mental health issues, damage to the unit, illegal activities, domestic violence, and nuisance). Tenant-caused evictions tend to proceed through regular, formal channels, and there tend to be reasonably robust prevention measures in place to deal with these

evictions. Landlord-caused evictions, by contrast, are those in which it is the landlord's actions rather than the tenant's which leads to an eviction. Zell and McCullough break landlord factors into structural and behavioural categories. In the former case, a landlord evicts a tenant because they want to change the unit or its use—"renovictions" and "demovictions" are prominent neologisms capturing this type of activity. In the latter case, a landlord's actions—e.g. harassment, discrimination, or outright threats—create a sufficiently hostile environment that their tenant is effectively forced to leave. Landlord-caused evictions, in contrast with tenant-caused ones, are less likely to proceed through formal channels. Policy supports to prevent these types of evictions are correspondingly weaker. Above tenant and landlord factors, finally, they identify "system-level" eviction factors: the larger structural contexts such as housing financialization and labour market changes which make evictions more or less likely to occur because they influence both tenant and landlord behaviour and decision making.

Zell and McCullough also introduce a second axis into their eviction typology: the scale at which the eviction occurs. Here the distinction is between evictions of a single household and mass evictions involving an entire building or community. This is a distinction which is mainly operative for landlord-driven evictions; although there is the logical possibility of tenant-driven evictions occurring at a building- or community-scale (for example because of mass non-payment of rent during a rent strike), this does not appear to be an actual phenomenon. Instead, large-scale evictions are a landlord-driven occurrence, and they are particularly problematic since policy supports to prevent eviction are generally oriented towards individual households.

Zell and McCullough also propose a typology of eviction prevention measures, which builds upon earlier CMHC-sponsored research (Acacia Consulting and Research 2005a, 2005b, 2006a, 2006b, 2006c). This typology separates prevention measures into eight types, which range from relatively modest information provision to full-scale market intervention. It further distinguishes between measures which engage tenants, landlords, or the housing system more broadly (or some combination of all three), and measures which are oriented toward early eviction prevention, prevention of imminent eviction, or post-eviction support. They conclude that most eviction prevention measures are oriented toward single-unit, tenant-factor evictions, and that more system-level supports are needed.

2.3. Data gaps

A decade ago, Desmond (2012: 90) argued that "Eviction is perhaps the most understudied process affecting the lives of the urban poor." While there has since been a substantial amount of research investigating this process, eviction arguably remains understudied relative to its importance in the rental housing system. One important reason is a widespread lack of systematic data on the phenomenon (Roy et al. 2020). There are two separate but related issues: data is difficult to acquire, and what data can be acquired does not have a straightforward relationship with actual evictions.

In Canada, formal eviction data is challenging to acquire; in some provinces tenant board data is publicly searchable although not compiled for aggregated analysis, while in others researchers need to file a Freedom of Information request (OECD 2021; Vancouver Tenant Union 2021). In response to this data scarcity, some housing committees and tenant organizations have compiled

their own data on evictions in their geographic region (e.g. Comité logement de la Petite-Patrie 2020), although these efforts are unlikely to be comprehensive.

When reliable data on evictions can be obtained, there remain challenges in matching the data collected with the actual phenomenon of eviction. Administrative records of eviction proceedings do not include informal evictions (McGillivray 2021; Leon and Iveniuk 2020); this can lead to significant undercounting of forced moves, since many such moves do not reach official channels (Hare 2020; Gaudreau and Johnson 2019). For example, in Toronto, formal evictions applications decreased from 2012 to 2018, but researchers were unable to adjudicate between the possibility that this represented an actual decline in forced moves or the possibility that evictions had shifted to informal channels (Leon and Iveniuk 2020).

Xuereb et al. (2021) examine evictions in Canada using the Canadian Housing Survey, which asks whether a resident's last move was forced. This data captures informal evictions, but is still likely an under-representation of evictions in Canada since it does not include Indigenous people living on reserves or people experiencing homelessness. By contrast, Mah (2021: 4) relied on eviction filings, which do not speak to eviction outcomes but rather indicate "landlord behavior and intent". In the United States, Gromis and Desmond (2021) took advantage of new questions added to the American Housing Survey in 2017 which capture information on informal evictions, previously not detected under the survey's formal eviction questions. However, the accuracy of the AHS informal eviction estimates is difficult to assess due to lack of other datasets (Gromis and Desmond 2021).

2.4. The impacts of eviction on individuals and communities

Earlier research had firmly established that eviction is a cause, not just a consequence, of poverty (Desmond 2012, 2016). While the individuals forced from their homes have disproportionately precarious lives prior to their evictions, in many cases the eviction itself sets off a much more serious process of personal social and economic collapse. Recent research continues to explore the negative repercussions of eviction both for the individuals evicted and for their neighbourhoods and communities (Hazekamp et al. 2021; McNeil et al. 2021; van Holm and Monaghan 2021). For individuals and households, higher eviction rates are associated with financial-, health-, and employment-related precarity, such as higher levels of violence, lower levels of education, and food insecurity (Callejo-Black 2021; Groves et al. 2021; Pierce 2020; Semenza et al. 2021; Wyndham-West et al. 2021), as well as slow violence causing distress to those facing eviction (Lees and White 2020). Eviction has also been shown to drive substance use, homelessness, and recidivism (McNeil et al. 2021; Pierce 2020) and racial health disparity (Hoke and Boen 2021) and decrease self-reported levels of mental and physical health as well as overall life satisfaction (Hatch and Yun 2021; Xuereb et al. 2021). Eviction has also been shown to include other consequences such as poor housing conditions, unemployment, and higher infant mortality (Hazekamp et al. 2020; Pierce 2020). Eviction can also lead to adverse health outcomes for children, including lead poisoning, lower birth weight, and preterm births (Schwartz 2020).

Being evicted increases an individual's risk of becoming unhoused (Chen et al. 2020). In the United States, the impacts of eviction are disproportionately felt by Black and Latinx people, and other marginalized communities (Hazekamp et al. 2021; Hoke and Boen 2021; Merritt and Farnworth 2021). Seniors facing eviction also face complex housing precariousness and difficulty re-entering the rental housing market (Zell and McCullough 2021; Wyndham-West et al. 2021). In

Australia, Vallesi et al. (2020) found that the needs of Indigenous communities were not adequately considered with relation to eviction support and resources. Parker and Smith (2021) note that women with children without stable housing also face precarious choices, sometimes leading to living with an abuser or otherwise unsafe living conditions. For community members and neighbourhoods of those evicted, van Holm and Monaghan (2021) found decreased community engagement (using 311 calls as a proxy), as well as higher levels of distress and less ability to address these issues. Evictions in Canada are also associated with economic hardship, lower self-reported health, mental health, and life satisfaction (Xuereb et al. 2021).

2.5. The causes of eviction: sociodemographic factors

Who gets evicted? Recent literature confirms that the more vulnerable groups in society experience evictions more often, including women, Indigenous people, Black and Latinx people, lower-income people, youth and those aged 19-49, people with children and single mothers, people with disabilities, and people experiencing or having experienced homelessness (Hazekamp et al. 2020; Hepburn et al. 2020; Hoke and Boen 2021; Leon 2021; Merritt and Farnworth 2021; Preston and Raina 2021; Ramiller 2021; Robinson and Steil 2021; Tsai et al. 2021). A study in 39 states in the United States found that Black and Latinx renters who had eviction filings against them are also more likely to face repeat eviction filings at that residence (Hepburn et al. 2020). In the Canadian context, Xuereb et al. (2021) found that Indigenous people were the racialized group at highest risk of eviction, single parents were particularly at risk, and that adults between 45 and 54 were the age group most likely to have experienced an eviction within the last 5 years. Older residents have a higher prevalence of physical and cognitive health challenges which may also increase eviction risk (Zell and McCullough 2021). Larger renter populations were also associated with higher serial eviction filing rates (Leung et al. 2021).

Areas with higher eviction rates are further associated with higher levels of violence and crime rates, food deserts (Hazekamp et al. 2020), and higher levels of stress, depression, and other health risk factors (Semanza 2021). However, Semenza (2021) found that as social disadvantage and community strain are already linked to higher crime rates, neighbourhoods with higher eviction rates may not actually suffer more crime. Other factors associated with higher eviction rates include changing neighbourhood demographics, demolitions in the same year or years directly before and after, neighbourhoods in the early stages of gentrification, new building or remodelling permits, and changing ownership of buildings (Pierce 2020; Ramiller 2021). In market-rate multifamily rentals, recently constructed or renovated non-owner-occupied properties with relatively high assessed values compared to their neighbourhood were most likely to have eviction filings (Robinson and Steil 2021).

Across Canada, Xuereb et al. (2021) found that 1.3 percent of renters in 2018 were evicted, and that approximately 965,000 renters' last move was due to eviction. British Columbian renters were the most likely to have been evicted within the past five years, with Vancouver having the highest likelihood of eviction of any CMA (Xuereb et al. 2021). Part of this may be explained by the timeframe of Xuereb et al. 2021's data which was based on the 2018 Canadian Housing Survey, at which time British Columbia was most acutely dealing with the impacts of high housing costs. In Toronto, 75 percent of evictions between 2010 and 2018 were due to nonpayment of rent (Leon and Iveniuk 2020). Areas with more Black residents also had higher eviction rates (Leon 2021). In

Saskatchewan, Buhler (2021) found that corporate landlords filed the most eviction orders, followed by individual landlords, and affordable housing providers. Mensah and Tucker-Simmons (2021) details the case of Herongate in Ottawa, where an entire community of primarily lower-income and immigrant residents were evicted.

Some of the common causes of eviction identified in recent research continue to be nonpayment of rent (Buhler 2021; Callejo-Black et al. 2021; Leon and Iveniuk 2020), and other tenant behaviours including mental health episodes (Buhler 2021; Kaufman 2021). However, a strand of this research makes clear that these “tenant factors”—nonpayment of rent in particular—are often the outcome of underlying structural factors, including economic instability, unclaimed benefits, and conflicts within the building or with landlords (Cohen and Noble 2020). These *causes* of eviction are often also *consequences* of eviction, with both leading to a cycle of precarity. In one study, Leung et al. (2021) likewise found that landlords often reject applicants with negative rental history, contributing to their difficulty in finding new affordable housing. Half of households who had an eviction filing against them were threatened with eviction at least three times. Rutan and Desmond (2021) found that the same neighbourhoods and landlords would evict tenants repeatedly, with little change within communities. These repeat evictions disproportionately affect lower income and otherwise marginalized people who may not recover from financial shock as easily.

Housing affordability, housing conditions, dereliction, renovation, demolition, condoization, and financial shock to tenants were also cited as causes of eviction (Leon and Iveniuk 2020; Pierce 2020; Wyndham-West et al. 2021). Other studies confirmed the importance of landlord behaviours, including intimidation or neglect (Pierce 2020), and retaliatory evictions to protect properties from scrutiny (Preston and Reina 2021).

The phenomenon of landlord-driven evictions has seen significant coverage in Canadian media outlets in recent years (Cardoso and Dingman 2019). Many have been profiles of large-scale renovations and demovictions, often paired with discussions about housing rights and tenant organizing (Cyr 2021; Champagne and Denis 2021; Teisceira-Lessard 2021). Conversely, detailed accounts of tenants grappling with landlord-driven evictions on a smaller scale have called attention to the lived experience of eviction, emphasizing the unexpected nature of many evictions and the burden of uncertainty associated with this (De Luigi 2021; Zeidler 2021). A story published by the CBC in January 2022 described the experience of a PEI woman living on social assistance, who struggled to find housing after her landlord pulled names from a hat to decide which tenant to evict, so that their son could move in (Davis 2022).

In the American context, strong tenant protections were found to decrease the likelihood of eviction and displacement (Chapple et al. 2022; Merritt and Farnworth 2021) and to decrease the disparity of eviction rates between white and racialized tenants (Merritt and Farnworth 2021) and increase the length of tenure for renters especially “among minority and elderly communities” (Chapple et al. 2022: 11). In Sweden, increased levels of unemployment, receiving social assistance, low education, single households with children, and crime were all positively associated with increasing evictions over time (Stenberg et al. 2020).

2.6. The causes of eviction: housing unaffordability and financialization

While affordability in Canada has been deteriorating throughout the housing system due to prices and rents rising much faster than incomes, low-income renters have been particularly hard hit. In a case study of Montréal, Gaudreau and Johnson (2019) show how the conversion of rental units into condominiums, new luxury rental housing construction, and the entry of landlord-investors into the market are exacerbating rising rent levels. While rental housing production has been increasing since 2013, the authors argue that long-time renters with below average rents are faced with pressure to vacate their units to renovate or convert into condominiums. Most eviction notices that were served in four boroughs were for rental units priced lower than the city average.

The situation has been similar in the United States, where the financial strain of current housing and wage conditions in the country has been a major “driver of eviction filing for both unsubsidized and subsidized households” (Preston and Raina 2021: 806; see also Pierce 2021). Deteriorating housing affordability has likewise led to increased instances of overcrowding and of households sacrificing on other essential goods and services such as health-related expenses.

In contrast with the increasing affordability and eviction pressures in the market rental sector, social and subsidized housing is linked to lower eviction rates. One study found that in Toronto, areas with no subsidized housing had twice as many evictions as areas with 36 percent subsidized housing (Leon and Iveniuk 2020). Preston and Raina (2021) found that in Philadelphia, both private and subsidized housing discriminated against racialized people, single mothers, and households with more children. At the same time, when evictions do occur in social housing they can have more serious consequences, as tenants are by default lower-income, and loss of their social housing can more easily lead to homelessness (Collins et al. 2021; Wilde 2022). In the UK, Crawford (2020) found that evictions for rent arrears are contributing to the threat of the social housing sector and the welfare of its tenants.

Zell and McCullough (2020) identified housing financialization as one of housing eviction’s key background contexts, and recent research confirms this fact. The financialization of housing can be defined as the increasing presence of financial actors within the housing sector, which in the context of rental housing has occurred through a growing amount of rental stock being acquired by financial vehicles such as real estate investment trusts (REITs), private equity firms, asset management firms and institutional investors (August 2020). The top financial operators own about 20 percent of Canada’s rental stock and 33 percent of seniors’ housing (August 2021).

The financialization of housing is problematic for the provision of affordable and adequate housing for every household because of the competition between housing as a commodity producing profits for investors and housing as a human right (Rolnik 2019). In this the state plays a contradictory role, both implementing policies to further housing financialization—securing the conditions for profitable investment in real estate as an overall economic development strategy—while attempting to mitigate its most negative aspects, for example through targeted support for particularly disadvantaged tenants (Wilde 2022).

Several recent studies have identified eviction and dispossession as a core strategy of financialized and institutional landlords for increasing the profitability of their rental properties (Leung et al. 2021; August 2020; Dingman 2020a; Crosby 2020). The effects of the financialization of Canada’s rental housing include increased housing precarity, displacement (Walks and Soederberg 2021),

higher rents (August and Walks 2018; St-Hilaire et al. 2023), and evictions and intimidation and scare tactics from financialized landlords (Crosby 2020). Financialization has disproportionately affected specific groups within the housing sector, including visible minorities (August and Walks 2018), students (Revington and August 2020), and seniors (August 2021). Outside of Canada, Leung et al. (2021), Immergluck et al. (2020) and Rutan and Desmond (2021) all found that landlords with more units and larger buildings had more instances of serial evictions, while Raymond et al. (2021) linked the phenomenon to new investors more broadly. These findings reinforce the notion that eviction or the threat of eviction is increasingly being used as a strategy by landlords looking to increase revenues (Immergluck et al. 2020). More broadly, research on financialization points to the extent to which the regulatory framework underpinning rental housing provisioning and access is an important facilitator of financialization, and thus also structural incentives for landlords to evict tenants as a revenue-increasing strategy (Teresa 2016; Romainville 2017; Byrne 2020; Walks and Soederberg 2021).

An emerging topic in housing research is the relationship between property technology, or “proptech”, and eviction. McElroy and Vergerio (2022: 3) define proptech as “the platforms, systems, algorithms, and data regimes employed in residential, commercial, and industrial buildings”. They showed how landlords of low-income buildings in New York City have adopted management systems that track tenants to detect illegal sublets and to expedite evictions. Some of the landlords using these proptech tools and services are named amongst New York’s top evictors. In the United States, Leung et al. (2021) showed that corporate landlords were more likely than smaller landlords to rely on proptech to automate evictions, while So (2022) showed that the mere fact of having an eviction record—regardless of the outcome (such as the case being dropped)—in automated tenant screening services negatively affected a tenant’s ability to secure housing in the future.

2.7. Resistance to eviction

The power imbalance between landlords and tenants is fundamental both to the workings of the rental market in general, and to the eviction process in particular. For example, several recent studies have examined mediation and early conflict resolution between landlords and tenants as a potential eviction prevention method (Brennan 2020; Brennan et al. 2021; Cohen and Noble 2020; Eisenberg and Ebner 2020; Hare 2020), but one conclusion of this work is that the power imbalance between landlords and tenants impacts the core components of the mediation process (“neutrality, self-determination, and consensual decision making”) and creates obstacles to tenants’ full participation (Hare 2020: 147).

One means through which tenants attempt to directly redress this power imbalance is through collective action to resist displacement and eviction (Agrawal et al. 2020; August and Webber 2020; Chew et al. 2020; Crosby 2020; Mensah and Tucker-Simmons 2021; Tapp 2019; Wilde 2022). This collective action ranges from formal tenant unions organized at the building, neighbourhood or citywide scale (August and Webber 2020) down to ‘one off’ action by unaffiliated supporters or other activists (Wilde 2022).

The activities of these groups can take many forms to resist displacement, including documenting and publicizing who is doing the eviction (Chew et al. 2020), physically preventing evictions by blocking those carrying them out (Wilde 2022), public demonstrations against displacement (Chew

et al. 2020), seizing corporate housing for the unhoused (McElroy and Vergerio 2022), preventing the adoption of property technology which automates eviction (McElroy and Vergerio 2022), generating media attention about the displacements (Dekel 2020) and direct collective negotiations with landlords to prevent rent hikes and renoventions (August and Webber 2020). These actions sometimes generate small-scale victories, as in one case in London, UK, where activists were able to delay an eviction and give the tenant more time to find alternative accommodation (Wilde 2022), and sometimes can shift policy on a larger scale, as in the case of a Los Angeles tenant union successfully advocating for the passage of tenant-friendly regulations (Tapp 2019).

2.8. Evictions and eviction prevention during the Covid pandemic

At the onset of the Covid-19 pandemic, many jurisdictions worldwide recognized the importance of stay-at-home orders to limit the virus's spread. The resulting economic shutdown—during which unemployment reached levels unprecedented in modern times—led to widespread fears of a surge of eviction for non-payment of rent. As a social welfare measure as well as a public health measure, therefore, eviction moratoria were implemented in all Canadian provinces and all U.S. states, along with many other countries worldwide (Benfer et al. 2020; Buhler 2021; CDC 2021; Nande et al. 2021; Niemelä 2021; Eurofound 2020). While the length of the moratoria and their effectiveness at preventing evictions varied widely across the jurisdictions where they were implemented, they were shown to be an effective tool at preventing greater Covid-19 incidence and death (Leifheit et al. 2021).

The public health literature has historically found eviction to be a driver of health inequities, and recent research shows that the Covid-19 pandemic has conformed to this pattern. In the US, income dropped for half of all renters during the first months of the pandemic, with the burden disproportionately falling on Hispanic and Black renters, lower income and younger renters, those with children, and those working low-skilled jobs (Airgood-Obrycki et al. 2021). Hepburn et al. (2021) found that, in the US, Black and woman renters were disproportionately at risk of eviction during the pandemic. Evicted households were also more highly associated with cycles of poor health, housing instability, and the spread of Covid-19 (Benfer et al. 2021). Leifheit et al. (2021: 2568) likewise found that the expiration of Covid-19 eviction moratoriums “was associated with increased Covid-19 incidence and mortality in US states”.

The application and effectiveness of eviction moratoria varied across different jurisdictions. The United States had both federal and state eviction moratoria, while Canada only had provincial protections (Béland et al. 2020). Eviction moratoria in the US prevented an estimated 1.55 million eviction filings or more (Hepburn et al. 2021), but in some states eviction orders were enforced against tenants who were legally protected by eviction moratoriums, such as in Arizona's Maricopa County where 900 evictions were filed against CARES ACT protected tenants (Reagor and Boehm 2021). Hepburn et al. (2021) argued the moratoria in the US left large gaps in protection for tenants as they often required tenants to understand and exercise their legal rights, while allowing landlords to challenge tenant eligibility, resulting in an increase in eviction cases later in 2020. Hepburn and Louis (2020) further found that in the US, the effectiveness of the eviction moratoria depended on which steps of the process of eviction were stopped, with the most effective intervention being the halting of both notice and filing of eviction. Once moratoria were lifted, evictions rose again (e.g. Hepburn and Louis 2020; Louis et al. 2020), although they remained far

below recent historical norms for the rest of 2021 (Haas et al. 2021). Several studies found that racialized households were evicted (or had evictions filed against them) at disproportionate rates in the aftermath of the moratoria (Benfer et al. 2021; Hepburn and Louis 2020).

In the Canadian context, most eviction protections, suspensions, and rental assistance ended in mid-late 2020 (CMHC 2020). One explanation for the much shorter duration of eviction protection in comparison to the United States is that, in Canada, the centralized, single-payer health and employment insurance systems allowed emergency Covid funds to be quickly disbursed, whereas in the US increased unemployment meant widespread loss of health insurance (Béland et al. 2020). In Saskatchewan, which had a temporary eviction moratorium, fewer eviction orders were issued during the moratorium period, but more applications for emergency or urgent eviction hearings (which continued to be permitted during the moratorium) were made during moratorium months than non-moratorium months (Buhler 2021). After the moratorium, the types of eviction cases filed once again resembled patterns seen pre-pandemic. When evictions were filed during the pandemic, landlords were almost always successful in evicting tenants (92% of the time in 2020) (Buhler 2021).

The short-lived nature of Canadian Covid eviction moratoria is reflected in media coverage of evictions during the pandemic, which was often framed—as in the US and elsewhere—as an “eviction crisis” (Ibrahim and Jamil 2020; Attiah 2020; Raza 2020; Hobbes 2020; Leffler and Nasser 2021; McMahon 2021). In Ontario, media interviews with tenants and housing rights advocates documented disappointment with the two moratorium periods in the province being ineffective in protecting tenants (Deachman 2021; Gibson 2021a; Van Wagner, Faraday and Bhatia 2021). Specific issues frequently discussed were tenant frustrations in dealing with Ontario’s Landlord and Tenant Board (LTB), the digitization of the hearings process (Dingman 2020b; Lupton 2021; Jones 2021), and landlord grievances over the LTB backlog leading to financial losses (Lupton 2020; Hristova 2021). Online hearings have become the permanent LTB hearing method in Ontario and have raised concerns among tenants who have reported finding the process confusing and inequitable (Lupton 2022). An investigative report found that the move to online hearings is partially responsible for the fact that, since the start of the pandemic, tenant applicants to the Ontario LTB have had to wait twice as long as landlord applicants to receive an decision (Shafiq 2023). A particular concern is tenants who do not have access to a phone or computer (Kassam 2022); the Advocacy Centre for Tenant Rights in Ontario has filed complaints on behalf of tenants stipulating that the all-online tribunal process is harming vulnerable tenants (Griffin 2022; Jones 2021). Reporting on evictions during the moratorium periods also identified problematic landlord-tenant power dynamics where arrears repayment plans were exploitative and aggressive, despite new rules about repayment which were meant to relieve stress from tenants at risk of eviction (Kivanc 2020; Pagliaro 2020; Gibson 2021b).

The Covid-19 pandemic exposed many cracks in contemporary social safety nets, and housing was a particularly acute case. Housing insecurity due to eviction may have exacerbated the spread of the pandemic, while also exacerbating racial health disparities (Hoke and Boen 2021; Sandoval-Olascoaga et al. 2021). Other impacts on tenants during Covid due to rent stress included depleting savings, borrowing money, reaching credit limits/maxing credit, new loans, food insecurity, reduced spending on healthcare, and increased mental health issues (Airgood-Obrycki et al. 2021). Writing from the Canadian context, Mah (2021) argues that the experience of

evictions during the pandemic highlights the problematic lack of coordination between provincial and municipal governments and the lack of municipal agency over housing policy.

2.9. Conclusion

This literature review has discussed research on eviction published since the previous CMHC-sponsored analysis of eviction, Zell and McCullough (2020). It has built on their typology of evictions—which distinguishes between tenant and landlord factors and between individual and mass evictions—by incorporating new findings on the impacts and causes of eviction. A host of recent studies has confirmed that evictions are disproportionately suffered by tenants from equity-seeking groups and has demonstrated the connections between tenant risk factors for eviction and broader socioeconomic processes. The ongoing crisis of housing affordability in Canada and the conversion of increasing amounts of the country’s rental housing stock to financialized ownership have both contributed to an increased in landlord-driven evictions. The review further identified instances in which tenants have attempted to address the power imbalance between tenants and landlords through collective action. And, finally, it documented research and media coverage of evictions in the context of the Covid-19 pandemic. By allowing vulnerable tenants to remain in their homes, eviction moratoria were successful at reducing Covid transmission and mortality.

Figure 1 provides a stylized representation of the key findings of the literature review.

Sociodemographic and housing-system causes both drive evictions, but differently, and there are feedback effects operating in the relationship between eviction drivers and outcomes. To begin with, certain sociodemographic factors—both individual- and neighbourhood-level—increase household precarity, which increases risk for both economic and behavioural tenant-factor evictions. Certain sociodemographic factors also expose tenants to discrimination from landlords, increasing risk for behavioural landlord-factor evictions. Second, features of the housing system which reduce housing affordability increase the risk of economic tenant-factor evictions, by exposing a larger share of the tenant population to housing stress. Features of the housing system which increase the share of landlords operating under the profit-maximizing incentives, by contrast, increase the risk of economic landlord-factor evictions, by encouraging landlords to evict tenants to raise rents.

All four of these cause-effect relationships are mediated by additional institutional and sociological factors which we collectively label “tenant protections”. When housing policy makes it either less appealing or more difficult for landlords to evict tenants, or when tenants exercise collective power to resist mass evictions, the risk of eviction is reduced. (This is reflected by narrowed arrow width in the diagram.) Finally, both tenant-factor and landlord-factor evictions potentially introduce feedback dynamics into the broader housing system, since evictions are not only consequences of individual precarity and systemic unaffordability, but are also *causes* of these dynamics.

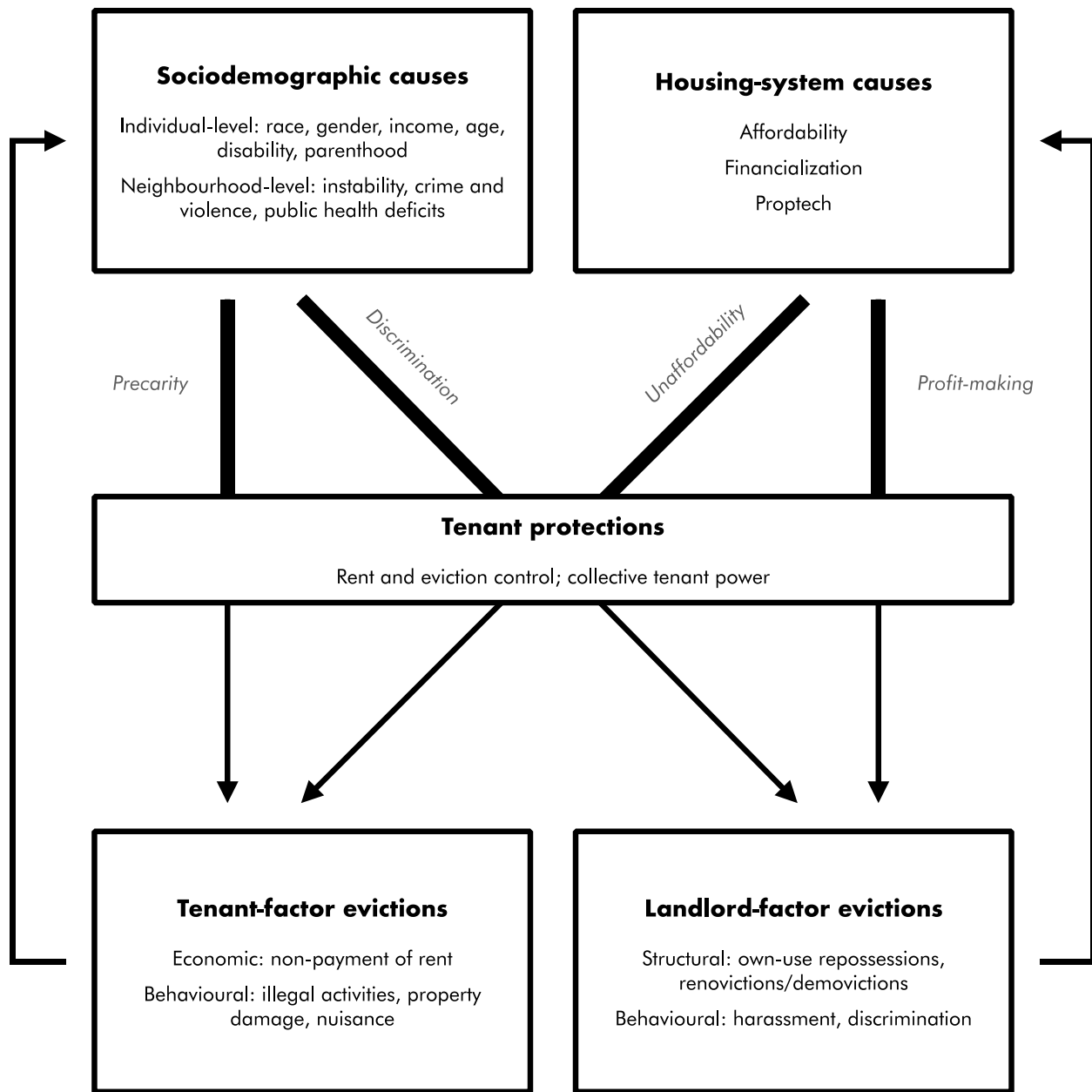


Figure 1. The relationship between eviction causes and eviction types

3. Methodology

3.1. Introduction

This chapter summarizes the methodology employed in the study. The study's research methodology was approved on July 13, 2022 by McGill University's Research Ethics Board (file # 22-03-117). The primary research method was structured interviews, 88 of which were conducted with Canadian residents with a lived experience of eviction. The interviews were approximately one hour long, conducted in either English or French depending on the preference of the participant, and focused on the subject's housing context before, during and after their forced move, their experience of the forced move, and their experience accessing services and support during and after their forced move. (See Appendix 1 for the interview script.) Interviews were conducted remotely from Montréal via Microsoft Teams. With the consent of participants, interviews were recorded and automatically transcribed by Teams. These transcriptions were then anonymized, cleaned, coded, and analyzed by the research team. Below we describe the participation criteria, recruitment strategy, consent process, fraud screening, and interview coding employed in the study.

3.2. Participation criteria

The participant population was people who had experienced a recent eviction. There were three specific inclusion/exclusion criteria:

- The participants were drawn from four provinces: British Columbia, New Brunswick, Ontario, and Québec. These are provinces of interest for a companion quantitative research project and represent a range of different housing market and housing policy conditions.
- Participants must have experienced an eviction within the last five years from the date of their interview. This threshold ensures that the participant's recollections of their eviction will be relatively fresh. In line with other research on the topic, we define "eviction" as a forced move—a situation where a tenant is forced to leave their housing unit against their wishes, whether or not they are provided with a formal eviction notice or interact with the legal system in any way.
- Lastly, participants need to have been securely housed at the time of the interview. This selection criterion introduced some bias into the project, since by excluding people who are not yet securely housed we likely excluded people with disproportionately difficult experiences of eviction. But this is a reasonable trade-off, given that the alternative was to risk contacting participants while they were still actively dealing with the trauma of eviction.

If individuals who identify as Indigenous wished to participate in the research, they were able to. However, we did not target Indigenous participants in this project or single out Indigenous identity as an analytical category, in line with CMHC's policy of having projects that involve Indigenous participants be undertaken by Indigenous firms, organizations, academics, or representatives where possible.

3.3. Recruitment procedure

Recruiting study participants with a recent lived experience of eviction presents a challenge to conventional recruitment strategies based around either broad advertisement or random sampling. Instead, our recruitment strategy relied heavily on partner organizations with front-line exposure to precarious tenants. In each location, we engaged community partners to generate an initial list of potential study participants, then worked iteratively through this list to establish a set of participants which matched our geographical and demographic targets as closely as possible. Table 1 summarizes the partner organizations in each province. Because this process of engaging community partners was not able to generate 88 suitable participants, we further engaged in limited snowball sampling from our participants and in direct recruitment through social media.

Field of work	Number of organizations engaged with			
	British Columbia	Ontario	New Brunswick	Québec
Housing	9	17	4	16
Legal aid	2	4	0	0
Disabilities	1	2	1	0
Social justice	0	1	1	2
Anti-poverty and homelessness	3	1	5	0
Worker support	1	0	0	0
Immigrant/refugee support	1	0	0	0
Women's support	2	0	1	0
Other	5	4	3	1
<i>Totals</i>	<i>24</i>	<i>29</i>	<i>15</i>	<i>19</i>

Table 1. Partner organizations involved in recruitment by field and province

3.4. Consent process and study compensation

By email, potential interview subjects were told about the objectives of the study and the role of the interviews in meeting those objectives, and were provided with an informed consent form, in either English or French per their preference. (See Appendix 2 for the informed consent form.) At the beginning of the interview the participant was asked if they had understood the form and if they had any questions about it, and the interview would not begin until a signed copy of the form had been returned to the interviewer by email or verbal consent was explicitly given. Subjects received \$25 cash for their participation.

3.5. Fraud screening process

During the recruitment process, we received a substantial number of emails from fake senders attempting to cash in on the \$25 honorarium for participants, likely because of the use of social media by partner organizations and the research team as one aspect of the recruitment process. This normally looked like an influx of five to ten emails within the span of one or two minutes,

from email addresses that followed a similar pattern (e.g. first and last name with a three-digit number) and a relatively ‘generic’ name associated with the email address. The content of these emails tended to be similar, with only a few words along the lines of an expressed interest in participating. Each influx of fraudulent emails of this sort was relatively easy to spot due to these patterns. There were, however, some emails from potential participants who did appear to be genuine at first, and later showed questionable behaviour. In most cases, when a potential participant appeared fraudulent, further questioning in the communications prior to interviewing caused them to stop responding. Overall, we received upwards of 50 likely fraudulent inquiries.

3.6. Interview coding

Interviews were machine-transcribed using Microsoft Teams, and the resulting transcripts were anonymized, uploaded into the Delve qualitative research tool, and hand-coded by members of the research team. Demographic information about each participant (gender, race/ethnicity, age, household size, number of children, presence of pets, approximate income, and share of income spent on rent) was added to each anonymous transcript.

Coding was accomplished in four steps. First, one member of the research team read through ten transcripts and applied a tentative set of codes, motivated by the study’s research questions and topics covered in the interview guide. Second, the entire research team reviewed this exercise and developed a codebook containing a set of codes organized by topic and with clear guidelines for application. (Appendix 3 shows the final codebook.) Third, all 88 transcripts were coded by members of the research team, following the guidelines established by the codebook. Fourth, ten transcripts were randomly selected and re-coded by a different member of the research team from the one who originally coded it. The results of this validation round of coding were compared to the original coding, and no meaningful differences were identified, which allowed us to conclude that our coding exercise was rigorous and non-arbitrary.

Once the coding was complete, results were exported from Delve and then processed through a cleaning, validation and analysis pipeline written in the R programming language. All the code used to clean, validate, and analyze the interview results is available online under an MIT license at <https://github.com/UPGo-McGill/cmhc-eviction-2023>. This code is not sufficient to reproduce the quantitative aspects of the report, since it requires the processed transcripts, but it allows scrutiny of our methods and possible re-use of these methods for future research.

4. Findings

4.1. Introduction

The primary objective of this work is to use key-informant interviews to deepen the knowledge base of the CMHC and the Canadian housing research community on the lived experiences of eviction in Canada. In this chapter we present results from 88 structured interviews conducted with Canadians with a recent lived experience of eviction across the provinces of British Columbia, New Brunswick, Ontario, and Québec.

The chapter proceeds as follows. In section 4.2 we discuss participant demographics in comparison with the population-level demographics of the four provinces in which we conducted interviews. Next, in section 4.3 we break down the forced moves documented in our interviews according to Zell and McCullough's (2020) typology of evictions, distinguishing between "tenant-factor" and "landlord-factor" eviction causes, and single-household and multiple-household eviction scales. We then proceed to discuss participants' description of their landlords in section 4.4, including the landlord type, participants' perceptions of and feelings towards their landlords, and actions taken by the landlord before and during the eviction process. In section 4.5 we discuss the eviction process itself: whether or not any legal proceedings occurred, and the complications introduced by the Covid-19 pandemic. In section 4.6 we discuss the sources of formal and informal support participants relied on to navigate their forced move. In section 4.7 we compare participants' pre-eviction and post-eviction housing, across the metrics of cost, quality, size, location, and tenure type. Section 4.8 examines the impact of the forced move on participants' lives, examining participants' transition to stable housing, post-eviction mobility, household composition change, emotional impacts, difficulty finding new accommodations, and other negative and positive life impacts. Finally, section 4.9 provides a concluding discussion which draws out broader locational and demographic patterns in the findings.

4.2. Participant demographics

Table 2 provides a demographic breakdown of study participants, and compares participant demographics with the broader population in the four provinces in which interviews were conducted (British Columbia, New Brunswick, Ontario, and Québec), according to the 2021 Census of Population. The table demonstrates that participant demographics are reasonably consistent with the underlying demographics of the population, albeit with some exceptions. On average, participants are younger than the overall population in the four provinces and are more likely to live on their own.

Demographic information	Number of interviews (% of total)	Prevalence in 2021 Census
Province		
British Columbia	22 (25.0%)	17.5%
New Brunswick	10 (11.3%)	2.7%
Ontario	26 (29.5%)	49.9%
Québec	30 (34.1%)	29.8%
Age		
18-29	12 (14.0%)	18.1%
30-49	50 (58.1%)	32.1%
50-64	21 (24.4%)	25.7%
65+	3 (3.5%)	24.2%
Household size		
1	37 (42.0%)	12.7%
2	22 (25.0%)	28.8%
3	19 (21.6%)	18.6%
4+	10 (11.4%)	40.0%
Gender		
Woman	50 (57.5%)	50.9%
Man	35 (40.2%)	48.9%
Non-binary	2 (2.3%)	0.1%
Race/ethnicity		
Asian/Middle Eastern	2 (2.3%)	20.0%
Black	4 (4.5%)	4.4%
Hispanic	4 (4.5%)	1.7%
Indigenous	7 (8.0%)	1.5%
Other racialized	2 (2.3%)	<i>(Not included in Census)</i>
White	69 (78.4%)	72.4%
Physical disability	16 (18.2%)	<i>(Not included in Census)</i>
Intellectual disability	4 (4.5%)	<i>(Not included in Census)</i>
<i>Totals</i>	<i>88 (100)%¹</i>	

Table 2. Participant demographics

4.3. Eviction type: landlord and tenant factors, single- and multiple-household scales

4.3.1. Landlord-factor evictions predominate

As discussed above, Zell and McCullough (2020) developed a typology distinguishing between “tenant factor” and “landlord factor” evictions, and between single-household and multiple-household evictions. Participants in the present study nearly unanimously (95.5%, $n = 84$) reported having been forced to move due to landlord factors (Table 3). The most common such factors

¹ While we conducted 88 interviews, in some cases a participant declined to answer a given question. As a result, the totals in this table and subsequent results do not always sum to 88.

were landlords repossessing units for their own use (47.7%, n = 42), selling their property (46.6%, n = 41), or undertaking demolitions or major renovations (26.1%, n = 23).² The proportion of landlord-factor evictions in our sample is somewhat higher than the proportion established in the 2021 Canadian Housing Survey, in which 73% of participants identified the cause of their forced move as one of sale, own-use repossession, or demolition and renovation (all unambiguously landlord factors), and a further 13% reported conflict with the landlord, which could be either a tenant or landlord factor. It is possible that potential participants were less likely to volunteer for interviews to discuss their eviction in cases where they understood themselves to have been at fault.

	Tenant factor	Landlord factor	Both factors	Totals
Single-household eviction	1 (1.1%)	48 (54.4%)	1 (1.1%)	50 (56.8%)
Multiple-household eviction	0 (0%)	36 (40.9%)	2 (2.3%)	38 (43.2%)
Totals	1 (1.1%)	84 (95.5%)	3 (3.4%)	88 (100%)

Table 3. Typology of eviction cause and scale

One participant, an Asian single father in British Columbia who was evicted following a sale, said that his home “sold within an hour and it got \$200,000 more than [the landlord] asked for” after the landlord listed it. Some landlords mentioned the increased cost of living and mortgage interest rates during the pandemic as a primary factor for their selling of their property. For example, one Québec-based respondent described: “because of the pandemic, this man lost a great proportion of his revenues, and he was overwhelmed with the renovations needed in the building and decided to sell” (translated from French). One non-binary participant from New Brunswick said that their landlord sold every asset they had when prices “started skyrocketing”, and another participant in British Columbia reported that their landlord said they were being “squeezed out by the interest rates”. Some sales were also related to the landlord’s “failing health”, old age, or planned retirement. Some tenants received advance notice about their home being sold, but others were surprised by a sudden sale and change of landlord.

Many participants faced own-use evictions (or *reprises de logement*—repossession—in Québec), with their landlord forcing the participant to leave so that either the landlord themselves or a member of their family could move into the unit. Out of the 42 participants who reported experiencing own-use evictions, just over half said that the repossession was for the landlord themselves, while the remainder was relatively evenly split between the children, parents, or other family of the landlord. One Ontario-based participant said their landlord claimed that “his daughter would be moving in”. Similarly, according to another Ontario-based participant, their landlord said “Ohhh...my sister is coming back from [a European country] and she wants to live in the house.” One participant, a white man in Toronto, claimed his landlord was using their children for a “methodical eviction” to displace the longest-standing residents of the building since those units were “locked in rent control...just the usual annual increase”. In some instances, the tenants in these circumstances felt their tenancy was merely a placeholder for a more profitable use of their home. In Québec specifically, repossession can only be done by a landlord who is an individual or a couple, meaning

² Numbers are higher than 100% because 11.4% (n = 10) of participants reporting a landlord-factor eviction reported multiple factors in their eviction, e.g. a sale and then a repossession.

that units owned by corporations and co-owners such as a mom and a daughter or three individuals cannot file for a unit repossession. Despite this fact, one Québec respondent got served a repossession notice by a couple and one of their parents, and another got a repossession notice from a son and his two parents. The latter, not knowing the illegality of such a repossession, left without contesting it.

Participants who reported that they were evicted under the pretext of renovations frequently mentioned that this occurred after a sale of the building to a new landlord or as an additional reason given during own-use evictions. One participant, a single woman in Québec, described her building being sold to a Toronto investor, who then served eviction notices stating an intent to demolish the building to build condominiums. Following media backlash, the landlord sent another round of eviction notices under a major renovation pretense instead. Most tenants left, and as of early 2023 the building had still not been renovated.

The landlord of one participant, a white woman in Québec, had been unsuccessful in their attempt to evict tenants for renovations, and instead called 911 to say that the building was in dangerous condition and on the verge of collapse. Firefighters forcibly vacated all tenants and declared the building a disaster area, prohibiting tenants from returning to gather their belongings. After being housed in a hotel by the Red Cross for three days, tenants had to quickly find housing. This event occurred in September 2021, and to this day the building is still standing. Yet, these tenants have no recourse to the tenant tribunal because their experience is considered a disaster event. The participant who shared this story went on to say:

“I was furious at a lot of people, but more specifically the city because I told myself anyone can call the city and say a building is dangerous, and no one verifies.... We later found out that the engineer who signed off on this was one of the four people making up the new owners and was being investigated by the Order of Engineers for malpractice.” (Translated from French)

Participants reported noticeably different landlord-factor eviction causes across the four study provinces. Most participants in British Columbia (54.5%, n = 12) and Québec (56.7%, n = 17) identified a sale as a cause of their forced move. In Ontario, by contrast, fewer than a third (30.8%, n = 8) of participants identified a sale as a cause of their forced move, and in New Brunswick it was 40.0% (n = 4). Only two participants in New Brunswick identified own-use repossession or major renovations as the cause of their eviction, while in the other provinces these causes were very frequently reported. Perhaps most strikingly, nearly half (40.0%) of participants in New Brunswick identified landlord retaliation as the cause of their forced move. For example, one participant, a white woman with a physical disability, described the circumstances of their forced move as follows:

“They didn’t put it in writing. They called me and said you’re going to get a notice at the end of this month.... Because I was a troublemaker, because I was asking for repairs, and I took them to the rental board quite often.”

In all other provinces fewer than a tenth of participants identified landlord retaliation as a cause of their eviction. The simplest potential explanation for this discrepancy is that New Brunswick does not have any rent control (aside from a temporary measure which ran from March to December 2022), and is widely considered to have among the weakest eviction controls in the country. This could plausibly lead to more aggressive landlord tactics against tenants they wish to remove, which

manifests as reports of retaliation among study participants. One participant, a woman who received an own-use eviction from her non-corporate landlord in New Brunswick, described:

“Every year I was on a year-to-year lease. Every year the landlord had the choice of not renewing the lease. So every September you were kind of playing sort of rent roulette. They could raise the rent to whatever they want and or they could choose not to rent to you and they didn’t under five years didn’t have to give you any reason at all.”

One participant, a single man in New Brunswick, explained that his eviction occurred “because I complained” about unsafe issues in the building to the corporation that owned the building. The theme of landlord retaliation for maintenance requests was repeated by multiple participants, including a British-Columbia-based respondent who explained that their corporate landlord was “known for retaliating against tenants for requesting basic maintenance”. Landlords were not always opaque about their retaliatory intentions either. One respondent, an Indigenous woman, said that after a conversation with her landlords about worsening treatment she told the landlords that she would be taking the case to the Residential Tenancy Board in New Brunswick, to which the landlords, a family operation, responded: “You’re getting your eviction on Monday.”

Although there were no important nation-wide differences reported between genders or across income levels with respect to eviction cause, racialized or Indigenous participants were four times as likely (26.3%, $n = 5$, out of 19 participants identifying as racialized or Indigenous) as white participants (7.2%, $n = 5$, out of 69 participants identifying as white) to have identified landlord retaliation as a cause of their eviction, suggesting that racial discrimination is an explanatory factor in retaliatory evictions in particular. One participant, a middle-aged Haitian woman in Québec who complained to the police of racial discrimination and harassment at the hands of her landlord, ended up being evicted a short time after making these complaints (which did not result in any decisive police action) along with other tenants in her building. Her landlord claimed she had not paid her rent, despite her having paid the rent in cash. In Toronto, another participant said: “I just felt that the primary reason [we were evicted] was because we were all black. [The landlord] didn’t like us from day one.” Participants reporting a physical or intellectual disability in their household were roughly 50% more likely to report a retaliatory eviction than participants without a disability (15.8%, $n = 3$, versus 10.6%, $n = 7$). One participant, a white New Brunswick resident with a physical disability, received an eviction notice from their landlord following too many repair requests and added that their landlord said that they would do “anything that makes it impossible for [them] to stay”.

Finally, participants with children in the household were twice as likely (69.2%, $n = 18$) as participants without children (38.7%, $n = 24$) to report an own-use eviction, and half as likely to report a renoviction (15.4%, $n = 4$, versus 30.6%, $n = 19$). This is likely to reflect differences in the housing types from which participants were forced to move; participants with children in the household were much more likely to have been evicted from single-family or duplex units which would be more suitable for a landlord’s own-use repossession, while participants without children in the household were much more likely to have been evicted from multi-family buildings where own-use repossession would be unlikely. A Québec family, for example, got served two own-use eviction notices in a row following the sale of the duplexes they were living in. Their two rental units were 3-bedroom ground floor units, each bought by a couple who wanted to start a family.

4.3.2. Single-household and multiple-household evictions are equally common

Participants were somewhat more likely to report that their household was the only one evicted during their forced move (56.8%, n = 50) than that multiple households were evicted within a short time frame (43.2%, n = 38). Renovations were mentioned three times as frequently as the context for a multiple-unit eviction (42.1%, n = 16) as for a single-unit eviction (14.0%, n = 7). For example, one Québec-based participant mentioned that, following a sale, the new corporate landlord asked everyone in the building to leave under pretense of major renovation which never occurred:

“[The landlord] bought the entire street. Speaking specifically of my apartment building, there were around six tenants and he threw everyone out.” (translated from French)

One participant, an Indigenous man living in British Columbia, mentioned that 11 households in his building were evicted for renovation purposes by their corporate landlord. Another participant, a 28-year-old white woman in Québec, said that residents of her building received multiple cash-for-keys offers by their new corporate landlord who wanted to renovate all the units. She says:

“At first we refused [to accept the offer], and then they just kind of repeated and repeated it, until pretty much everyone in the building had left. And then we ended up accepting the deal.... We had no choice, my roommate and I, we were students and we had a lot of stuff going on at the time.... We didn’t know our rights.”

While major renovations or a demolition would plausibly require many or all tenants to simultaneously vacate the units in a building, a troubling finding is that 12 (31.6%) of the 38 participants who reported experiencing a multiple-unit eviction stated that the pretext given by the landlord was repossession for own-use. One participant, a 41-year-old husband and father in Ontario, said:

“So they used the N12 [Ontario’s own-use eviction form] on the bottom unit. They used it on us and the unit above us, which was also a family.”

A participant in Montréal mentioned that their landlord filed for four repossessions in two different buildings. In theory a building owner could require multiple units to be vacated to separately house multiple close family members or combine separate units into one unit, but this is unlikely to be as common an occurrence in reality as it was reported to have been in participants’ interactions with their landlords.

4.4. The landlord

4.4.1. Individual and corporate landlords

Most participants (76.1%, n = 67) described the landlord who evicted them as an individual or a family operation (Table 4). The remainder (23.9%, n = 21) described their landlord as a corporate entity. None of our participants reported being evicted from public or non-profit housing.

	Individual	Corporate	Public/non-profit	Totals
Landlord didn’t own other properties	44 (50.0%)	8 (9.1%)	0 (0%)	52 (59.1%)

Landlord owned other properties	23 (26.1%)	13 (14.8%)	0 (0%)	<i>36 (40.9%)</i>
Totals	<i>67 (76.1)%</i>	<i>21 (23.9%)</i>	<i>0 (0)%</i>	<i>88 (100%)</i>

Table 4. Landlord type

Different landlord types were associated with substantially different eviction causes. Among landlords identified as “individual” by participants, more than half (59.7%, n = 40) gave an own-use repossession as a justification for the eviction. In British Columbia, one participant 79 said: “The new owners purchased and the very first thing they did when they introduced themselves to us was tell us that they wanted us out to move their parents into our suite.” One participant, a middle-aged woman in Québec, explained:

“I lived on the second floor of a duplex and the landlord was living downstairs. Apparently they were always planning on renovating and combining the two units but couldn’t do it before. Everything was going well until they told me they wanted to repossess the unit.” (Translated from French)

The proportion of own-use evictions was only 10.0% (n = 2) for “corporate” landlords. (To be clear, actual corporate landlords are unable to repossess units for family use, implying that either participants misunderstood their building’s ownership or they were misled by their landlord.)

Meanwhile, “corporate” landlords were much more likely than “individual” landlords to have provided major renovations (65.0%, n = 13, versus 13.4%, n = 9) or a building sale (60.0%, n = 12, versus 41.8%, n = 28) as the cause of the eviction. In Montréal, one participant described a corporate landlord which was well known for renovations buying two six-unit buildings in a working-class neighborhood and offering money to every tenant for them to vacate so they could renovate the units. Following the sale of her Québec apartment building, one woman participant mentioned not wanting to contest illegal renovations because she was afraid of what the new landlord would do:

“They started doing renovations too early and finishing too late. I called the police once. But we were in a vulnerable situation. You know, if you denounce their wrongdoing, you become a snitch and I was almost afraid of retaliation.... It’s a criminal network almost. It almost becomes harassment.” (Translated from French)

One Québec-based participant, following a renovation carried out by a corporate landlord, saw their old one-bedroom unit on the rental market with an asking rent of \$1,750, more than \$1,000 higher than what they was previously paying (\$735). Following the sale of his large apartment building, a 37-year-old white participant in Québec saw the building’s composition change little by little, with young individuals, students, and young couples moving in and replacing the older tenants who were accepting their cash-for-keys offers:

“My landlord got confronted by the press because the housing committee talked about their practices. In the article my old landlord was saying that it wasn’t true that they were doubling the rents, and that they were putting a lot of money in the building. Whereas we saw [the rent increases]. I can confirm that my apartment, after [I left], was rented at more than \$1,400.” (Translated from French; the participant paid \$635 for their unit)

Corporate landlords were substantially more likely to have evicted other tenants at the same time as the participant. Among the 84 participants reporting exclusively landlord-factor evictions, nearly three quarters (70.0%, n = 14) of those who described their landlord as “corporate” reported that their eviction was a multiple-household eviction, compared to a third (32.8%, n = 21) of those who described their landlord as an individual or family (Table 5).

	Individual landlord	Corporate landlord	Totals
Single-household eviction	43 (51.2%)	6 (7.1%)	49 (58.3%)
Multiple-household eviction	21 (25.0%)	14 (16.7%)	35 (41.7%)
Totals	64 (76.2%)	20 (23.8%)	84 (100.0%)

Table 5. Typology of landlord-factor evictions by landlord type and scale

In Québec, one white woman’s new corporate landlord unsuccessfully tried to extend the past landlord’s repossession notice to make them vacate. This new landlord then negotiated a monetary settlement with all the tenants from the triplex to entice them to leave. Similarly, another white woman participant from Québec recounted:

“The company basically said that they had to do major work to the building and we had to leave and they would pay us to leave. And at first we refused to do it, and then they just kept repeating...and pretty much everyone else had left in our building. And so then we ended up accepting the deal. I guess it wasn’t like we had no choice, but it kind of felt like that towards the end.”

One participant, a middle-aged white woman in Québec, refused to leave her unit initially. But after a troublesome conversation with her corporate landlord, she decided to move:

“We were scared because the landlords and [the property management company] clearly told us ‘You know, there are a lot of ways to make people leave.’ And then they talked about fire, about pests, and bringing pests. It was one of the two owners who told us that. We were scared the building would catch fire.” (Translated from French)

Previous research has suggested that corporate or financialized landlords may take a more aggressive posture towards eviction (Leung et al. 2021; Immergluck et al. 2020; Rutan and Desmond 2021), and these results support that conclusion.

4.4.2. Perceptions of landlord and landlord behaviour before and after eviction

Even though a forced move is a disruptive and often traumatic experience, participants did not report overwhelmingly negative attitudes towards the landlords who evicted them. Somewhat fewer than half (40.9%, n = 36) of participants only discussed their landlord in negative terms, compared to a fifth (19.3%, n = 17) who exclusively used positive terms, 9.1% (n = 8) who exclusively expressed indifference, and a third (30.7%, n = 27) who displayed multiple attitudes. There were no meaningful differences in attitudes towards landlords across geographical, gender or ability lines, but white participants were much less likely (17.4%, n = 12) than racialized and Indigenous participants (26.3%, n = 5) to exclusively use positive terms to discuss their landlord, while

participants with a moderate level of housing stress (i.e. spending between 30% and 50% of their income on rent) were more than twice as likely (33.3%, n = 7) as participants with low housing stress (13.2%, n = 5) or high housing stress (15.4%, n = 2) to exclusively use positive terms to discuss their landlord.

In discussions of their perceptions of their landlords both before and after their eviction, participants most commonly reported negative perceptions, particularly around a lack of responsiveness to maintenance and repair requests. A father and husband in British Columbia described circumstances leading to his retaliatory eviction:

“[I felt] on edge, not being able to request anything [from the landlord] without fear of retaliation. One of my neighbors said that after she requested something to be fixed in the laundry room, she was told that she no longer had permission to park her car in the parking stall.”

Others felt compelled not to ask for repairs as a strategy to continue living in their unit, specifically if they felt their unit’s rent was below-average for the location. For example, one racialized woman participant based in Toronto characterized her landlord’s position as “Don’t require anything from me [landlord], and then we’ll let you have this cheap rent.” Many participants described enduring substandard housing conditions in return for housing stability or housing affordability.

Respondents who described their landlord as corporate were almost twice as likely (61.9%, n = 13) to exclusively use negative terms to discuss their landlord as respondents who described their landlord as non-corporate (34.3%, n = 23). Only a single respondent with a corporate landlord used exclusively positive terms to describe that landlord, compared to a quarter (23.9%, n = 16) of respondents with individual landlords.

Leaving aside the specific circumstances of their eviction, most participants (58.0%, n = 51) reported a range of different negative landlord behaviours, which were strongly correlated with negative attitudes towards the landlord. Nearly half (42.0%, n = 37) of participants described their landlords as routinely absent or non-responsive. One participant, a single mother in New Brunswick who was evicted following the sale of her building to a corporate landlord, reported that at one point their hot water stopped working:

“We went without hot water for a month. Really, we should have been put up in a hotel because hot water is a necessity, right? We went to friends’ houses and did what we could to shower in other places. And they never knocked anything off our rent.”

A New Brunswick participant revealed that he tried to pay rent through the Interac e-transfer service but could not get through to the landlord:

“When I sent him a message that I needed the information for me to send it, he stopped answering me back. They ignored all my calls, ignored all my messages, ignored my everything until the sheriff came.” (Participant 88)

A quarter (23.9%, n = 21) of participants reported that they were subject to harassment from their landlord outside the immediate context of their eviction. One of the construction workers hired by a Québec-based Indigenous respondent’s landlord told him that he would “deserve to have his face bashed in” (translated from French). Another participant, a Black woman in Québec, was harassed by the building’s superintendent, and the landlord did nothing about it despite being told

multiple times. A white woman participant in New Brunswick received threats that the landlord would revoke her right to have pets in the apartment. She added: “The landlord was harassing me because I had the audacity to expect a safe house.” Another participant, a single mother in British Columbia who was evicted at the same time as other tenants in the building, recounted:

“My landlord was hanging around. Creep outside near my balcony, popping up here, popping up there. He would sit in his truck and watch me come and go from the building. [...] He blocked my path one time when he saw me when I was walking.”

Participants in New Brunswick were much more likely than participants from other provinces to report negative landlord behaviours—every single New Brunswick participant (100%, $n = 10$) reported some sort of negative landlord behaviour, compared to two thirds (67.9%, $n = 53$) of participants from other provinces. Participants with a disability in the household were also far more likely to report negative landlord behaviours than other participants (84.2%, $n = 16$, versus 48.5%, $n = 32$).

A smaller number of participants reported some sort of negative or potentially illegal landlord actions during the eviction process itself. A third (33.3%, $n = 29$) of participants reported at least one of the following landlord actions: harassment (19.3%, $n = 17$), illegal entry into the unit (5.7%, $n = 5$), non-communicativeness in the face of tenant contact (5.7%, $n = 5$), or demands for tenant labour—including assistance with maintenance and property upkeep, managing the logistics of a property sale, or even conducting research to inform the landlord of proper eviction procedures (11.4%, $n = 10$).

One participant, a white man in Québec, filed a harassment charge against his landlord because of incessant phone calls and illegal entry. Another tenant in the same building noticed shoe marks on their bed, despite having never authorized anyone for entry. That same participant mentioned seeing the landlord entering other people’s units and removing flyers that were distributed by the tenant group which had formed to fight against the renoeviction. A Black participant based in Ontario revealed that his landlord entered his unit and went through his belongings. “She started going through my belongings and stuff like that.... So I couldn’t last the entire month. I had to leave.” Another participant, a Québec based non-binary person, was faced with serious threats from their landlord who wanted them out of the unit:

“I was in bed and then I heard the door. At first, I thought it was my ex-roommate who was coming to grab her things. No! It’s the landlord with a big guy full of tattoos.... I heard his voice, I panicked and I slammed the door in his face, telling him that if he wanted access to the unit, it’s with a 24-hour notice. I told him I know my rights. And then the tattooed guy told me: ‘if you are not out by Monday I will break your two legs.’” (Translated from French)

In the process of selling properties, some landlords relied on tenants to orchestrate showings for realtors, inspections from various companies, and visits from property surveyors—even amid Covid public-health restrictions. One participant, a middle-aged white woman based in British Columbia, explained: “There were all these inspections, so more disruptions. It was like a part time job for me, managing all this. And one of us always having to be there.” Another participant, a white man in his 30s in British Columbia, mentioned becoming an intermediary between the old landlord and the new landlord following a sale:

“At the end of the day, we had to do more than we wanted to do because we had to act as intermediary between the buyers and the sellers. The sellers didn’t communicate that the place was furnished.... This lack of communication led us to kind of be stuck in between them.”

Furthermore, some participants (5.7%, n = 5) were faced with a landlord who became unresponsive during the eviction process. They report sending letters which were never received, which one participant called “dead letters”. One white participant in New Brunswick was left with holes in his walls and ceiling because of electrical work connected to a renovation which would ultimately lead to his renoviction:

“Two months go by, no one has been in to basically fill in the drywall and the holes that they made. They made 39 holes in the wall and ceiling.”

Another participant, an Asian man in British Columbia, said: “[The landlord] could not say he did not know. I emailed him step by step, gave him information and he still wouldn’t comply.”

Among participants who characterized their landlord in positive terms, a common sentiment was that the landlord treated them with kindness and respect. One participant, a middle-aged white man in New Brunswick, said:

“He was our landlord for five years. Very nice guy. Always. You know, very much always thought of us as tenants, always kind of worked with us.”

Numerous participants mentioned having a positive relationship with their landlord before the sale of their unit and before a landlord change:

“The landlord lived downstairs, and we had a very great relationship. There was an atmosphere of mutual support. She sold it because she was elderly, and it was purchased by a businessman.”
(Translated from French)

Participants who described the relationship with their landlord as indifferent, neutral, or civil often characterized the relationship as business-oriented and transactional. One participant, a white man in British Columbia, commented: “So whenever we saw him like it was, we were civil enough, and I’ve always been civil.” In Toronto, another participant said “Our relationship with the landlord was OK. It wasn’t problematic.” A white single father of two children in British Columbia qualified his relationship with his landlord as “professionally cold”. Another participant, a white woman in Québec, recounted:

“I was always professional with them. Our communication was efficient, but we had to know our rights in order not to miss anything. Everything was always trouble-free with them, always done within the rules of the trade, everything legal with the official notices.” (Translated from French)

4.5. Previous housing instability

A majority of participants (54.5%, n = 48) reported having experienced either a previous eviction, previous housing instability (such as having slept in an emergency shelter), or discrimination in the rental housing sector prior to the eviction that was the subject of their interview (Table 6). These previous experiences with housing instability and discrimination were concentrated among

Indigenous and racialized men, and they were associated with substantially worse housing outcomes following the most recent eviction.

Previous experience	Number of interviews (% of total)				
	<i>All provinces</i>	<i>British Columbia</i>	<i>New Brunswick</i>	<i>Ontario</i>	<i>Québec</i>
Any instability/discrimination	48 (54.5%)	9 (40.9%)	4 (40.0%)	16 (61.5%)	19 (63.3%)
Eviction	29 (33.0%)	6 (27.3%)	2 (20.0%)	8 (30.8%)	13 (43.3%)
Non-eviction instability	17 (19.3%)	5 (22.7%)	3 (30.0%)	5 (19.2%)	4 (13.3%)
Discrimination	24 (27.3%)	6 (27.3%)	1 (10.0%)	10 (38.5%)	7 (23.3%)

Table 6. Previous housing instability and discrimination

A third (33.0%, n = 29) of participants reported an eviction prior to the one that was the subject of their interview. The rate of previous evictions was highest in Québec (43.3%, n = 13) and lowest in New Brunswick (20.0%, n = 2). One participant, a Québec mother of two in her late 30s, was evicted for own-use repossessions in two consecutive homes. A middle-aged Indigenous man from New Brunswick said: “On two or three times I got renovicted several years ago.” A white woman participant from British Columbia recalled: “we have been evicted four times since 2008”. An Indigenous participant from Québec, a single middle-aged man, reported being evicted three times in a row, the first two times because of renovations and the third time because of a sale. An Ontario participant in their late 20s was evicted two times in a row, both from situations where they were subletting a room. Another Ontario participant, a white woman in her late 30s who was evicted by a corporate landlord for renovations, shared:

“I’ve lived in Vancouver, Toronto, Germany, England, I’ve lived in a bunch of different places, and I’d never been evicted until I came to Toronto and then it was the first two places back-to-back.... Evictions obviously happen all around the world, but they never did to me before.”

Indigenous participants were by far the demographic group most likely to have been previously evicted: nearly three quarters (71.4%, n = 5) of Indigenous participants reported having been evicted previously, compared to fewer than one third (29.6%, n = 24) of non-Indigenous participants. While men and women reported nearly identical rates of having been evicted overall, racialized and Indigenous men were twice as likely to have been previously evicted as other participants (62.5%, n = 5 versus 30.0%, n = 24).

One in five participants reported experiencing some non-eviction form of housing instability in their past: having to sleep at a friend or family member’s house, in their car, or on the street, either because they did not have their own stable housing or because they felt unsafe staying in their own housing. One participant, a middle-aged white man from New Brunswick, mentioned having had to sleep in an emergency shelter in the past because he did not feel safe in his apartment. One British Columbia respondent who was the victim of a retaliatory eviction noted about his previous housing instability:

“When I moved...there was a mouse infestation. We had to leave that place. As a teen, we were in affordable housing and then our neighbours threatened to kill us. So we had to leave that one

eventually.... I eventually moved, worked on cruise ships for a bit, [and] felt much safer outside of Canada.”

Participants who mentioned feeling unsafe often identified their landlord’s behaviour or the poor state of their rental units as the cause of that unsafety. New Brunswick had the highest incidence of participants reporting previous housing instability (30.0%, n = 3), and Québec had the lowest (13.3%, n = 4). Indigenous participants (42.9%, n = 3) and racialized and Indigenous men (37.5%, n = 3) were the demographic groups with the highest prevalence of previous housing instability (37.5%), and white women the lowest (16.7%, n = 7).

Speaking to a history of housing instability, an Ontario-based Indigenous woman living with a disability noted:

“I was very sick for quite a while, and I was evicted from my home. I had to go into a shelter. I went through that whole process, and they let me stay in the shelter for 18 months, which was remarkable. And but then you know, I was put in situations because I was still fighting for my [federal and provincial disability benefits]. I was trying to live on less than \$800 a month, so I was put in situations where I had to rent rooms which were really terrible situations. I left those situations when I got my [disability benefits].”

More than a quarter (27.3%, n = 27) of participants mentioned having experienced discrimination in the rental housing market prior to their eviction, either from their landlord or from prospective landlords while looking for a place to live. (Many additional respondents reported they did not know if they had faced housing discrimination because of the lack of clarity around why their rental applications were rejected.) Ontario had the highest percentage of participants having experienced discrimination in the housing sector by a large margin (38.5%, n = 10), while New Brunswick had the lowest (10.0%, n = 1). Two thirds of Indigenous respondents (71.4%, n = 5) and three quarters (75.0%, n = 6) of racialized and Indigenous men reported previous housing discrimination, compared to a quarter of white women (28.6%, n = 12) and just a single racialized or Indigenous woman (9.1%, n = 1). These findings echo previous research from Feldman & Weseley (2013), who conclude that racialized men experience the highest rates of discrimination and rejection from landlords when applying for housing.

One Québec participant, a middle-aged white woman, noted the dual effect of racist discrimination: first her Black neighbour was evicted, then she in turn was evicted because of the skin colour of her guests:

“The owner changed.... After [the landlord] met us, she evicted my upstairs neighbour because he was African. She [then] came to me and she said ‘I don’t like the colour of your visitors, so we’d like to end your lease. We won’t make any fuss; you can leave now.’... I left in September and not in July [at the end of my lease]. Because she didn’t like the colour of my visitors.” (Translated from French)

An Indigenous man participant living in British Columbia reported:

“They [property owners and managers] would ask me all sorts of crazy things. They would ask me for a criminal record check, which I don’t even think [they can do that].”

Another Indigenous man participant from British Columbia noted the following when asked why a landlord refused to rent to him:

“From my own judgement in the situation, I would say it was due to my race. I feel it. I had this instinct or this feeling...that [the landlord thought] I wouldn’t be able to cope with the rent.”

One participant, a mother of three children in British Columbia, reported that having a household with children often led to her family being discriminated against in their search for housing:

“Several [potential landlords] would begin the conversation with us. But then as soon as they found out we had kids, they would stop responding. And it happened often enough.... So then I started writing my initial introductory emails without saying that I had kids...If they found that we had three kids, they also had people write back to us and say, ‘oh, I don’t think our place is big enough for you’ or they would just make some sort of reason why they didn’t think it was appropriate.”

Across all dimensions of previous housing instability, there were no significant differences along lines of income, children, pets, or disability.

4.6. The eviction process

4.6.1. Few tenants facing eviction pursued cases through provincial tenancy boards

Tenants who receive eviction notices have the right to contest the notice through their provincial housing tribunal or tenancy board, where they can have the eviction overturned and win the right to remain in their apartment. However, only 17.0% (n = 15) of participants reported that their eviction proceeded through provincial housing tribunals or tenancy boards. Participants who did pursue cases at their tenancy board were disproportionately likely to have had a corporate landlord: 28.6% (n = 6) of participants with corporate landlords went to their tenancy board, compared to just 13.4% (n = 9) of participants with individual landlords.

Among the reasons volunteered by participants in explaining why they did not dispute their eviction in the provincial housing tribunals or tenancy boards, a feeling of pessimism or hopelessness was the most common (expressed by 46.6%, n = 27, of participants who did not pursue legal action). One participant, a white Québec man who was evicted by a corporate landlord following the sale of his building along with other tenants, shared:

“Why didn’t I go to the tribunal? Because of costs and because I knew the machine was bigger than me. I knew that even if I united with my neighbours [who were also being evicted], well the communication would have been difficult.... We didn’t speak the same language, we didn’t understand the situation the same way.... I was alone....” (Translated from French)

This pessimism was often combined with a desire to prioritize finding a new place to live, as Speaking from their experience in New Brunswick, one Indigenous participant stated: “I might have fought her a little harder. But again, at the time, I was just more worried about, you know, finding a place at all.” Other common reasons were a belief that the eviction was legal (although unwanted), and a fear of future reprisal from the landlord. One Québec participant said:

“The thing is, we live busy lives. And do you have the desire to go to the tribunal? Do you want to wait months? My landlord was someone I did not trust at all. Do you want to have trouble with him? It does not make you want to defend yourself. But at the same time you have rights, that is the problem.” (Translated from French)

Many participants shared that they did not want a court record tarnishing their chances at getting a new apartment, or mentioned wanting good landlord references for future apartment searches. One participant, a white man in his early 30s with an intellectual disability in his household, was evicted following the sale of his building in a small town in Ontario. He was reluctant to battle his eviction notice due to potential retaliation and impacts to his reputation as a renter: “No, we haven’t done anything legally because, in a small town, word of mouth and karma are in full force.” Others mentioned their unwillingness to go to court because of the realization that they were not welcome in their homes anymore, and the fear that, regardless of the court outcome, the landlord would try to evict them again. For example, one Toronto-based participant stated:

“I was trying to figure out how to work the case with the tribunal, but I also didn’t want to stay there because [they] had been violent. There wasn’t really much recourse for me because I wasn’t trying to remain at the house. I just wanted to leave.”

Specifically regarding the court process, a white woman participant in Québec said:

“I have the impression that the problem when you decide to bring your landlord to the tribunal is that, in any case, you realize that you do not want to stay in the apartment anymore, because even if you win, what is the purpose? Your landlord will try to kick you out again.” (Translated from French)

Some participants who attempted to access housing courts described confusion or frustration, as in the case of this Toronto-based respondent who was evicted for renovations by her corporate landlord:

“I think [Ontario’s Landlord and Tenant Board] in general is a confusing place. Like I have a university degree. English is my first language. It was confusing and intimidating, and especially the language. I remember the first, the first one where they basically withdrew their case because they had lied about having the right paperwork. And I remember the judge saying, like: ‘OK, do you accept this withdrawal without prejudice?’ And I didn’t know, I don’t know. Without prejudice means like, what exactly does that mean in legal terms?”

Other participants mentioned both the time and monetary commitments associated with fighting an eviction notice. In the context of an already stressful situation, adding a potentially difficult journey through the tribunal system was described as too daunting to consider. One participant, a 31-year-old white woman who received an own-use eviction from her landlord, recounted the stress associated with the idea of proceeding through Québec’s Tribunal Administratif du Logement and mentioned that there were “too many unknowns, too much uncertainty” (translated from French). After fighting for over a year, another Québec-based participant decided not to keep fighting: “I do not want to fight anymore, it’s too demanding” (translated from French). A racialized woman in Ontario described being unwilling to go to the Landlord Tenant Board because of other outcomes there she had heard about:

“There was a woman in a similar situation to us and fought everything to the full extent of the law and then lost and was out of all the legal fees. And we were just like, we can’t do this.”

Some participants mentioned not wanting to go to the tenancy board because they knew they had no grounds to contest the eviction or repossession. This answer was most common in participants facing own-use evictions. When asked about his own-use eviction in British Columbia, a single white man in his early 60s simply replied: “There’s no legal action to take.” Another British Columbia participant evicted for an own-use repossession said that they did not want to go to court because “I had no way of proving that this guy wasn’t going to move in, right?”

After her experience at the Tribunal in Québec, a Hispanic woman participant with several children shared her impression: “It was a really cold atmosphere. They don’t give a lot of information to the renters as to the reasons behind their judgment” (translated from French). Even those who did go through the formal tribunal process did not necessarily do so because they believed they had a chance of winning. For example, one British Columbia respondent, regarding their plan to contest their eviction retroactively, said:

“I am just going to put it [my case] and hope. I mean it’s because it is on the renter to prove that this is something that they did. I think it’s going to be difficult and I don’t have a lot of faith that it’s going to come out on my side, but it’s worth a shot.”

One New Brunswick participant, a middle-aged Indigenous man who did contest his eviction at the housing tribunal, did so out of desperation to avoid becoming unhoused:

“In this part of the world, the tenancy board...100% of the time goes for the landlord. I rode out the complaints and I filed an appeal. I thought if I let myself get pushed out of here, that’s it.”

There were no meaningful differences in legal action prevalence across race, gender, income, or ability lines. However, the decision to challenge evictions in court varied substantially among provinces, and also to some extent among eviction type. In British Columbia, more than a quarter of participants (27.3%, $n = 6$) took their eviction case to the tenancy board, while in Ontario it was only 7.7% ($n = 2$). Participants initiated legal action in most own-use repossessions (53.3%, $n = 8$) and nearly as many renovictions (40.0%, $n = 6$), while only a quarter of sales (26.7%, $n = 4$) and a fifth of retaliatory evictions (20.0%, $n = 3$) resulted in a tribunal case. Interviews did not yield firm evidence that could explain these patterns, but it is possible that tenants frequently perceived own-use repossessions and renovation demands as flimsy pretexts (a perspective supported by findings presented above) which had a better chance of being overturned by a housing court than building-sale instigated evictions.

In general, to the extent that the small proportion of participants whose forced moves proceeded through the court system reflects patterns in the broader Canadian population, it implies that administrative records from the provincial courts will not be a reliable means of measuring the prevalence of forced moves in the Canadian housing system. This fact also reinforces the importance of qualitative research into eviction.

4.6.2. *Many Québec participants received negotiated settlements*

One in seven participants (14.8%, $n = 13$) did not pursue a case at their tribunal, but did receive a negotiated settlement from their landlord in exchange for an agreement not to go to the tribunal. Nearly every one of these participants lived in Québec—in fact, fully 40.0% ($n = 12$) of Québec participants reported receiving a negotiated settlement. Moreover, negotiated settlements were heavily concentrated among participants with corporate landlords. In Québec a majority (58.3%, $n = 7$) of participants who were evicted by corporate landlords received settlements, compared to only a quarter (27.8%, $n = 5$) of participants who were evicted by individual landlords. The reasons given by participants in Québec for accepting a settlement instead of going to court include the lengthy tribunal process, the need for good landlord references, and the difficulty enduring renovation noise and landlord harassment. One man participant in his 20s said he negotiated for three month's rent and good landlord references, which was important given the tight rental market. Another participant mentioned that he took a deal after receiving an own-use eviction because it was “during the pandemic, my ex-partner was a nurse and we did not have the energy to go fight at the tribunal” (translated from French). Another participant also mentioned the pandemic motivating their decision not to fight and settled:

“There was already so much uncertainty because of the pandemic that was starting and we had no idea what would happen. We did not know if we would be able to work. You ask yourself so many questions. You have the stress piling up. So we settled.” (Translated from French)

One participant, evicted following the sale of his building to a corporate landlord, mentioned:

“Right before the audience, the [landlord's] lawyer arrived and we went into a small room and told me I negotiated with [the other tenants]. I didn't know how much money he got, but he told me that with this amount of money he could finish his studies. Another tenant who got evicted also told me they never got to the tribunal, but that it was settled with a check in the hallway.... I checked and my landlord never ended up in court.” (Translated from French)

Three participants said they signed confidential settlement agreements, which prevented them from sharing their settlement amount during the interview, but also prevented them from sharing this information with the other tenants that were also being evicted. It could be that stricter eviction laws in Québec motivate landlords to give money to tenants as an enticement to leave without challenging their eviction at the Tribunal Administratif du Logement. All but one of the participants who received a negotiated settlement were white, which suggests a possible role for landlords' racial animus, since landlords have a high level of discretion as to whether they decide to offer a settlement. The settlement amounts mentioned by participants who were permitted to disclose them ranged from \$9,000 to \$15,000.

4.6.3. *Covid-19 made it harder to navigate the eviction and post-eviction process*

Most participants underwent their forced move during the Covid-19 pandemic and nearly half (44.3%, $n = 39$) of participants reported that Covid complicated their forced move. The most cited issue (22.7%, $n = 20$) was that the pandemic and related public health restrictions made it more difficult to look for a new apartment. One participant, a Québec man in his seventies, was unable to find any potential units to visit at the very beginning of the pandemic. Another Québec

participant shared her discomfort visiting potential apartments during the pandemic, particularly with multiple people visiting a unit at the same time. She also mentioned the added difficulty of visiting apartments while working full time and having a pandemic-related curfew. (The Province of Québec imposed a general curfew from January to May 2021.) An Ontario participant in his sixties revealed having more difficulty finding an apartment for his family in their small city because of people relocating from the bigger cities during the pandemic.

An Indo-Canadian man participant based in British Columbia described his situation as follows:

“I have never been through anything like trying to find housing during Covid. I got up at 5:00 A.M. and spent the first four hours in the morning looking. And by the time you called, they’d be gone.”

Another participant, a 30-year-old white man in Québec, recounted: “I don’t know if it’s because of the pandemic or the housing crisis but finding an apartment was extremely difficult. It took three to four months because we were finding nothing we could afford” (translated from French). An elderly man participant revealed having trouble finding a condominium to buy with his partner because of overbidding by other buyers. Another participant, a biracial woman living in Québec who was evicted for a renovation following her building’s sale to a corporate landlord, described some of the specific logistical issues raised by apartment hunting during the pandemic:

“The [existing] tenants were just up in arms about the fact that they were doing viewings in the middle of a pandemic and were upset about strangers coming into the house. And of course we had masks and sanitizer, and we didn’t touch anything, but it ended up being just one of those [situations].”

The pandemic also made the move itself difficult, and some participants felt like they could not turn to friends to help. One participant, a white man in his thirties from British Columbia, revealed “we kind of schlepped everything ourselves”. In one case, the lack of help from friends meant higher moving expenses. Speaking from his experience following the sale of his building in New Brunswick, one white middle-aged participant described:

“I have never had to [rent a moving van]. Usually I just call up friends for that. We rented a U-Haul [...] at \$150 an hour. I think it was four or five hours. So it cost us almost \$1,000. So if we didn't have that money saved up, yeah. I don't even know how we would have managed to do the move.”

Additionally, some participants (4.5%, n = 4) had to host visits during the pandemic, and every one of them revealed a high level of discomfort associated with people entering their living space.

One in six (15.9%, n = 14) participants mentioned compounding health issues because of the pandemic and their housing situation. Some immunocompromised participants mentioned the stress that the eviction caused during the pandemic. A white woman participant in her seventies living in Québec recalled having to pay a hefty sum to disinfect her new apartment before moving in, because both she and her husband were immunocompromised. A woman participant in New Brunswick who has chemical sensitivity said: “The last thing you want to do during the pandemic is move, especially when so many people were turning to hand sanitizer and those bleach wipes, which are just so toxic for me.” One participant, a white woman living in Québec whose building was sold to a new owner, shared:

“The people who were being evicted in my building all had health risks. Three quarters were elderly people with health issues. I am immunocompromised, so simply moving during Covid was extremely stressful. The movers were wearing masks, but they are still people who are breathing in our environment.” (Translated from French)

Other participants revealed having more mental health issues such as anxiety because of the pandemic during their eviction. One participant, a father of one living in British Columbia, said: “My wife and I are both healthcare workers.... And then having to come home and deal with insecure housing. It’s just extra stress plus around that time the daycares were closed.” A white woman in Québec shared:

“I am not usually nervous. But because of the pandemic, I had a lot of anxiety.... I would hear the door close downstairs and I would freeze. I became very stressed just by hearing footsteps in the hallway.” (Translated from French)

In 9.1% (n = 8) of cases, the pandemic harmed participants’ employment situation in a way that exacerbated their housing problems. A middle-aged British Columbia participant revealed:

“When Covid hit, I got laid off from my job for four months temporarily, and then a permanent layoff by September. Got my new role for the following February. And then by May we got the eviction. So it’s just a lot of lifestyle changes to navigate in a short period of time.”

One participant, a Hispanic single mother in British Columbia, worked in the airline industry but had been laid off at the start of the pandemic. Although she was receiving governmental support, she had a hard time convincing prospective landlords not to treat her as unemployed:

“It was an incredibly difficult moment and people want to see receipts. They want to see pay stubs. When you apply to rent a place they want to see that you’re able to pay the rent every month. And that wasn’t the case with me because I was on this subsidy program for a little while, when the government subsidized airline employees. So even though I was receiving a paycheck, it was not a salary paycheck.”

Several participants in smaller communities also speculated that their local housing markets had become much more competitive during the pandemic because of residential outflows from larger cities. According to one participant, a white woman in New Brunswick who experienced a retaliatory eviction, “We ran into a problem with the start of the pandemic when everybody from Ontario decided they were going to move to Atlantic Canada as part of their retirement plan.”

While many participants encountered difficulties in securing new housing during the pandemic, some participants reported more availability in units and lower rental prices. A white Québec participant in his 20s was grateful to have been paid by his employer at the beginning of the pandemic despite his office being closed, since it enabled him to spend more time looking for an apartment. A Vancouver participant, who was displaced by a new building owner under an own-use eviction, revealed:

“Some of the places I went to see, they were saying this is the first time we’ve been doing any showings for a couple of months...And I feel like there had been this mass movement in March, right? Like the pandemic started and international students are flying home and, you know, people are moving to bigger places maybe or moving back with their parents.”

Finally, 8.0% (n = 7) of participants identified difficulties navigating the housing tribunal system during the pandemic. The difficulties raised by participants were mostly related to delays in getting hearing dates and changes in procedures as hearings moved from in-person to online. For example, an Indigenous woman respondent in her 60s said she did not want to go to housing court to challenge her own-use eviction “because now the online tribunals in Ontario are a real mess”, supporting concerns raised by advocacy groups related to online hearings, discussed above in the literature review.

Participants in Québec (56.7%, n = 17) and British Columbia (68.2%, n = 15) were much more likely to report Covid-related complications to their forced move than participants in New Brunswick (20.0%, n = 2) and Ontario (19.2%, n = 5). This difference was driven primarily by higher rates of reporting difficulty finding a new apartment during the pandemic. There is no obvious underlying pattern that would explain this difference. Québec and Ontario had similarly high levels of public health restrictions for most of 2020 and 2021, as measured by the Bank of Canada’s Covid-19 stringency index (Cheung et al. 2021), while British Columbia and Atlantic Canada consistently had more relaxed measures. Ontario’s pandemic eviction enforcement moratorium was sporadically extended in 2021, while other provinces’ moratoria expired in 2020, but this would be unlikely to have affected the apartment searches of tenants who were forced to move despite the moratorium. There were no notable differences across race, gender, income, or parental status with respect to Covid-related eviction complications.

4.7. Sources of support during the forced move

People experiencing a forced move rarely navigate the move entirely on their own. Government agencies, legal firms and civil society groups offer formal services to aid evicted tenants, while social networks of friends and family can also offer more informal varieties of assistance. Most participants took advantage of either or both of formal and informal sources of support during their forced move (Table 7).

	Number of interviews (% of total)				
	<i>All provinces</i>	<i>British Columbia</i>	<i>New Brunswick</i>	<i>Ontario</i>	<i>Québec</i>
Formal services used					
Any services	60 (68.2%)	17 (77.3%)	7 (70.0%)	12 (46.2%)	24 (80.0%)
Non-profit organization	32 (36.4%)	7 (31.8%)	1 (10.0%)	5 (19.2%)	19 (63.3%)
Legal (paid)	6 (6.8%)	2 (9.1%)	0 (0.0%)	1 (3.8%)	3 (10.0%)
Legal (free)	21 (23.9%)	3 (13.6%)	1 (10.0%)	10 (38.5%)	7 (23.3%)
Government	21 (23.9%)	9 (40.9%)	6 (60.0%)	6 (23.1%)	0 (0.0%)
Sources of informal support					
Any sources	56 (63.8%)	18 (81.8%)	6 (60.0%)	13 (50.0%)	19 (63.3%)
Family	29 (33.0%)	8 (36.4%)	4 (40.0%)	6 (23.1%)	11 (36.7%)
Friends	42 (47.7%)	13 (59.1%)	5 (50.0%)	10 (38.5%)	14 (46.7%)

Social media	29 (33.0%)	8 (36.4%)	4 (40.0%)	6 (23.1%)	11 (36.7%)
Money	8 (9.1%)	4 (18.2%)	0 (0.0%)	2 (7.7%)	2 (6.7%)

Table 7. Informal and formal sources of support

4.7.1. Access to formal services: Strong in Québec, weak in Ontario

Most participants (68.2%, n = 60) reported accessing formal services for assistance during their forced move. Non-profit organizations, including dedicated housing and tenant groups, were by far the most common service providers mentioned by participants (36.4%, n = 32), with free legal aid (23.9%, n = 21) and government agencies (23.9%, n = 21) constituting most of the rest. Only six participants (6.8%) used paid legal services, a fact which is consistent with the serious financial strain imposed by a forced move.

Participants who relied extensively on formal services to navigate their eviction sometimes described these services as life changing. For example, one participant, a Hispanic single mother evicted for an own-use repossession, recounted the circumstances through which she was connected to a YWCA case worker in British Columbia:

“One day [a friend] called me, she said, look into [the YWCA], because they support single moms with children, and they have a program where they offer subsidized rentals. And it was the biggest blessing she gave me.... Because after a few weeks—some phone calls and emails back and forth and gathering all the paperwork that was required—I finally got a call saying, yes, you’re on the list.... And finally an email came through saying that we were selected to have one of the subsidized rental units.... What a relief that was. It was life changing for me because I truly didn’t know where we were going to end up.”

In Québec, almost all regions (either boroughs or municipalities) have an official housing committee or a tenant’s association that helps tenants navigate situations such as rent increases, repossession notices, or eviction notices. These housing committees emerged out of 1960s citizen committees, and then labour, student, and political movements in the 1970s. These groups received extensive support from the Parti Québécois, and ultimately institutionalized into formal housing committees throughout the province. The role of housing committees was further strengthened in 2001 with a provincial policy recognizing the importance of community organizations.

The ubiquity of these organizations is reflected in the fact that Québec participants had a dramatically higher rate of usage of non-profit services (63.3%, n = 19) than participants of any other province (10.0% - 31.8%). One participant, a white woman in her 40s who was evicted for an own-use repossession, described her housing committee as extremely helpful and attentive. Some participants participated in information sessions given by the committees in person and online. Another participant, a white man in his 20s who was evicted for renovations after his building was sold to a corporate landlord, mentioned the difference it made to have the support of a housing committee during the process:

“The [housing committee] really helped me even though I decided not to contest the eviction in court. They have really supported me all throughout this process. I remember this sentiment of pride and of confidence I had every time I would leave their offices.” (Translated from French)

In general, participants from Québec, British Columbia, and New Brunswick all reported high rates of reliance on formal support services (Table 5, above), with 70% or more of participants in each of these provinces reporting the use of at least one such service. In Québec, as already described, it was overwhelmingly the housing committees which participants relied upon, while governmental services were more commonly used in BC (40.9%, n = 9) and New Brunswick (60.0%, n = 6). (In fact, not a single participant in Québec reported accessing governmental services.) The clear provincial outlier with respect to formal service access is Ontario, where fewer than half of participants (46.2%, n = 12) reported accessing any formal services at all. Among the four provinces studied, Ontario appears to represent a uniquely problematic combination of a lack of either well-developed non-profits or robust governmental services.

Different racial and ability groups accessed formal support services with equal frequency, but there were important divisions in reliance on services by gender and income. More women (74.0%, n = 37) reported using formal support services than men (62.9%, n = 22). And strikingly, while only two men (5.7%) used free legal aid services, more than a third of women (38.0%, n = 19) did. This pattern was reversed for paid legal services; 11.4% (n = 4) of men engaged paid lawyers, while only 2.0% (n = 1) of women did.

In general, participants with higher levels of housing stress (reflected in the proportion of their income necessary to pay their rent) reported higher levels of usage of formal services (Figure 2). This is the pattern that would be expected if access to services were freely available and distributed according to need. Participants with higher levels of housing stress were more likely to seek help from non-profit organizations and paid legal services. However, they were somewhat less likely to access both government services and free legal services than participants with lower levels of housing stress. Given that both categories of service are meant to be universally accessible, this finding points to a potential gap in the housing service landscape.

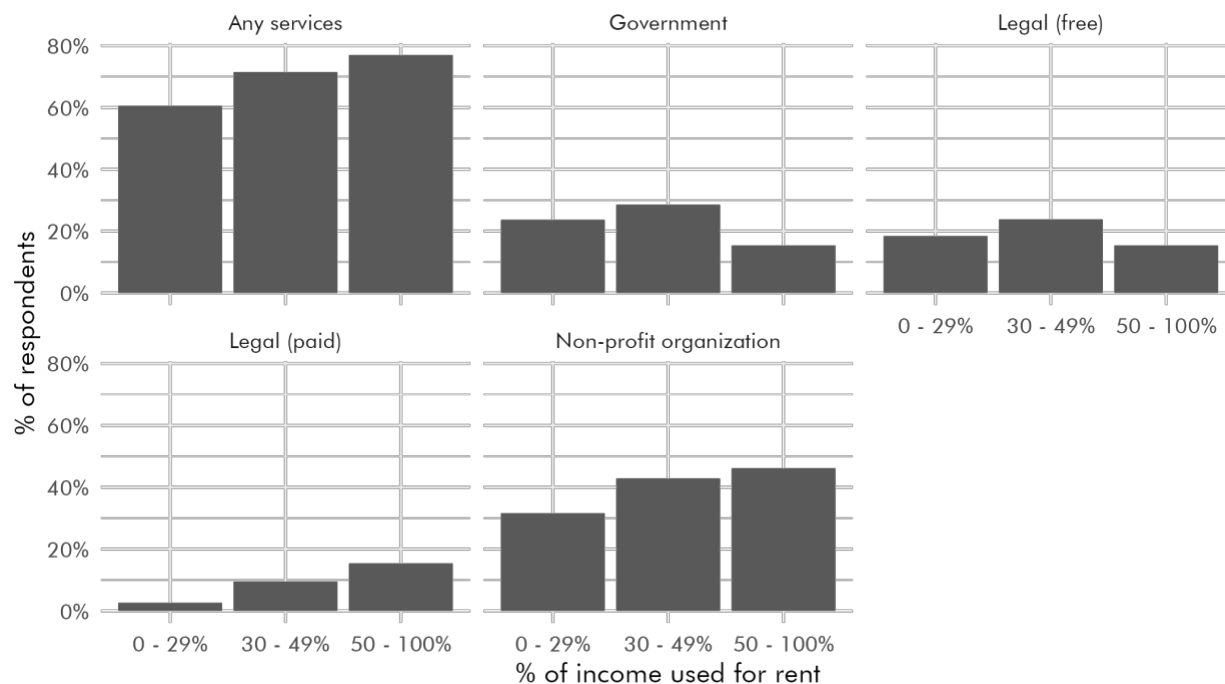


Figure 2. Access to formal support services by housing stress

4.7.2. Informal social support

Most participants (63.6%, $n = 56$) reported relying on social support from others to help navigate their forced move. There were no meaningful differences in these patterns across race, gender or parental status, but participants paying more than 50% of their income toward rent were somewhat less likely (53.8%, $n = 7$) to have accessed social support than participants under less housing stress (67.8%, $n = 40$). Likewise, participants with a household disability were somewhat less likely (52.6%, $n = 10$) to have accessed social support than other participants (66.7%, $n = 44$). Participants in British Columbia (81.8%, $n = 18$) were the most likely to have reported relying on social support, and participants in Ontario (50.0%, $n = 13$) were the least likely.

The single most common source of support was friends (47.7%, $n = 42$), with family (33.0%, $n = 29$) and social media (33.0%, $n = 29$) both a close second. One participant, a 38-year-old non-binary person in Québec, mentioned having a friend communicate with potential landlords because they feared stigmatization because of their low income, lack of secure employment, and physical appearance:

“I was trying to find an apartment on my own when I had more stability, but I don’t know if it’s because of the way I look or because of the wild story that just happened but no one was returning my messages.... My friend offered to do the process for me. She found this place. Everyone was answering her, because when she sends her emails, it’s written ‘engineer’ at the bottom.”
(Translated from French)

One Québec-based participant considers themselves lucky because they are now living in an apartment owned by their aunt:

“It is so shocking, you know. But I can’t help but think what if I didn’t have the chance with this apartment. Well, I would probably not be living in the same neighbourhood anymore.” (Translated from French)

Some participants mentioned having monetary support from their parents which helped them become homeowners. A white woman respondent living in Québec shared:

“I am the most privileged out of all the tenants who got evicted.... When my parents learned I was kicked out they suggested we buy a small condo together.... Buying a condo with my parents turned out to be less expensive than the rental units that accepted animals.” (Translated from French)

Similarly, a white man respondent in Québec said:

“We are very lucky, we know we are lucky in our situation because we got to buy. But we managed to buy because we both had help from our two parents; if not we could not have done it.” (Translated from French)

In many cases, participants described relatively small-scale support from close friends or family members. For example, one participant, a single Ontario-based person in their 20s, recounted: “I slept on my cousin’s couch for a few nights in between both cases.” And a woman from British Columbia said: “My dad sent me a few hundred dollars here and there, just to make things a bit easier.” One Québec participant who was evicted following a building sale along with other tenants, shared feeling lucky because the reason they found a new apartment was because their friend was looking to transfer his lease. Some participants used the help of family or friends that were lawyers, real estate agents, or housing organizers to get advice on their situation. In other cases, participants described needing to actively solicit aid through their social networks:

“If there were people whom I may not have talked to in a while, I would just call them up and say ‘hey’, because there’s just not enough [housing] supply. And I have to have safe housing, right?”

For many participants, help and support from friends and family, however small or big, made a great difference. One participant, an elderly man living alone in Vancouver, shared:

“I sometimes find myself crying uncontrollably. I try not to go back there now. You know, I kind of moved on. I don’t see an easy road ahead. [...] Yeah, but at that point, it’s the lowest I’ve ever felt. I couldn’t see a way ahead. I couldn’t see what I could do. If it were not for the good friends I have, I don’t think I would have made it through that.”

4.8. The transition to stable housing

A condition of participation in this study was that participants were stably housed by the time of their interview. For many participants, the transition from their previous home to their first post-eviction stable housing was not a simple one. Almost a third (31.8%, $n = 28$) of participants were unable to secure new stable housing when they were evicted and spent some period of time in transitional accommodation (Table 8). Half of these participants (14.8% of all participants, $n = 13$)

were functionally unsheltered or homeless³, and had to rely on emergency shelters, sleeping on a friend’s couch, or, in the worst cases, living on the street. The remainder were able to find short-term housing (for example on a month-to-month lease) or to stay with family. The length of time spent in transitional housing ranged from a few days at their parent’s house, like in the case of one white Québec participant, three months in a women’s shelter for a Haitian participant in Québec, to several months couch surfing at multiple friends’ places in the case of a Québec non-binary person in their late 30s.

Transitional accommodation	Number of interviews (% of total)
Any transitional accommodation	28 (31.8%)
Shelter	3 (3.4%)
Transitional housing	2 (2.3%)
Short-term housing	5 (5.7%)
Car	1 (1.1%)
Street	2 (2.3%)
Friends	11 (12.5%)
Family	10 (11.4%)
Other	2 (2.3%)

Table 8. Transitional accommodation after forced move and before stable housing

Participants in Ontario (46.2%, n = 12) and New Brunswick (40.0%, n = 4) were much more likely than participants in Québec (20.0%, n = 6) and British Columbia (27.3%, n = 6) to have been unable to secure new stable housing when they were evicted. One participant from New Brunswick mentioned having to live in a men’s shelter following his eviction and said: “it was just an awful experience”. One Indigenous participant in Ontario said:

“And because of that I ended up in a women’s shelter and I had to give some BS excuse that I was being beaten or something like that.”

Racialized and Indigenous participants (47.4%, n = 9) were nearly twice as likely as white participants (27.5%, n = 19) to have occupied transitional housing, while participants without children (37.1%, n = 23) were twice as likely as participants with children (19.2%, n = 5). A biracial woman participant from Ontario mentioned having to sleep in a boarding room following her eviction. Another participant, a Black Québec-based woman, shared having to live in a shelter for three months prior to finding stable housing, and found it “extremely depressing”. Participants with household disabilities were twice as likely to have experienced homelessness in the aftermath of

³ Some housing advocates recommend using the term “houseless” in place of the more common “homeless”, because the latter makes the possibly unjustified assumption that people’s place attachments to a “home” are necessarily located in a “house”. However, since our participants exclusively used “homeless” to discuss their own lived experiences, we adopt the same terminology.

their eviction as other participants (26.3%, n = 5, versus 12.1%, n = 8). There were no meaningful differences across gender or income lines.

Participants who experienced homelessness in the aftermath of their eviction frequently described difficult or harrowing conditions which interfered with other aspects of their lives. For example, one participant, an Indigenous woman in Ontario who was the victim of a retaliatory eviction, declined to pursue legal action against her landlord: “I was homeless and didn’t have the resources at the time and the emotional energy to [take legal action].” In the cases of participants who had children, the search for transitional accommodation posed additional complexities. A 40-year-old single father in British Columbia described his experience as follows:

“[I was] mostly homeless, but with my kids I was always renting hotel rooms. They like camping, but because I don’t have a separation agreement with my ex-wife, it felt a bit too risky to involve them too much into the camping lifestyle. And I was right because my ex-wife and her parents then later tried to cause trouble on that, and tried to get child custody.”

Many of the participants who managed to avoid homelessness following their forced move nevertheless expressed fear that they would have become unsheltered if they didn’t have family and friends to rely on. One New Brunswick participant who was the victim of a retaliatory eviction revealed, “If I didn’t have my father’s to go to, I’d be homeless right now.” Another participant, a middle-aged Indigenous man in New Brunswick who also suffered a retaliatory eviction, stated: “I thought if I let myself get pushed out of here, that’s it. If I’m going to be living on the street, I might as well kill myself because I wouldn’t do very well on the street.” Another participant found themselves without support from family and friends and had a very difficult time entering an emergency shelter:

“It was very scary. And I thought I can’t live in my car in New Brunswick in the winter.... I could not go to a shelter because of my [disability], you know?... I was 50. I didn’t want to live on my mom’s floor, sleep on the floor of her apartment. There were not a lot of options and I felt like a complete failure in life.”

Many participants felt that their ability to locate new housing was a stroke of luck and harbored intense fears about what would happen if they were unable to compete on the open rental market. A feeling of luck was present even for participants who had to endure homelessness en route to their new housing:

“I didn’t have a permanent job, I was on EI.... And then when I finally secured a job, I was going through an interview process and living in my car...but I still feel that I got lucky with the house that I found now.”

In other cases, intense competition in the housing market compelled participants to accept housing that was not well matched to their needs or preferences for fear of not finding another suitable unit. (We discuss these situations in more detail in the next section.)

4.9. Comparative housing quality after eviction

While enduring a forced move is *per se* a difficult experience, it is not inevitable that the housing outcome will be universally negative. While an eviction may lead a tenant to settle for worse

housing because they have few good options available to them, it is also possible that in the aftermath of an eviction a tenant is able to secure better housing than they had before. To gauge the comparative quality of their new homes, we had participants answer questions comparing their pre-eviction and post-eviction housing and location.

The most commonly used metric for assessing housing acceptability is the CMHC's concept of "core housing need". Core housing need describes households who are unable to obtain housing which is *affordable*, *adequate*, and *suitable*. Affordable housing is housing for which households do not need to pay more than 30% of their combined pre-tax income, adequate housing is free of the need for major repairs, and suitable housing has enough bedrooms for all occupants. While each of these is a technical concept which was not directly assessed in our interviews, we asked participants about their housing costs, housing quality, and housing size, which were meant in part to serve as proxies for affordability, adequacy and suitability, respectively. Participants also answered questions about locational quality and tenure.

Overall, household housing and locational quality tended to decline after eviction, with participants generally reporting having to pay higher prices for smaller, lower quality homes. However, significant differences were observed across housing cost and tenure categories. In particular, participants who were able to leave the private rental market for either non-market rental housing or ownership housing reported substantially better housing outcomes than those who remained in the private rental sector.

4.9.1. Cost of housing

A universal feature of private rental housing markets is that asking rents are higher than average rents (Boeing and Waddell 2017). A combination of inertia and rent control tends to limit rent increases applied to existing tenants, while tenant turnover usually implies rents increasing as much as the market will allow. Consequently it is not surprising that an overwhelming majority (83.6%, $n = 61$) of participants faced cost increases upon finding post-eviction stable housing. These cost increases varied widely: one participant's rent went from \$616 to \$1,425 per month (a 131% increase), while another participant's rent only increased \$50. Even when housing costs did not change substantially, the result was usually a decline in another housing quality factor, such as a worse location, a smaller apartment, or a household composition change. For example, one single Québec-based participant in his 20s mentioned: "I quickly signed a lease for another apartment in [the same neighbourhood], but smaller and more expensive" (translated from French). A New Brunswick participant described their new unit as "a 30% rent increase compared to what I was paying before to live quite far away." One participant noted:

"I eventually left my one-bedroom beautiful ground-floor apartment for \$1,100 and the only thing I could find was a room in a house for \$1,225. So it's spending more to share a house than I did to live on my own."

For some participants, post-eviction cost increases secured an "upgrade" from rental to ownership housing, but with substantially increased financial stress, as in the case of a British Columbia family who were evicted for an own-use repossession:

"We're pretty frugal people and live pretty simply. But now it's rough like we went from paying \$1,900 a month for rent to now we're paying \$3,700 in mortgage and condo fees. So it's been a

significant change for us financially like before we were saving a little bit, we were able to go on like camping trips and simple little things like that. We didn't have to worry about eating out once. But now, like none of that, like, we're not saving money, we're not going on trips. We are not eating out like it's really changed and like we are struggling a little bit now."

The results clearly suggest that housing affordability tended to deteriorate in the aftermath of an eviction. There were no major differences in housing affordability changes across geographic or gender lines, but while 80.0% (n = 48) of white participants reported increased housing costs after their eviction, every single racialized or Indigenous participant reported the same. Meanwhile, only 60.0% (n = 6) of participants who had been paying a majority of their income towards housing reported an increase in housing costs after eviction, compared to 84.0% (n = 42) of participants who had been paying a minority of their income. This most likely reflects the fact that participants burdened by very high levels of housing stress simply had very little ability to absorb cost increases, and instead found cheaper or equally priced housing and made quality, size and location trade-offs instead.

4.9.2. *Housing quality*

In contrast to cost changes between pre- and post-eviction housing, which were overwhelmingly negative, most participants (53.6%, n = 37) reported that the quality of their new housing unit was higher than their previous unit, with regards to aspects such as maintenance and overall presentation. One participant, a woman living with a roommate in Toronto, said: "It's nice to live in a place that doesn't have a leaky roof and has air conditioning and stuff like that." This implies that housing adequacy tended to improve following a forced move, albeit often with higher costs. Another participant, a racialized single mother in British Columbia, noted that she ended up "in a slightly bigger place and a nicer place. The places at the same price [we paid before] I did look at looked like a dump."

Some participants mentioned that their previous unit had been in poor repair but that this had been a desirable trade off because of the lower associated cost. One Québec-based participant noted:

"[My old apartment] was the perfect place. The rent was cheap. The building was old, it needed love. Of course it was not nicely renovated. And the walls were made out of cardboard."
(Translated from French)

Recounting a conversation with her landlord in Québec, another participant revealed, "My landlord was not nice. He said 'I am offering you cheap rent, so I do no renovations'" (translated from French). This participant's building was sold to a corporate landlord who decided to do the renovations, and she was evicted. Another Québec participant recounted:

"I'm in mourning. I lived in this neighbourhood for three years, I did not want to leave, you know if I wasn't thrown out I would have stayed.... I would have tolerated that it was not well maintained because it was a nice space nonetheless.... I'll never find another apartment like that." (Translated from French)

There were no meaningful differences in post-eviction housing quality changes across geographic, gender, race, income, or parental differences. Given that racialized and Indigenous participants reported much higher rates of increased housing costs than white participants did, the lack of a

difference in housing quality is troubling—it implies that, relative to white participants, racialized and Indigenous participants did not receive better housing in exchange for their increased housing costs.

4.9.3. *Housing size*

Participants were split on whether their post-eviction housing was larger or smaller than the housing from which they were evicted. A plurality of participants (45.8%, n = 33) reported that they moved into smaller units, while fewer (31.9%, n = 23) reported moving to a larger unit, and the remainder (23.6%, n = 17) reported moving to an equally sized unit. A 27-year-old white participant based in Ottawa noted: “For the same kind of rate, it was a much smaller house unfortunately.” A white woman participant based in Vancouver explained:

“I used to have an office in that space. I had a den, so I had an office and a bedroom. At least I had a workspace. When I moved, there was no den in places...I could afford. So I’m just in my living room now and it makes work a lot harder...because we’ve been pushed to remote work, so it’s just kind of like this is the new normal. But if you’re a single person in Vancouver, you can’t afford a place that has an office in it or a workspace in it.”

Another participant, a racialized single mother in Vancouver, revealed that housing subsidies for single parents were a help in affording an appropriately sized unit. She recalled: “Subsidies that support single parents are huge because I don’t think I’d be able to afford a three-bedroom unit.” Several participants reported a change in unit size but an improvement in other aspects. For example, one Québec-based man stated: “Our overall square footage is less, but the layout is smarter but doesn’t feel less and the backyard really is better.”

Most participants in British Columbia (55.6%, n = 10) and New Brunswick (57.1%, n = 4) moved to a smaller unit, compared to only two in five Ontario (38.9%, n = 7) and Québec (41.4%, n = 12) participants. Man participants (62.1%, n = 18) were much more likely than woman participants (34.1%, n = 14) to report moving into a smaller unit, as were white participants (50.8%, n = 31) in relation to racialized and Indigenous participants (18.2%, n = 2). Participants with higher levels of housing stress (67.9%, n = 19) were much more likely than participants spending less than 30% of their income on housing (28.1%, n = 9) to have reported moving into a smaller unit.

4.9.4. *Location and neighbourhood quality*

In the aftermath of their eviction, participants were rarely able to stay in the same neighbourhood. (We discuss post-eviction mobility in detail in section 4.9.1, below.) More than half of participants who provided an answer to this question (52.8%, n = 38) characterized their new location as worse than their pre-eviction location, while a fifth (18.1%, n = 13) characterized it as an upgrade, and a third (31.9%, n = 23) as neither better nor worse. One Ottawa-based participant shared that his new neighbourhood was “much more noisy”. A Montréal-based participant mentioned: “We are happy about what we found, but it is much farther away” (translated from French). A participant in Coquitlam stated that her commute is now “another extra half hour”. Another Montréal-based participant shared:

“We’re happy with what we found, it’s just that we’re really further away. Well, we were happy. She went back to live in [the city], but we were happy with what we found in size. It’s really far from [the

city] because I work at the university, she is also at the university. So that puts me nevertheless at 75 minutes of commute versus 30 minutes before.” (Translated from French)

There were no meaningful differences in these patterns along geographic, gender, race or income lines.

A common theme among participants who rated their new location as a downgrade was that the new location was less suitable for their children. Participants with children in their household were substantially more likely than those without children to describe their post-eviction location as worse (62.5%, $n = 15$, versus 47.9%, $n = 23$). One participant, a racialized single father in British Columbia, reported that his family is outdoors less often now that their home is along a busy street and in an area where “crime is more prevalent and ... there are homeless people passed out openly doing drugs and other things. There are a lot of addiction issues.”

Others were upset by a loss of transportation choice when moving to suburban areas from well-connected urban neighborhoods. One respondent, a parent in British Columbia, shared, “We’ve now moved to a pretty car-dependent neighborhood, which has also been really upsetting for me...using a car every day to get my daughter to daycare and me to work.” Likewise, speaking from his Ontario experience, another participant noted:

“[Our] access to transit has suffered. And we’re now on a very, very busy four-lane street and [my son is] 11, so he walks himself to school some days. So there’s sort of a health and safety [issue]. Those are some of the big things that we feel we gave up, neighbourhood-wise. [Our street] before was much quieter.”

Similarly, concerns about traffic violence have discouraged some participants from spending time outside or traveling outside of a vehicle. An Ontario-based respondent who has several children said: “[My sons] can’t just go in the backyard while I’m cooking dinner, or ride their bikes, because we don’t like to ride on our street. It’s pretty busy with cars and cars coming out of driveways.” Another participant elaborated on the impact of physical road design and engineering on their accessibility, social connectedness, and perception of safety:

“There was a community garden right across the street from our old place. Now we have to cross the highway to get there and then our former neighbors, when we had our son, they basically became surrogate grandparents to him. So now he's not able to see those people as often as we like.”

4.9.5. *Tenure type following the eviction*

All participants were living in private rental housing at the time of their forced move. A large majority (75.9%, $n = 63$) of participants also found post-eviction stable housing in a private rental unit. Remaining participants were split between non-market housing (8.4%, $n = 7$) and homeownership (15.7%, $n = 13$). These patterns were relatively stable across geographic, gender and income lines, but white and racialized or Indigenous participants reported very different post-eviction tenures. Among white participants, only a handful (4.5%, $n = 3$) shifted into non-market housing, while a substantial minority (19.7%, $n = 13$) moved into homeownership. By contrast, not a single racialized or Indigenous participant reported moving to homeownership, while nearly a quarter of these participants (23.5%, $n = 4$) obtained non-market rentals. Participants with children in the household were twice as likely as participants without children to access either non-market

housing (12.0%, n = 3, versus 6.9%, n = 4) or homeownership (20.0%, n = 5, versus 13.8%, n = 8) tenures. Participants with disabilities in the household were much more likely (23.5%, n = 4) to access non-market housing than others (3.2%, n = 2).

Participants who moved into subsidized, non-market units generally spoke highly positively about this move, above all because of the cost savings. One British Columbia participant's comment is representative in this regard:

"I'm still grateful and thankful for the opportunity to be able to afford a rental in this area [thanks to the subsidies].... When my children were young, I didn't mind having them in the same bedroom, sharing a little space. But now that they are older, it's crucial for them to have their own space. So without the subsidy, I don't think I'd be able to live in Vancouver at all."

Participants who bought homes reported mixed impressions of this transition. For some, it gave them a sense of security: "Finally, I feel at home as a homeowner." Others shared that they felt lucky to afford a down payment: "We bought a condo because we were thankfully in a position to be able to have a down payment for one.". Two Montréal participants mentioned that they were only able to buy homes because of financial help from their parents.

However, other participants mentioned not having wanted to become a homeowner, but felt they had to, either because of the state of the rental market in their city or because of their not wanting to go through another eviction again. One participant with children said: "We were basically forced to buy a place because the rental market in Kelowna is ridiculous." Some also feel regret at having had to leave the city to buy in the suburban fringes because of the high costs of homeownership, such as a Montréal-based participant who was evicted following the sale of his building to a corporate landlord:

"It was not my intention to buy, but I told myself that it was out of the question for me to relive a third renovation. So I was even ready to leave Montréal because I did not have the means to buy in Montréal. The prices were way too high for what I could afford, so I decided to leave Montréal, but it was with regret. It was not in my plans at all." (Translated from French)

Another participant, a single middle-aged woman in Québec, feeling hopeless when looking at the rental market, decided to buy a condominium, even though she had promised herself she would never be a homeowner:

"Now my experience as a homeowner in a duplex, I find it horrible. I am at the point where I want to move into a residence for independent living.... I don't want to be a homeowner, I don't want to be a renter, so what is left?"

Similarly, another Québec-based respondent (a single man) questioned his role in contributing to gentrification by buying a condominium:

"I am getting settled in my neighborhood [on the South Shore of Montréal], but it's a neighborhood that is working class and there is a lot of poverty. So I feel like the guy from Montréal who pops up here, and buys a condo. It's like, I feel like I'm kind of part of the problem here." (Translated from French)

4.9.6. Overall housing outcomes

Cost, quality, size, location, and tenure are separate but related dimensions of housing satisfaction. To analyze their interaction, we calculate a “net housing outcome” score, which aggregates a participant’s assessment of whether their stable post-eviction housing was better or worse than their pre-eviction housing across the four dimensions of cost, quality, size, and location. Someone who reported that all these indicators got worse would score a -4; someone who reported that they all got better would score a 4; and someone who reported that two improved, one deteriorated and one didn’t change would score a 1.⁴ Many participants reported a delay between their eviction and their obtaining stable housing, as discussed in section 4.7 above, but since net housing outcome compares pre-eviction and *stable* post-eviction housing, it does not account for the presence or quality of transitional housing.

Table 9 displays the distribution of net housing outcomes across the four provinces. The average outcome is negative—that is, on average, participants had more of the four categories where their housing situation had deteriorated post-eviction than where it had improved. Differences were quite large across provinces, however, with New Brunswick demonstrating the most positive average score by a wide margin. This could be explained by the fact that 25.0% (n = 2) of New Brunswick participants secured non-market housing following their eviction, compared to 10% or less in the other provinces. British Columbia and Québec had sharply negative average scores.

Net housing outcome	Number of interviews (% of total)				
	All provinces	British Columbia	New Brunswick	Ontario	Québec
Negative	44 (53.0%)	12 (60.0%)	3 (37.5%)	12 (48.0%)	17 (56.7%)
Neutral	21 (25.3%)	2 (10.0%)	2 (25.0%)	8 (32.0%)	9 (30.0%)
Positive	18 (21.7%)	6 (30.0%)	3 (37.5%)	5 (20.0%)	4 (13.3%)
Average score	-0.75	-0.90	-0.12	-0.48	-1.03

Table 9. Net housing outcomes by province

Figure 3 decomposes net housing outcomes across a range of dimensions. Panel A of Figure 3 shows the overall distribution of reported net housing outcomes, and indicates that the most common outcome (25.3%, n = 21) was a neutral outcome of 0—positives and negatives were balanced. However, more than twice as many participants had a negative net outcome (53.0%, n = 44) as had a positive net outcome (21.7%, n = 18). And while nearly one in six participants (16.8%, n = 14) had a net outcome of -3 or -4, only a single participant (1.2%) had a net outcome greater than 2. The conclusion is clear: overall, participants experienced a deterioration in their housing situation following their eviction. Participants who were unable to immediately secure stable housing post-eviction did not have meaningfully different outcomes from those who were.

⁴ Net housing outcome is a simple metric—it does not account for different weightings that participants might give to the four factors, nor for the size of difference in each factor. But, given the subjectivity of housing preferences and the low precision of interview-reported data, more “sophisticated” metrics simply introduce additional noise.

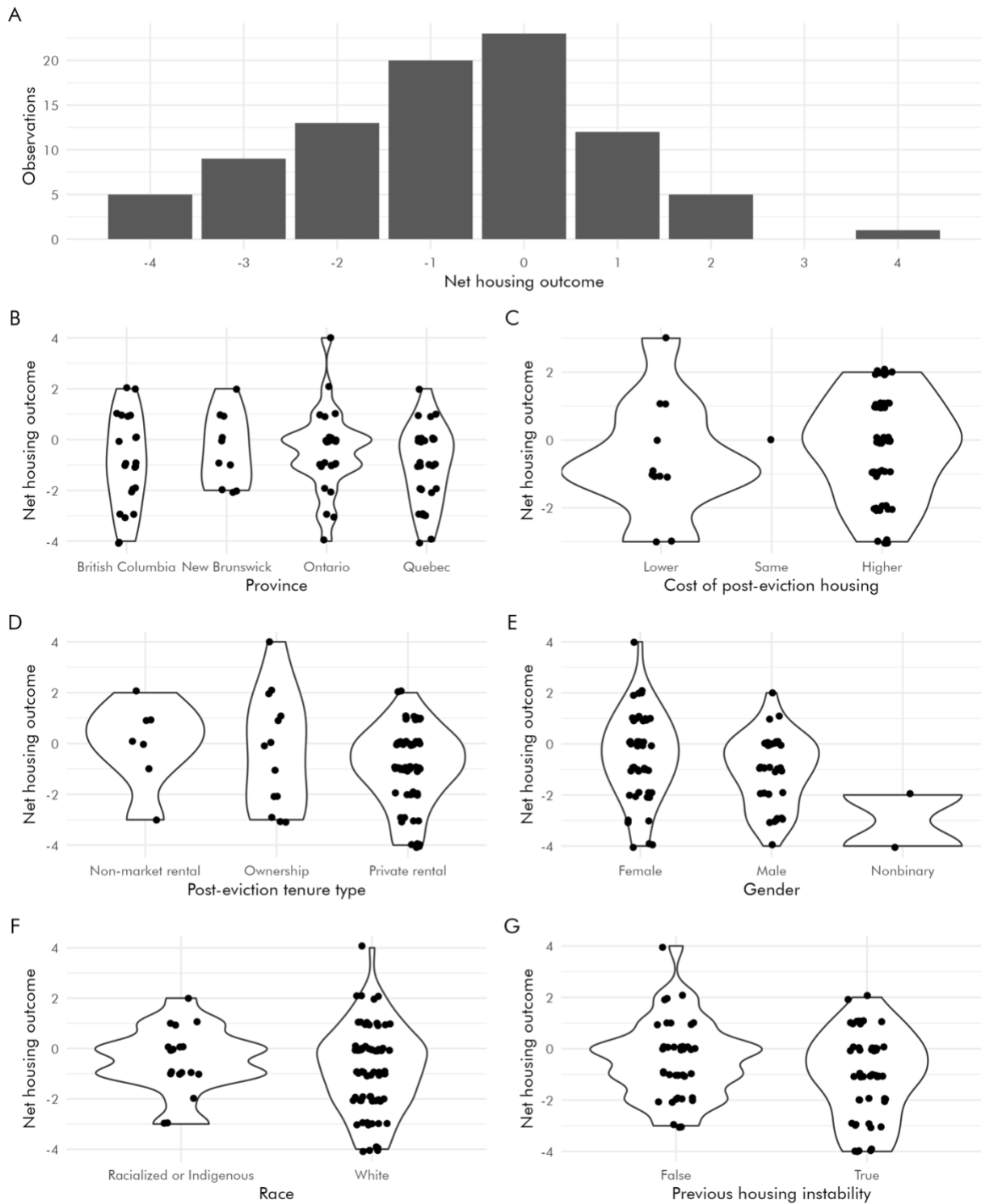


Figure 3. Net housing outcome after eviction, across cost, quality, size, and location: in total (A), and faceted by province (B), cost of post- eviction housing (C), post- eviction tenure type (D), gender (E), race (F), and previous housing instability (G)

While panel A demonstrates a wide range of housing outcomes among participants, these outcomes could plausibly be unevenly distributed among those with greater or fewer financial resources to navigate their forced move. Accordingly, Figure 3 also decomposes housing outcome by province in panel B, post-eviction housing cost in panel C, post-eviction tenure type in panel D, gender in panel E, and race in panel F. (In panel C, cost is removed from the housing outcome score to facilitate the comparison.) Panel B shows the distribution of housing outcomes across provinces and confirms the results from Table 7. Panel C makes clear that the housing outcomes of participants whose post-eviction housing costs decreased were quite poor. The average outcome was -0.55, and nearly all individual scores were negative. Among participants whose post-eviction costs increased, meanwhile, the average outcome was somewhat higher at -0.25, and individual values were evenly distributed between -2 and 2. These results suggest that many participants were able to use the circumstances of their eviction to upgrade their housing situation, albeit at the cost of increased housing payments. Another large group of participants traded off lower housing costs for decreased housing quality. And a final group experienced the worst of both worlds: higher housing costs *and* decreased housing quality.

The tenure results in panel D are equally striking. Among the participants who secured non-market housing after their eviction, the average housing outcome was 0, and all but two reported a positive housing outcome. Among the participants who entered the ownership sector of the market after their eviction, the average housing outcome was -0.31. Finally, among the plurality of participants who remained in the private rental market after their eviction, the average outcome was -0.92, and only a small fraction of participants had a net positive outcome. The conclusion is clear: participants who were able to leave the private rental market after their forced move achieved markedly better housing outcomes than those who remained.

Panel E breaks down housing outcomes by gender. Systematically, women reported better housing outcomes (mean -0.50) than men (mean -1.06). There were no men reporting highly positive post-eviction housing outcomes, and only a small number reporting positive outcomes at all. Non-binary participants reported the most negative aggregate housing outcomes by a significant margin (mean -3), although they are a very small part of our sample.

Panel F breaks down housing outcomes by race. Racialized and Indigenous participants had somewhat more positive net housing outcomes (mean -0.47) than white participants (mean -0.84), although both groups had a wide distribution of individual scores. Previous research has found that landlords discriminate against both men and visible minorities in the rental market (Flage 2018)—in part because landlords' search for a 'good tenant' leads some of them to rely on racial and gendered stereotypes and prefer women, white, and Asian applicants (Feldman and Weseley 2013). Our results partially support these previous findings.

Finally, panel G breaks down housing outcomes by previous housing instability. Participants with a previous experience of an eviction, other housing instability, or housing discrimination had much worse housing outcomes (mean -1.04) following their eviction than participants without such an experience (mean -0.43). Previous research which has tracked the housing trajectories of people who have faced multiple evictions has shown that these *causes* of evictions become *consequences* of eviction, leading to a cycle of precarity (Cohen and Noble 2020; Leung et al. 2021; So 2022). Our findings support the same conclusion.

4.10. Impacts of eviction

4.10.1. Mobility, social life, and amenities

A forced move necessitates leaving a home, but in many cases it also means being uprooted from a community and all the social ties which are forged and maintained at the neighbourhood scale. While some participants were able to stay in the same neighborhood following their eviction, or even on the same street or building, the overwhelming majority (76.1%, n = 66) of participants moved neighborhoods, to a different city within their region, or even in some cases to a different province, en route to finding stable housing after their forced move (Table 10). Participants in Québec had the highest rate of remaining in the same city after their eviction (73.3%, n = 22), while participants in New Brunswick had the lowest rate (40.0%, n = 4) (Figure 4). There were no notable differences in these patterns across race, gender, or ability lines.

Post-eviction mobility	Number of interviews (% of total)
Stayed in neighbourhood	21 (23.9%)
Left neighbourhood	35 (39.8%)
Left city	22 (25.0%)
Left urban region	4 (4.5%)
Left province	4 (4.5%)
Left country	1 (1.1%)

Table 10. Post-eviction mobility

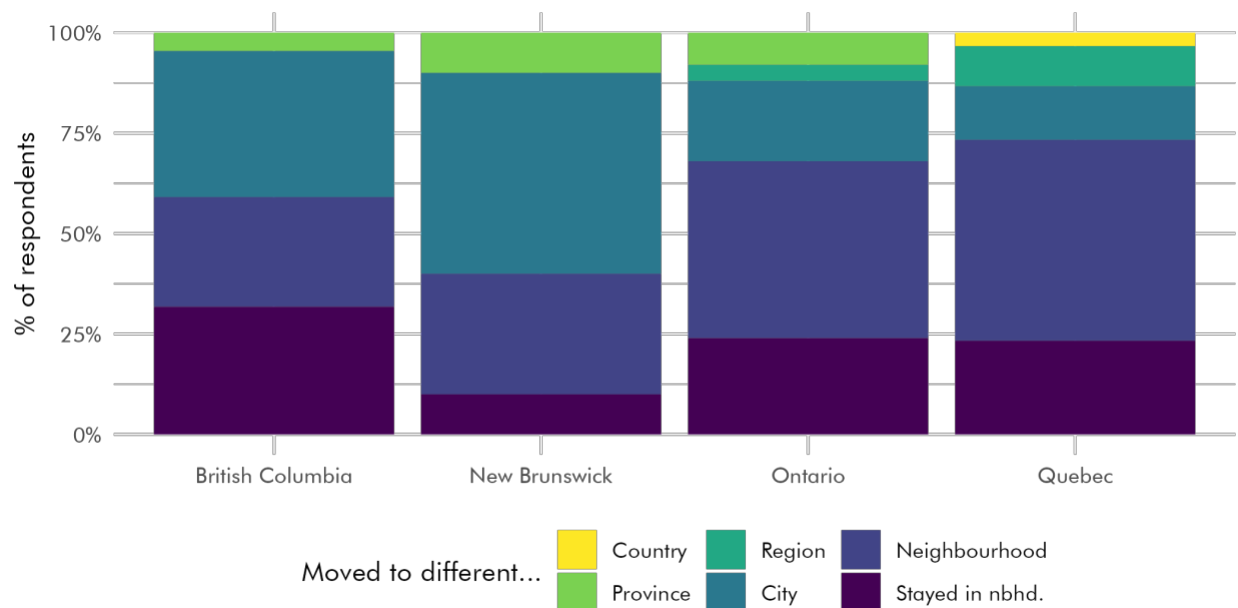


Figure 4. Post-eviction mobility by province

These moves resulting from experiencing eviction had implications for community cohesion and sense of belonging. More than a third (37.9%, n = 25) of participants who were unable to stay in their previous neighbourhood described a loss of social life and feeling of local connection in the aftermath of their forced move—compared to only two participants (9.5%) who stayed in their neighbourhood. Participants mentioned having moved away from their friends and family, and described negative impacts on elder companionship, childcare, and even shared meals and food preparation. Overall, participants with children in the household were much more likely to have remained in the same neighbourhood after their forced move (30.8%, n = 8) than participants without children in the household (21.0%, n = 13). Participants with children frequently mentioned that they prioritized remaining in the same neighbourhood so that their children could stay at the same school. For example, one mother in British Columbia said:

“It was important for us to find a place that met a lot of criteria. It has to be within walking distance of the daycare, the elementary school and the high school. And within walking distance for one of us to get to work within our price range and of course like a place where we could see ourselves living in. So that was quite difficult to find.”

Nevertheless, most participants with children in the household were forced to move neighbourhoods, and these participants frequently mentioned that their kids were negatively affected by the move, as in the case of a Montréal family that was evicted after their home was sold to a new owner who repossessed it for their own use:

“For a period of six months, our son made us feel like the move had caused a lot of changes for him. His sleep was affected and his mood was disturbed. He asked us a lot of questions like, ‘Why we were not living in the house anymore?’” (Translated from French)

One participant in New Brunswick who was caring for their elderly mother had to move an hour away to find suitable housing: “My sister lives [out of the country] and is a nurse, so it’s all on me.... I have to go back and forth between the two cities to help take care of my mom.” Other participants had found that the Covid pandemic brought people closer together with their immediate community, and recounted that experiencing eviction after the formation of a tight-knit community was especially difficult: “I’m devastated that I lost that neighborhood community because I can’t replicate that anywhere else.”

While relationships can potentially continue even across increased physical distance, many participants lost touch with former neighbors and friends. One New Brunswick participant revealed:

“It’s certainly been a little bit isolating, just how far I live out and my budget constraints have changed.... So my community has certainly gotten a lot smaller and my access to community has gotten a lot smaller.”

These results suggest that forced displacement of individuals leads to the erosion of social networks and local cohesion, ending important mutual relationships and bonds that spatial proximity have strengthened over years. The feeling of having been uprooted was also extremely common among participants: “We [renters] are constantly uprooted” (translated from French). “I was taken away from my home” (translated from French). “In my neighborhood people have lived there for generations. Now people are forced to leave, you know, to get rid of all their roots” (translated from French). Another participant, a 42-year-old white man, admitted:

“I felt a very deep feeling of injustice, also the fact that I feel like I have been uprooted from a neighborhood that I loved and felt like I could simply not afford to live there anymore. I found that extremely difficult.” (Translated from French)

The loss of access to employment and other amenities was another negative impact of eviction mentioned more frequently by participants who moved neighbourhoods (22.7%, n = 15 versus 14.3%, n = 3). One participant, a 40-year-old man who is a single parent, revealed:

“I live in Surrey now and it’s causing complications because my kid still goes to school in Vancouver, so I have to drive an hour every Friday to pick him up and then an hour back.”

Many participants described having relocated farther away from their place of employment, which increased their travel time considerably. Some households had to increase their transportation-related expenses. One parent mentioned having to drive their children to school, while another mentioned having to buy transit cards for their entire family. A couple mentioned having to buy a car to get to work because of the eviction. Others mentioned the loss of green space following their forced move, negatively affecting their family, as in the case of a racialized single father in British Columbia who was evicted for an own-use repossession following the building’s sale:

“The school was walking distance so they could just go play at the playground. All the friends were within walking distance, so that was just like the biggest thing, just more exercise opportunities.”

4.10.2. *Household composition change*

Nearly half of participants (39.8%, n = 35) experienced a change in household composition because of their forced move—when they found stable housing, they did not move into their new unit with the same roommates, partner, or family members with whom they lived prior to the eviction. One participant mentioned that her roommate had to leave the city entirely because she could not afford to pay a share of the rent in Toronto anymore, and added: “Yeah, it broke up our household.” Other roommates wished to stay together but failed to do so because of the lack of apartments with three or four bedrooms. One parent lost custody of their child in the aftermath of their eviction for an own-use repossession by a new owner:

“The [eviction] notice destabilized my son completely. We had the police involved, we had drugs involved, we had child protection involved. It got awful because he didn’t have another move in his system.... [It was] absolutely devastating. I have a child who ended up in child protection for a year and a half. How devastating is that? And it was a direct result of what happened. I lost my job because, well, I lost my child. I lost my apartment.”

Another parent mentioned that her 18-year-old child had to find an apartment on her own, because she could not find a reasonably priced three-bedroom apartment for herself and her two children:

“And then June came, and I didn’t find a new apartment for my family. A 3-bedroom, that was reasonable and all, so my daughter was forced to leave on her own.” (Translated from French)

Forced displacements also contributed to a change in the primary relationship status of participants with partners, causing some couples to end their relationships and others to cohabitate earlier than they would have liked due to a lack of housing options. For participants who broke up or

separated during the eviction process, some found apartments on their own or with new roommates. Some participants shared that, while the eviction was not the determining factor in their separation, the stress and time put into communications, negotiations, and searches added another layer of stress to their relationship:

“It made our relationship much more difficult. We had less time for each other, and we spent a lot of time talking about our strategies.... We saw how we had less time to take care of our partnership.” (Translated from French)

Many participants also shared that eviction negatively affected their primary romantic relationship and their relationship with friends and family. One participant said: “There have been really difficult moments between my partner and me.... It created a lot of tensions and left a lot of traces” (translated from French). Another participant said: “My partner and I have been on the edge of splitting up and now we bought this place. It’s been really, really hard.” Impacts on friendships were most present in situations where roommates were faced with an eviction: “It kind of broke down the relationship a bit and then she asked me to leave.” Another participant revealed “psychologically that was really tough and my relationships with my roommates were no longer solid”.

Parents mentioned having their relationship with their children affected, with one participant admitting that the forced move harmed their parenting. One participant outlined the challenges of moving back in with parents:

“Moving in with in-laws is [extremely stressful]. I mean, I’m not an 18-year-old kid.... When you’re 30 as an adult couple, moving in with another adult couple was extremely challenging. We had to come up with boundaries and house rules. We all ran on different schedules.”

Participants with children in the household were, however, only a third as likely (15.4%, $n = 4$) to have reported a household composition change following their eviction as participants without children in their household (50.0%, $n = 31$). There were no other meaningful differences across geographic, gender, race, income, and ability lines.

4.10.3. *The negative emotional impact of a forced move*

Almost every single participant reported negative emotional impacts resulting from their forced move (93.2%, $n = 82$), with very little variation across geography or demographic characteristics. Stress was the single most common emotion participants associated with their forced move (71.6%, $n = 63$), and participants reported it manifesting at many moments throughout the eviction process, with negative effects on their mental and physical health. Multiple participants mentioned the stress associated with the uncertainty of their post-eviction housing outcome. Others highlighted the stress experienced while apartment hunting in a tight rental market, having to send dozens of messages and visit many apartments. Facing another potential sale of her post-eviction home in Québec, a participant mentioned:

“I am already stressed at the idea, I really do not want to start doing apartment searches, especially during this housing crisis.” (Translated from French)

Some participants also mentioned the stress of having to uproot their life and settle somewhere else, associating it with a lingering stress in their family's lives. The stress compounded in participants with disabilities having to find another accommodation that would suit their needs:

“Those last few months, it was just so stressful. And when you've got a disability, that's the last thing you need.”

The compounding effects of the pandemic were also highlighted as a stress, as shared by an elderly participant in Ontario: “You know with Covid and with the inflation, it was also part of that stress.”

Lastly, many participants reported that their eviction stress has persisted into their current housing experience. Several participants mentioned that, during the months where landlords are allowed to serve eviction notices, they are stressed to the point where they react physically when someone walks down the hallway or knocks at the door:

“Even with our new landlord. The rare times he calls me, I shake. If someone knocks at the door, I shake right away. My heart is pounding because I do not want any kind of interaction with landlords.... It prevented me from sleeping. It made me physically sick.” (Translated from French)

Another one said:

“When they knock on my door, I act like I am not here.... Another time, my next-door neighbour [of the same building] was there and we both panicked when we heard noise in the hallway. It is the fear of literally finding yourself having to live on the street, because I have no friends, no family, I have no one.” (Translated from French)

After stress, anxiety was the second most common negative emotion participants associated with their eviction (37.5%, $n = 33$). (While stress and anxiety are often used interchangeably, we coded them separately because stress is often associated with a specific event, whereas anxiety tends to be more persistent and can last longer, even when the stressor is gone.⁵) Participants frequently mentioned experiencing anxiety during their search for a new apartment or their interaction with the landlord evicting them. Some participants mentioned lack of sleep throughout the eviction process. Anxiety was compounded by pandemic-related constraints, such as working from home or health concerns. One participant, a middle-aged woman who was displaced by an own-use eviction, said: “[The] anxiety is through the roof because I'm working from home as well, so I need to have safe and stable housing.” Another participant said:

“I've never had anxiety. But for this, I had severe anxiety. For a six-month period...I couldn't eat, I was losing weight. I couldn't sleep because I was worried all the time, I would cry, I would have panic attacks. It impacted my parenting. It impacted my job.”

A participant mentioned the effect of having to find a place to live during the pandemic while also experiencing emotional violence from their subletter:

“After going through those two evictions and then living or being in this house where I really felt very unwelcome and unsafe, I was just really eager to get out.”

⁵ Distinction based on the American Psychological Association's definition: <https://www.apa.org/topics/stress/anxiety-difference>

Another participant, a 60-year-old white man in British Columbia, mentioned that the anxiety caused by the eviction caused strong feelings of depression and disconnection:

“I was getting overwhelmed sometimes. I even thought of checking out, you know, permanently. Not that I would ever commit suicide. I mean, I envisioned it more than once, for sure, but I realized through this experience that the people who commit suicide or want to commit suicide, they don’t want to end their life. You want all that, those fears, those huge tsunamis of fear and worrying and ruminating catastrophizing to go away. You know, gloom and things not working out or always being in debt.”

Previous research has identified a link between eviction and mental distress and thoughts of suicide (Hatch and Yun 2021; Mateo-Rodríguez et al. 2019; Bossarte et al. 2013)—a link which our findings confirm. Talking about evictions generally, a Québec respondent in his late 30s commented:

“The distress [caused by evictions] is not documented enough. It causes a lot of suicides, a lot of break-ups between partners, the kids are stressed, and it causes learning difficulties.... We have to stop making it about statistics, it has a very real effect on people’s lives.” (Translated from French)

The sentiment of fear and specifically the fear of becoming homeless was also a common thread amongst participants (31.8%, n = 28). Some of the fear came from the fear of having to live through another eviction again, or the fear associated with not finding an apartment and rushing to sign the first lease that was available: “I just couldn’t be homeless with my kids. Right? So we moved as soon as we found something.” Among the participants who avoided homelessness following their eviction, many nevertheless mentioned their fears in this regard: “You realize how close you are to the street”, and “I was actually facing homelessness, because of my disability”. Another participant said:

“One of the things I would say is that, you know, it makes me realize how fragile the entire rental and condo and everything market is. Many of us are not very far from being homeless.”

For some, the fear of being homeless compounded with the stress associated with their disability. One participant, a single middle-aged woman in a Montréal suburb, explained:

“I decided to stop fighting because I feared I would end up on the street. Personally, the disability and the low income [made me stop fighting]. I think the disability was the most challenging of the two.” (Translated from French)

Other negative emotions shared by participants include feeling isolated (17.0%, n = 15), sad (22.7%, n = 20), hopeless and lacking control (21.6%, n = 19) and angry (15.9%, n = 14) and frustrated (13.6%, n = 12). One participant described the feeling of isolation resulting from other people in their life being reluctant to help in their retaliatory eviction: “no one was talking to me anymore, either because they were scared or they thought I was making it up” (translated from French). Another participant was angry and said:

“It’s a lot. I become emotional, you know, to see that if you have money you can dispossess me of everything.” (Translated from French)

Another mentioned they experienced the eviction more harshly because they had no support from friends or family. Hopelessness was present in court outcomes more specifically but also in participants' feeling a lack of control in the eviction process. One Hispanic participant in British Columbia felt like she was "being played in a game of Monopoly". One Québec-based participant who was evicted by new building owners mentioned having become cynical because of their eviction.

Some participants specifically connected their negative emotions to feeling isolated and lacking support because of a lack of legal and government services. One single mother characterized this feeling as an "abandonment by society". Another participant revealed that her "confidence in the social security by the state" had been "undermined" after receiving no support from the city following her illegal eviction (translated from French). People shared having felt sad and depressed because of losing an apartment they loved or having been treated poorly during their eviction. One participant said:

"It's just awful that so many people are profiteering off of people's need for basic shelter, right? It's all these investments, but really, people just need a roof over their head. It just makes me kind of upset, angry, and sad."

4.10.4. *Feeling lucky to have avoided worse outcomes*

After stress, the most common emotion reported by participants was in fact a positive one: a feeling of being privileged or lucky to have avoided worse outcomes. Nearly half (42.0%, $n = 37$) of participants reported this feeling. The most common framing among participants who reported feeling lucky in their eviction outcome was the sense that much worse outcomes had been possible or even likely. This finding is thus important to emphasize because it speaks to a bias in the study design. Since only people who had managed to find stable housing after their eviction were eligible to participate in the study, our findings necessarily exclude the worst post-eviction outcomes, and thus convey a more positive portrayal of eviction impacts than we would have found if we had spoken to people who had a truly catastrophic post-eviction outcome. (As one example: many participants spoke of narrowly avoiding homelessness, while others were temporarily homeless before finding stable housing. But there are undoubtedly many Canadians who became homeless after their eviction and did not ever manage to find stable housing, and they are excluded from the study.) The widespread reporting of feelings of luck among participants suggests that they also understood that they occupied the more positive end of the range of possible eviction outcomes.

In this sense, feelings of luck were only partially correlated with objective housing outcomes. On the one hand, participants with neutral or positive housing outcomes were considerably more likely to report feelings of luck than participants with negative housing outcomes (48.8%, $n = 20$ versus 36.2%, $n = 17$). But this pattern was disproportionately driven by the fact that most participants who managed to secure non-market housing reported feeling lucky (71.4%, $n = 5$), compared to fewer than half of those who did not (39.5%, $n = 30$). For example, a racialized single mother in British Columbia described her encounter with subsidized housing as a "blessing":

"When I first heard about this rent subsidy program, I thought, oh, this is too good to be true and this would be like winning the lottery. I had no idea this could happen for us. So it really is a blessing."

However, on aggregate, the demographic subgroups that were the most likely to express feelings of luck were racialized or Indigenous women and people with disabilities in their household. Most racialized or Indigenous woman participants (54.5%, n = 6) reported feeling lucky in their eviction outcome, compared to 40.3% (n = 31) of other participants. Likewise, most people with disabilities (57.9%, n = 11) reported feeling lucky, compared to 34.8% (n = 23) of other participants. The three most obvious plausible explanations for this fact are, first, that these groups were more likely to have transitioned into non-market housing after their eviction (a transition we have demonstrated is associated with better net housing outcomes post-eviction). Second, that people with disabilities were more likely to have resorted to transitional housing following their eviction, making the feeling of luck or gratitude a likely sentiment once stable housing had been secured. And lastly, that people with lifelong experiences of structural disadvantage might have a clearer perspective on the potential negative outcomes that could have resulted from their eviction.

More participants who were able to stay in their neighbourhood reported feeling lucky than participants who were forced to leave (47.6%, n = 10 versus 40.3%, n = 27). Other participants felt lucky because of their positive relationship with their new landlord, or the quality of their new housing unit, as in the case of a racialized woman participant in Toronto:

“Actually [my new landlord] said to me: ‘we have a spot coming up. Do you want it?’ And they are like incredible angels from heaven. Landlords that don’t exist anywhere in the world. So yeah, they care about the wellbeing and the lives of the tenants.”

Some participants felt lucky about their move to homeownership:

“I just realized like oh my God, I am so fortunate.... A few more years and I would have got stuck in a rent trap.”

Likewise, one middle-aged Québec participant said:

“I was privileged because I managed to buy something, but I know that for others, it is much more difficult. Some of them might even end up becoming homeless.”

Some participants specifically connected their feelings of luck to their sense of their own inherited privilege. An Ontario participant mentioned that they were: “lucky in the grand scheme of things because [they] could afford to move”. Another participant said:

“I am cognizant that I have advantages, because we are white, we are educated. So I am sure that we are privileged compared to other people. [...] And I know my rights.” (Translated from French)

An Indigenous participant from New Brunswick said that, without their father’s help, they would probably be unsheltered by now.

4.10.5. *Difficulty in finding new accommodation after a forced move*

One common source of stress and anxiety during the eviction process was the necessity of finding new accommodation that met the needs of participants’ households. When asked about the impact of the eviction on their lives, half of participants (51.1%, n = 45) described being negatively affected by the difficulty of finding a new accommodation. Racialized and Indigenous women were twice as likely as other respondents to report this negative impact (81.8%, n = 9, versus 46.8%, n =

36). One racialized participant from British Columbia spoke of her search for a new apartment as “hard and traumatizing”. Another participant, an Asian woman in Toronto, spoke of her experience finding a new apartment as “soul destroying”. A Black participant in Montréal shared:

“It took me months to find an apartment. It took me some time to find one, because the one-bedroom apartments were so small. Some had no room to even put a dinner table. I walked a lot and looked for signs and wrote down phone numbers.” (Translated from French)

Participants in British Columbia were twice as likely as participants in Québec to report a difficulty finding new accommodation (72.7%, n = 16, versus 36.7%, n = 11), with New Brunswick and Ontario in between the two extremes. Finally, participants with children in the household were much more likely than participants without children in the household to describe difficulty finding new accommodations as a negative impact on their lives (65.4%, n = 17, versus 45.2%, n = 28). A Hispanic woman respondent with children said:

“These past ten years rents in Vancouver have gone up astronomically. And so it was challenging to find a place that we could afford for our family.”

One participant, a white single mother of two in Québec, had to ask her landlord for extra time to move because she could not find a suitable unit for herself and her two children. Another participant, a Hispanic mother of three, shared that it was “extremely difficult” to find an apartment for a family of five, and ended up moving to another school district. The difficulty finding new accommodations led some participants to spend months searching for apartments or to settle for apartments that were smaller, lesser quality, or in a less ideal location than the housing they were being forced to leave. Describing her experience, an Asian woman participant in Ontario said: “Looking for a new place was incredibly horrific.” The amount of time spent looking for new housing was a challenge for some participants. A non-binary respondent in New Brunswick revealed:

“Especially in this market it absolutely takes a lot of time and I can’t honestly imagine how someone who was working shift work or something like that [could find housing].... I couldn’t have done it if that was the situation.”

Some participants mentioned the extraordinary lengths they went to in order to secure new housing. A middle-aged participant in British Columbia explained:

“We were told you need a renter package because [the rental market] has been bad in Vancouver. We were told to put a renter resume together. We put pictures together.... We had our credit score. We had all our credit information. We had references. We had everything all in a package.”

Another participant recounted a story of other tenants who were looking for housing at the same time:

“They told me they were bringing cash to viewings because other people were giving out cash as, almost bribes to be like, if you choose me as a tenant, here’s an extra \$1000, no strings attached.”

The difficulties compounded also when limited incomes, special requirements due to illness or disability or additional dependents (children or pets). Finding affordable housing was a challenge for many. One participant, an elderly single white man, noted that “the waiting lists and lineups for

co-ops now can be three years to five years” in British Columbia. Another participant echoed the difficulty in securing affordable housing in New Brunswick:

“You know, with the lowest rent, I could find \$850 and the highest assistance amount that you can get... is \$636. I mean they don't match. How are you supposed to live and eat?”

A racialized participant who was evicted for an own-use repossession said:

“That was really soul destroying. I went to some places and they were definitely slums and I was like, this is what I can afford.”

Dependents such as children or pets posed difficulties for securing new housing. A Hispanic mother in British Columbia reported: “It was really a challenge to find a place that we could actually afford with our family.” And a New Brunswick participant said: “It's really hard to find a place that will accept pets.” Another participant revealed:

“During the pandemic—I mean, anytime it's difficult finding accommodation—but finding accommodation during a pandemic, on limited income, and with a dog on Vancouver Island, pretty much anywhere on the lower mainland was next to impossible.” (Participant 71)

One participant had a particularly challenging experience finding housing that didn't damage their health after their eviction:

“I need homes that are chemical free because [of my disability] and that is not easy to find.... Most people are not super sensitive like I am, but there are probably about 5,000 of us in Canada. We've had this past year—what, four? I believe they've made the media—that have had to resort to [medical assistance in dying] because they just could not find safe housing. And so now they're dead.... Because that was the option presented to me. Medical assistance in dying. They are dead now.”

Limited and inadequate options for new accommodation can compound the difficulty of being evicted, creating conditions that in some cases can be literally life threatening.

4.10.6. *Other negative life impacts of a forced move*

Even once new stable accommodation had been secured, participants frequently reported continuing to be deeply affected by their experiences of eviction, including through the loss of local connection, loss of access to amenities, impact on relationships, and loss of sense of security in relation to housing.

Nearly half of participants (45.4%, n = 40) described a sense of insecurity (referring here to failing to feel secure in being able to stay in one's home) after having been evicted. This sense of insecurity affected participants in different ways, including through feeling unable to attach oneself to a location and feeling hopeless about finding a stable housing situation. A 25-year-old Indigenous participant expressed this sentiment:

“I'm not capable of the feeling of what home means. You know what I mean? Like home is just wherever the heck I'm living at the moment.... I'm not able to sentimentally attach myself to a location.... I think about housing almost as something completely unattainable.... Because when you do get a place, they can get rid of you for any reason. It's not going to last.”

A 40-year-old participant in Montréal, talking about her ex-roommate, said: “My roommate, after two and a half years, has not yet succeeded at feeling at home” (translated from French). Another participant, a 31-year-old woman in Montréal evicted for an own-use repossession, said:

“When I think of my old apartment, it is still home. I feel like I could go back, and nothing would have changed. It was really my home, and it took a lot of time for me to feel at home again in my new apartment.” (Translated from French)

Even participants who saw themselves as ‘good’ tenants—paying rent on time and improving their units—still lived in fear of being evicted again, despite in many cases having good relationships with their new landlords:

“I think it has given me a little bit of—I don’t want to call it paranoia. But until this particular eviction, I had only ever previously been evicted when I was subletting with some really terrible tenants and so I had thought, well, I’m a good tenant. I’m a good investment. I’m taking good care of your house, you know and a good painter. I fixed things when they’re broken and I pay my rent on time. I had thought at the time, why would anyone evict me? And so now I think more about my current landlord’s life circumstances and, is she going to evict me to move in a family member? And so in the case of my current landlord, she’s lovely. She’s super nice. We get along great. We bake pies for each other. She lives up the street. Everything’s great.... And I think had I not been evicted, I wouldn’t be overthinking this as much.”

Insecurity among some participants contributed to a general sense of lack of control over their housing situation, with one middle-aged Indigenous participant in New Brunswick noting that a forced move could happen to anyone for any reason:

“You realize how close you are to the street. And it’s not just people on subsidized housing. It’s anyone. You know, just depending on which company owns your shack. You yourself could find yourself with 90 days to look for a place to live, for any number of reasons.”

One participant, a single mother in Québec who is a survivor of sexual assault, compared eviction to a form of assault:

“And I find it interesting that, you know ‘violation de domicile’ [in Québec law]—I’ve had the misfortune of experiencing a sexual assault—it is very similar to the feeling of a sexual assault.... ‘Violation’... not of my body in this case. My home was violated.”

Eviction affected many participants’ sense of self. One participant, a 31-year-old Indigenous woman living in Ottawa, said: “My confidence went down because you have to have a place to stay to feel confident...secure, healthy, protected, safe.” Another participant, a non-binary person based in Québec, mentioned the erosion of their sense of autonomy during the eviction process and the following months. They relied heavily on the help of friends:

“You feel like you are floating and being pushed around like a ping-pong ball. You’ve lost all personal value.... I feel like I woke up in another world altogether, and that I am not adapted to this world.... I’ve always been someone who is independent, I always did everything on my own, I was the one helping others all the time. And now to find myself in a situation where I depend on everyone, I never know where I’ll be sleeping at night, how long I will get to stay there, I am short financially.... I feel like I lost my autonomy altogether, and my dignity in this story even though before that I had everything.” (Translated from French)

Other participants (18.2%, n = 16) reported direct physical health issues resulting from their eviction. One Montréal-based participant who suffered multiple evictions mentioned suffering from burn-out following their first forced move, which they attributed to emotional stress as well as the energy spent on the move. Some participants mentioned hair loss and back problems arising during their eviction. Another participant, a white Ontario woman in her late 30s, reported increased alcohol consumption: “For the entire time I was being evicted I started drinking way more.”

Some people already living with health issues mentioned having their condition deteriorate because of the stress associated with the eviction, as in the case of an elderly white woman in Québec: “You know, it has a major impact on health, it is not everyone who is ready to live through [an eviction]” (translated from French). One white New Brunswick participant revealed “I don't know if it was the stress of it all or what, but my doctor's pretty sure I had a mini stroke around Christmas time. I think it was just the stress.”

4.10.7. *Positive life impacts of a forced move*

Despite the traumatic impact of evictions, nearly a sixth of participants (14.8%, n = 13) of participants mentioned positive impacts that ensued. Most of these positive impacts had to do with either their new home being higher quality or in a better neighbourhood, or having a more positive relationship with their landlord. For example, a Black participant in Toronto said:

“This area is central, it's close to the subway, it's close to transit, it has green space, and there were so many things that the previous area did not have. So I don't think I missed out on anything or gave up anything when I moved.”

Another participant, a white woman in New Brunswick, identified their forced move as supplying a push to leave a problematic housing situation: “[The eviction] got me out of a terrible place that I should have left on my own, but I couldn't afford to because I was on social assistance at this point from my disability.”

Unsurprisingly, positive impacts were mentioned far more frequently by participants who had a neutral or positive net housing outcome (24.4%, n = 10) than by participants who had a negative housing outcome (6.4%, n = 3). Likewise, nearly half (42.9%, n = 3) of participants who secured non-market housing reported positive impacts, compared to just 10.5% (n = 8) of those who did not. No racialized or Indigenous woman participants reported positive impacts, compared to 16.9% of man or white participants (n = 13).

5. Discussion

An eviction is a traumatic experience that spans much longer than the act of moving from one house to another. The findings of this study demonstrate that people who experienced evictions usually had been dealing with complicated interactions with their landlords prior to the eviction, and had to deal with emotions of stress, anxiety, and fear lasting well after the forced move itself—consistent with previous Canadian research (Xuereb et al. 2021). Many participants had to move neighbourhoods or even cities following the eviction, and consequently reported feelings of loss of social connections, which is consistent with the findings of previous studies showing that evictions affect not only the people being evicted but also their neighbourhoods and communities (Hazekamp et al. 2021; McNeil et al. 2021; van Holm and Monagan 2021).

The Covid pandemic further complicated the eviction process and housing search. Participants were at times unable to secure housing directly, leading to time spent in shelters, with family, or on the streets. While this study did not include participants in situation of homelessness or in unstable housing, the findings nevertheless confirm previous research showing a close relationship between eviction and the risk of becoming unhoused (Chen et al. 2020). Findings suggest that only a small proportion of eviction cases end up in formal housing courts. Participants' widespread pessimism towards housing court suggests the need to rethink and reform the institutional frameworks regulating evictions.

Across all participants, evictions led to higher housing costs and poorer housing locations, although many participants upgraded their housing quality post-eviction, trading off increased quality against higher costs and reduced size. The participants who experienced the best relative post-eviction housing outcomes (although still on average negative) were the ones who managed to secure non-market or social housing, followed by those who were able to become homeowners. Participants in non-market housing had more positive outcomes and expressed fewer feelings of tenure insecurity following their eviction. This is consistent with Leon and Iveniuk's (2020) finding that evictions and subsidized housing were negatively correlated in Toronto. Those who remained renters on the private market tended to have the worst relative housing outcomes.

5.1. Spatial and demographic patterns across evictions in Canada

5.1.1. *Different eviction types for individual and corporate landlords*

Our findings indicate that individual and corporate landlords make use of different mechanisms to initiate an eviction. Individual landlords were much more likely to initiate own-use evictions, whereas corporate landlords evicted for renovation purposes and after purchasing a property. Across all landlord types, evictions under renovation pretenses (often referred to as 'renovictions') were much more likely to be multiple-unit evictions. While corporate landlords were also more likely to file for multiple evictions, multiple evictions were still common among individual landlords. Among participants in this study, a third who were evicted for own-use repossession noted other tenants in their same building were evicted at the same time for own-use repossession as well. This raises obvious concerns as to the legitimacy of these evictions—a theme we return to in the next chapter. The differences observed between individual and corporate landlords suggests

that Zell and McCullough's (2020) eviction typology could usefully be supplemented by considering landlord characteristics.

5.1.2. Different experiences of eviction across the country

While there were many commonalities in the lived experience of eviction among our study participants, some geographic differences can be noted. Own-use evictions were dominant in British Columbia and Ontario, renovictions were more common in Quebec, and New Brunswick saw by far the highest rate of retaliatory evictions. Unsurprisingly, then, New Brunswick participants were more likely to have experienced negative landlord behaviours compared to participants in other provinces. New Brunswick and Ontario participants were also the most likely to have been unable to secure stable housing immediately following their eviction, resorting to transitional housing such as shelters, friends and family, short-term housing, or having to experience homelessness.

While participants had overall high levels of access to both formal and informal sources of support, it was Ontario participants who had the least amount of support. Quebec participants had the most formal support—specifically via the extensive provincial network of non-profit housing committees. British Columbia participants received the most help from friends and family.

A unique characteristic of Québec participants was the use of negotiated settlements, where participants did not go to court but rather accepted a monetary payment in exchange for voluntarily leaving their home. This could speak to the ubiquity of housing committees advising tenants about their rights and their options in dealing with their eviction, participants and landlord's unwillingness to go to the housing tribunal, the length of the tribunal process, or tighter eviction and repossession laws enticing landlords into offering money in exchange for tenants vacating (a cash-for-keys deal). In some rental markets with strong rent control policies, cash buyouts are relatively common, such as New York City prior to a 2019 rent control overhaul (Kaysen 2019).

Overall post-eviction outcomes tended to be negative across all participant groups (participants typically paid more for their new unit, which was in general of higher quality but of smaller size and in a less desirable location), New Brunswick participants had the most positive housing outcomes by a wide margin, potentially explained by a proportionally higher number of participants who secured non-market housing there. British Columbia and Québec had the most negative overall housing outcomes—potentially explainable in the Québec case by the low level of non-market housing access there. British Columbia participants had the most difficulty securing housing following their eviction, and Québec participants had the least. Both British Columbia and New Brunswick participants were more likely to end up in smaller units following their eviction. Québec was the province in which participants managed to stay in the same city the most (either in the same neighbourhood or in the same city), whereas New Brunswickers were the least likely to have remained close to their previous home.

5.1.3. Evictions were experienced differently across gender and race

Racialized and Indigenous participants had a much different—and usually harder—lived experience of eviction from white participants. Racialized and Indigenous participants were four times as likely to identify landlord retaliation as the cause of their eviction. They were also twice as likely to have

occupied transitional housing following their eviction because of not finding stable housing in time. In terms of housing outcomes, racialized and Indigenous participants had more positive overall housing outcomes compared to white participants, although they had much higher rates of increased housing costs compared to white participants. (This was somewhat balanced by the fact that racialized and Indigenous participants were more likely to report improvements in unit size and location after their eviction, in comparison to white participants.) In terms of tenure change, racialized and Indigenous participants had relatively high proportions of moving into non-market or subsidized housing, and none of them reported becoming a homeowner. Inversely, white participants rarely ended up in subsidized or non-market housing, but almost one fifth of them became homeowners (with many participants highlighting the importance of monetary help from their family in this regard).

Women generally reported better housing outcomes following their evictions than men. Women used more formal support services compared to men, although men resorted much more to paid legal services compared to women. Men reported moving into a smaller unit more often than women. The demographic subgroup that was most likely to have mentioned feeling lucky about their eviction outcome despite the hardships of eviction was racialized or Indigenous women. They were, however, the subgroup that most often mentioned finding it difficult to find housing after their eviction.

5.1.4. Evictions affect people across a wide range of incomes, but housing stressed renters navigated evictions differently

Out of all participants willing to share their pre-eviction rent and income, just under half (47.2%, $n = 34$) were in a situation of housing stress at the time of their eviction. (They were spending more than 30% of their income on their housing costs.) This proportion is actually substantially *lower* than the population average in the four study provinces, which was 62.9% as of 2021. While housing stress and low incomes are not identical situations, it is noteworthy that the relatively low prevalence of housing-stressed individuals in our sample potentially contradicts previous findings showing low-income households as being overrepresented in eviction cases (Hazelkamp et al. 2020; Hepburn et al. 2020). It is possible that this contradiction reflects sample bias in our study—we spoke to very few participants who were evicted for non-payment of rent and other “tenant factors” which would likely be correlated with low incomes. But it is also possible that this contradiction reflects a changing landscape of evictions, with an increasing prevalence of landlords proactively evicting tenants as a means of increasing future rents, even when those tenants pay their rent on time.

Participants in situations of housing stress were more likely to move into a smaller unit or a unit of lesser quality following their eviction, but they were less likely to have started paying more for rent. This fact is consistent with them already being highly rent burdened, and therefore having little or no capacity to purchase higher housing quality. Housing-stressed participants tended to use more non-profit and paid legal services, but fewer government and free legal services overall, raising questions regarding the availability of those latter two services.

5.1.5. *Added complexity but more positive outcomes when experiencing an eviction with children*

Navigating an eviction is already a difficult prospect for an individual or a couple, but introducing additional dependents into the household correspondingly introduced additional complexity into the eviction process for our participants. However, participants with children had overall easier experiences of eviction than those without children. Participants with children in their household reported being evicted for own-use repossessions twice as often as households without children, indicating that the unit from which they were evicted was potentially more suitable for a landlord or the landlord's family. Participants with children in their household had to resort to transitional housing half as often as participants without children, but on average found it more difficult to find housing following their eviction. Participants with children were more likely to leave the private rental market, either for non-market housing or for homeownership. Participants with children in their household reported larger subjective declines in locational quality—frequently mentioning that their new location was less suitable for their children—despite having been more likely to have remained in the same neighbourhood post-eviction than other participants.

While we found no meaningful aggregated differences between participants with pets and participants without, numerous dog owners mentioned finding it difficult to secure new housing that allowed for pets after their eviction.

5.1.6. *The challenges of being evicted with a disability*

Participants with physical or intellectual disabilities in their household reported a wide range of challenges they faced during and after their evictions which set them apart from other participants. To begin with, they were roughly 50% more likely to report a retaliatory eviction than participants without a disability, and twice as likely to report negative landlord behaviours as other participants. In the immediate aftermath of the eviction, participants with household disabilities were twice as likely to have experienced homelessness and somewhat less likely to have accessed informal social support, in comparison with other participants. This bleak picture is somewhat balanced by the fact that participants with disabilities in the household were vastly more likely to have gained access to non-market housing following their eviction than other participants. This led participants with household disabilities to have a much higher rate than other participants of reporting feelings of luck in the aftermath of their eviction.

5.2. **Revisiting the typology of evictions: Landlord incentives and capacities to evict**

We now return to Zell and McCullough's (2020) typology of evictions, which distinguishes between tenant-factor and landlord-factor eviction causes, and single-household and multiple-household eviction scales. However, since nearly all our participants reported landlord-factor evictions, our data does not permit us to offer reflections on tenant-factor evictions, or on patterns distinguishing the two types of evictions from each other.

A key question is *why* landlord-factor evictions dominated in our study. As discussed above, one possibility is sample bias—it is quite possible that people who had been evicted for failure to pay rent, property damage, or other tenant factors were less likely to volunteer for a study on eviction

than people who had been evicted because of landlord factors. However, evidence from the Canadian Housing Survey also suggests that landlord-factor evictions are by far the most common type experienced by contemporary Canadian households (Xuereb et al. 2021). In other words, there is accumulating evidence (see also Zell and McCullough 2020) that landlord-factor evictions are in fact the dominant cause of forced moves in Canada today, and if that fact contradicts previous received wisdom that emphasized tenant-factor evictions, this may be because there has been a change in landlords' approaches to eviction—from an action of last resort in the face of a highly problematic tenant to a proactive strategy for increasing the profitability of their investment.

In light of this idea, our findings suggest two ways in which Zell and McCullough's typology could usefully be modified or extended: first by considering landlord type as a third key distinction alongside the cause and scale of the eviction, and second by incorporating the concept of retaliatory evictions into the distinction between tenant- and landlord-factor evictions. Collectively, these observations suggest an explanatory shift away from the "factors" that cause evictions, and towards a double focus on the system- and individual-level factors which determine landlords' *incentives* and *capacities* to undertake evictions. This shift would make it clear that evictions are actions undertaken by landlords, and thus that landlords—and only landlords—should be at the centre of how we understand the causes of evictions.

5.2.1. *Individual and corporate landlords*

A consistent finding from our study is that participants had different experiences of evictions depending on whether they had an individual or corporate landlord. As discussed above, individual landlords were much more likely to initiate own-use evictions, whereas corporate landlords evicted for renovation purposes and after purchasing a property. Corporate landlords were also more likely to file for multiple evictions. They were twice as likely as individual landlords to have been challenged at provincial tenancy boards by participants, and five times as likely to have agreed to a negotiated settlement.

These distinctions suggest the utility of introducing landlord type into Zell and McCullough's typology as a third important distinction alongside eviction cause and eviction scale. Previous research has shown that corporate and non-corporate landlords pursue different strategies for profit maximization and have different capacities for doing so. For example, Canadian research suggests that large corporate landlords have greater access to capital to undertake renovations, while smaller and non-corporate landlords instead might 'squeeze' buildings by neglecting maintenance and reducing amenities (August and Walks 2018). International research has found that large, financialized landlords file evictions at higher rates than other landlords (Immergluck et al. 2020; Raymond et al. 2018). Less is known about smaller or non-corporate landlords, who tend to be portrayed as more lenient towards tenants, less strictly profit oriented, and less likely to initiate evictions (Shiffer-Sebba 2020; Travis 2019; Decker 2021), although this may be in part because of stricter tenant selection processes (Decker 2023) or, as demonstrated in this report, because evictions from this group of landlords disproportionately occur outside the housing tribunal system.

5.2.2. Retaliatory evictions

The second respect in which our findings suggest a modification to Zell and McCullough's typology is the prominence of retaliatory evictions in our sample. We defined an eviction as retaliatory when a landlord forced a tenant to leave in retaliation for tenant action which is legal but harmful to a landlord's self-interest. Examples included tenants who refused a rent increase, tenants who repeatedly asked for repairs that were not getting done, or tenants who pushed back against or complained about harassment by the landlord or their property management staff.

Retaliatory evictions have important interactions with broader housing market and housing policy conditions. When vacancy rates are low, rental markets are tight, and there is not a sufficient supply of non-market housing for lower-income households, landlords will generally have an easy time replacing a tenant, while tenants will have a hard time finding a new apartment. This simultaneously lowers the landlord's cost of initiating a retaliatory eviction and raises the tenant's cost of being evicted. When housing policy constrains landlords' ability to arbitrarily end tenancies, or it supplies robust non-market alternatives to private rentals, landlords will be less able to use evictions to retaliate against tenants.

To some extent, retaliatory evictions can be placed within Zell and McCullough's category of landlord-factor evictions, because they are unambiguously the result of landlord actions. But, in other important respects, they challenge the straightforward division between tenant factors and landlord factors upon which the typology is based. Specifically, the concept of retaliation implies an interplay between landlord and tenant decision-making. In many of the situations which participants described, tenant actions were simultaneously reasonable or even laudatory—and also directly implicated in the subsequent eviction. Tenants refusing illegal rent increases or attempting to exercise their rights at provincial tenancy boards are perfectly legal actions, but they are also actions which appear to lead to eviction.

Recognizing this fact implies being clear about whose decisions may empirically increase the risk of evictions occurring and whose decisions actually cause evictions. The former set of actors includes tenants—non-payment of rent likely increases the risk of eviction, and so does refusing an illegal rent increase—but it also includes a whole range of other actors, including policymakers who establish the legal frameworks which protect or fail to protect tenants, who influence relations of supply and demand in the private rental market, and who build or do not build non-market housing. The latter set of actors, by contrast, only includes landlords. Landlords are the only actor who initiate evictions, and frameworks for understanding evictions should centre this fact.

5.2.3. Landlord incentives and capacities to undertake evictions

Collectively, these observations suggest an explanatory shift away from the factors that *cause* evictions, since landlords cause evictions. Instead, they suggest a focus on the factors which determine landlords' *incentives* and *capacities* to undertake evictions. Findings from our study suggest the importance of both system-level and individual-level factors.

At the system level, the key issues are the underlying conditions of supply and demand in the private rental market (and their interaction with the availability of non-market rental housing), which change landlords' incentives to evict tenants, and the effective level of tenant protections, which change the ease with which landlords can evict tenants. The interplay between market

conditions and tenant protections drives the balance of power between landlords and tenants in the private rental market, and hence eviction outcomes (Figure 5).

	Loose rental market (Low incentive to evict)	Tight rental market (High incentive to evict)
Weak tenant protections (High capacity to evict)	<p>1.</p> <p>Tenant-factor evictions Retaliatory evictions</p> <p><i>(No close resemblance in sample)</i></p>	<p>2.</p> <p>Landlord-factor evictions Retaliatory evictions</p> <p><i>(New Brunswick)</i></p>
Strong tenant protections (Low capacity to evict)	<p>3.</p> <p>Few landlord-factor or retaliatory evictions Tenant-factor evictions</p> <p><i>(No close resemblance in sample)</i></p>	<p>4.</p> <p>Landlord-factor evictions via loopholes Cash settlements</p> <p><i>(Québec)</i></p>

Figure 5. System-level drivers of landlords’ incentives and capacities to evict

Box 1 describes a situation in which rental market conditions are loose (vacancy rates are high, and upward pressure on rents is low) and tenant protections are weak. Under these circumstances, landlords can evict tenants when they want to, but there will be relatively few cases where they want to. Classic tenant factors—non-payment of rent or disruptive behaviour—might still motivate landlords to evict a tenant they find problematic, but landlord-factor evictions will be rare, since there will not be major economic rewards for turning over the tenancy. Landlords may still engage in retaliatory evictions, since they will not be significantly constrained from doing so by tenant protections, but these will be “irrational” in the narrow economic sense that they will likely impose a financial cost on the landlord. Given the steady increase in housing costs across Canada since 2000, there are no markets that closely resemble box 1.

Box 2 describes a situation where tenant protections are weak, but rental market conditions are tight. Under these circumstances, evictions should be very common, and should be dominated by landlord-factor evictions, because landlords will find it economically rational to remove existing tenants whenever that could allow them to secure higher rents. Retaliatory evictions should also be very common in this scenario, since the cost to landlords of removing a “problematic” tenant will be low, while the barriers preventing them from doing so will also be low. Among the four provinces in our study, New Brunswick most closely resembles box 2.

Box 3 describes a situation where rental market conditions are loose and tenant protections are strong. Under these circumstances, landlords will not face strong system-level incentives to evict tenants, and even when they have individual-level incentives they will have a difficult time carrying out evictions. There would thus be few landlord-factor or retaliatory evictions, while tenant-factor evictions would continue to be present. Because of generally tight rental market conditions across the country, there are no Canadian markets that closely resemble box 3.

Finally, box 4 describes a situation where rental market conditions are tight and tenant protections are strong. Under these circumstances, landlords will face strong incentives to evict tenants, but will be constrained in their ability to do so by housing policy. This set of conditions implies a greater prevalence of cash settlements between landlords and tenants, since these settlements would allow landlords to turn over apartments and increase rents without having to take cases to tenancy boards. It also implies that landlords would be highly motivated to find loopholes in eviction rules that allow them to carry out evictions even where they fail to meet legal criteria. Québec most closely resembles box 4. (Ontario and British Columbia lie somewhere between boxes 2 and 4, since their tenant protections are weaker than Québec's but stronger than New Brunswick.)

In addition to the system-level factors summarized in Figure 5, landlords also face individual-level factors which affect their incentives and capacities to undertake evictions. At the individual level, the key issues are the extent to which landlords feel that their economic returns from—and control over—their property are threatened by tenant behaviour or identity, which changes landlords' incentives to evict tenants, and the difference between corporate and non-corporate landlords, which evidence has shown have different capacity and willingness to evict tenants.

As our discussion of retaliatory eviction above demonstrated, there are a range of tenant behaviours or characteristics which might incentivize individual landlords to undertake evictions. Some of these are “tenant factors” in Zell and McCullough's (2020) terminology; for example, if a tenant fails to pay the rent on time, this will threaten the landlord's income stream, and likely lead to an eviction. Others are actions which are perfectly legal and do not represent legitimate grounds for eviction, such as a tenant refusing an above-guideline rent increase in a province with rent control, but might nevertheless cause a landlord to feel their control over their property is threatened by their tenant and incentivize eviction. Others still are not tenant actions at all, but simply features of a tenant's identity. Previous research has suggested that landlords prefer white and Asian women over men and non-Asian racialized people as tenants, because they associate the former group with docility (Flage 2018; Feldman and Weseley 2013). Landlords' individual biases and prejudices should therefore be expected to be an important driver of eviction decisions as well. The result is that, for a given level of systemic incentive to evict or not evict (driven primarily by market conditions), individual landlords will nevertheless have varying incentives to evict individual tenants, based on a range of tenant behaviours and characteristics, only a small portion of which would generally be considered legitimate grounds for an eviction.

Finally, our findings, in combination with previous research, suggest that landlord type—corporate or non-corporate—is an important individual-level driver of eviction capacity. Previous research has found that large landlords are more likely to initiate evictions than small landlords, while our findings suggest that the former have more capacity and willingness to undertake renovations to increase financial returns on their property ownership.

In summary, our findings suggest the utility of an explanatory shift away from the “factors” that cause evictions, and towards a double focus on the system-level and individual-level factors which determine landlords’ *incentives* and *capacities* to undertake evictions, and hence the balance of power between landlords and tenants in the private rental market. This perspective implies a recognition that the decision to evict is a decision taken by landlords alone, albeit a decision influenced by a range of large-scale and small-scale circumstances which involve tenants, policymakers, and other social actors.

6. Participants' recommendations

6.1. Introduction

While the primary mandate of this report was to gather and communicate the lived experience of eviction in Canada, while speaking to Canadians who had recently undergone a forced move we also gathered substantial evidence about what changes to the Canadian housing system could help improve outcomes for people suffering evictions and could help prevent evictions from occurring in the first place.

We gathered this evidence from two sources: first, we asked participants directly what policy changes they would like to see. Participants' direct, lived experience with eviction gave them an important, practical perspective on which aspects of the system work well and which do not. Second, our aggregated analysis of eviction experiences allowed us to identify patterns across multiple participants that would not always be immediately evident for individual participants, but which nevertheless speak in an evidence-based fashion to how eviction policy could be improved in Canada.

Often participants' explicit ideas about what could be different coincided with the collective evidence we gathered from the interviews; for example, participants were clear on their desire to see more non-market housing, and aggregated interview findings were equally clear that participants who found their way into non-market housing after their eviction had the best relative outcomes. Other times, the two sources of information provided distinct but complementary suggestions about fruitful avenues for policy change. For example, while participants drew explicit attention to the importance of good access to information on the eviction process and how to navigate it, aggregated analysis made clear that some groups were doing a better job of navigating that process already.

In what follows we summarize the explicit housing-policy recommendations made most frequently by our participants, and then identify three key interventions for federal and provincial policymakers which were most strongly suggested by the evidence gathered in this report: reforming own-use eviction rules, making housing tribunals the rule not the exception in evictions, and investing in non-market housing.

6.2. Participants' recommendations: Strengthen tenant protections, improve information, invest in non-market housing

Almost all participants (94.3%, n = 83) volunteered recommendations for how government and support organizations could better serve tenants and reduce evictions. Since participants have a direct lived experience of eviction, and thus an up-close view of what works and what doesn't work in the current system, their suggestions are worth consideration. The policy directions more commonly recommended by participants were: stronger rental and tenant protections (42.0%, n = 37); better education and information around existing tenant rights and legal processes (33.0%, n = 29); increases in non-market and social housing (29.5%, n = 26); limits to private ownership (23.9%, n = 21); and improved rent control measures (20.5%, n = 18).

The fact that the recommendation made most frequently by participants was strengthening tenant protections lines up well with previous research which has found that stronger protections led to decreased likelihoods of evictions and displacement (Chapple et al. 2022; Merritt and Farnworth 2021). Among participants who suggested strengthening tenant protections, many mentioned more scrutiny, follow-up, and enforcement of the laws. One Montréal participant suggested that eviction moratoria should be in effect as long as cities were in a situation of housing crisis. The mention of more scrutiny of own-use evictions was also frequent—a theme we return to below. An Ontario participant said of his own-use eviction: “I feel that this was a family that was brutally and obviously exploiting the N12 [Ontario’s own-use repossession process] and I think that there should be measures whereby they can’t do that as freely.” Another Ontario participant suggested that the monetary compensation for own-use evictions in Ontario should be higher. Numerous participants recommended that the notice length for evictions be extended, given the difficulty associated with finding new housing. A British Columbia participant suggested that rental units should be protected and only converted into owner-occupied units when a tenant breaks the lease. A New Brunswick participant with a physical disability noted that more regulations around renovations were needed. And a Québec respondent suggested a complete reversal of the standard eviction court proceeding, where it would be the landlord’s responsibility to get pre-emptive approval from the tribunal to proceed to major renovations or an own-use repossession, instead of tenants having to contest the eviction if they suspect that the landlord was not truthful. We expand on this idea below in section 6.3.

Many participants shared that they would like better education and information for tenants, such as laws written in simplified and accessible language. An Indigenous participant in British Columbia suggested having classes for people seeking housing to inform them of their rights and the rental procedures. A white Ontario participant remarked: “Having [the laws] more accessible and readily available to tenants is a super important thing, and there’s a lot of vague definitions [in there].” Another participant from Ontario noted: “You shouldn’t have to hire legal help to understand your rights and your obligations.” A Québec respondent said: “The weight of unmasking [the unlawfulness] comes back on the tenant. It’s extremely hard because you do not have access to information.” In this context, the housing committee model in Québec deserves attention. Québec was the province with the highest rate of access to formal services in our study, and this is explained by the ubiquity of housing committees. These organizations serve a crucial information mediation function, taking rules and regulations which are frequently available but hard to interpret and rendering them useful. It is the difference between the ability to identify the section in the Residential Tenancy Act which regulates evictions and knowing in practice whether an appeal to housing court is likely to be successful. Findings suggest that the rest of the country would be well served by Québec’s housing committee model.

Participants recommending non-market housing suggested more of both cooperative and social housing: “We need more social housing, but it’s often difficult because of the intergovernmental cooperation that needs to happen.” “More social housing, please” (translated from French). “Invest in affordable housing, for the love of God.” One Québec participant who was evicted for an own-use repossession specifically tied the need for non-market housing to challenging the supremacy of private property in the housing sector: “Accepting that the majority of rental housing is in the hands of the private market means that you will never truly be capable of controlling evictions because [rental housing] remains protected by laws that protect the institution of private property” (translated from French).

Participants' recommendations around limits to private ownership ranged from restrictions on the number of homes someone is allowed to own, to restrictions on foreign ownership, to more general comments in opposition to housing as a commodity or investment. One example of the latter was the argument from an elderly British Columbia participant:

“There’s just no way a corporation has human well-being in mind. Its only thing in mind is to make money and if that is the prime motivation for all our actions, there is never going to be a fair situation.... We should put forward legislation that makes it not a profitable thing to speculate and use real estate as a commodity, because that drives prices up.”

Some participants made the distinction between large corporations owning rental housing and families and individuals owning rental housing. One participant, a white Québec father in his late 30s who was evicted for an own-use repossession, suggested socializing housing by removing it from the private rental market. An Ontario-based participant argued that all incentives given to investors in rental markets should be removed. Several participants agreed that there should be a limit on the number of units which could be owned by a single landlord. An Ontario participant, a man in his late 20s who was evicted after his home was sold, remarked:

“Individuals being able to live in homes, being able to earn a decent income that’s more valuable than you believing you have a right to unlimited profits and the people involved in those properties are not even humans, [they’re companies].”

There were many other participant recommendations which stemmed from frustrations with how the existing housing system operates. For example, one Indigenous participant, who was the victim of a retaliatory eviction in New Brunswick, had the following succinct recommendation for others facing eviction: “don’t be poor”. This spoke to his frustrations with how difficult it is for lower-income Canadians to obtain adequate and stable housing from the private rental market. A white Ontario participant shared: “There is a line that’s being drawn between the haves and have-nots based on property ownership, and then as a [result] comes the ability for landlords to really exploit their power.” A New Brunswick participant said:

“And we have no right to reasonable enjoyment of our premises, which is something that’s unheard of. People don’t have rights to their pets, which mean to have pets in their apartments, which means people stay in really bad situations, including, you know, situations of domestic violence because they know that if they leave, they may not be able to take their pet to their next location there any, you know, I could go on for probably like a long, long time.”

Recommendations by category were relatively consistent across province, gender, and race with one major exception. The recommendation to build more housing in general (as opposed to specifically non-market housing) was generally associated with higher social privilege among participants. All participants who recommended building more housing in general were white (15.9%, n = 11), and most were men (20.0%, n = 7, versus 6.0%, n = 3 for women). However, participants facing high levels of housing stress (30.8%, n = 4) were much more likely to recommend more housing construction than those with lower levels of housing stress (6.8%, n = 4). Québec participants were also far less likely than participants from other provinces to recommend a broad increase in housing supply (6.7%, n = 2, versus 15.5%, n = 9). One British Columbia participant who did offer this recommendation connected the lack of choice on the housing market to landlord abuse, echoing our discussion above on the way that market conditions establish landlord incentives to evict:

“I think the main issue why this whole housing market is so insane is that there’s not enough units on the market, so there needs to be just a massive building program to satisfy the market, with the amount of new units that is needed for people that want to rent one. And once that is sorted out, I think a lot of the landlord abuse...can’t really happen anymore, because there’s a choice for people.”

Overall, participant recommendations were wide ranging but were strongly informed by a perception that the laws and operations of the private rental market favour landlords over tenants, and thus a need to secure a better balance between the two groups.

6.3. Limit own-use evictions

Own-use repossessions were the single most common eviction cause among our participants, accounting for just under half of all evictions in our sample (47.7%, n = 42). Our findings suggest that it is also the eviction justification which is the most vulnerable to misuse by landlords acting fraudulently or in bad faith. Provincial policymakers should therefore apply more scrutiny to this eviction pathway, consider actions which would set a higher bar for own-use repossessions, and at minimum restrict them to situations where a landlord provably needs to occupy the unit.

Participants who experienced own-use evictions were slightly more likely than other participants to challenge their eviction in housing court (19.0%, n = 8, versus 15.2%, n = 7). This is partially explainable by the fact that many participants suspected their landlords were using the own-use repossession mechanism in bad faith. Participants frequently questioned whether their landlords were actually going to move into the unit, and often observed what appeared to be blatant disregard of the intent of these types of laws. As we discussed in section 4.3.2, above, nearly a third (31.6%, n = 12) of the 38 participants who experienced a multiple-unit eviction identified the pretext as an own-use eviction, which is difficult to square with these repossessions being legitimate.

One participant, a single white middle-aged man in British Columbia, noted that his landlord resorted to an own-use repossession when they failed to get the desired rent increase:

“The new landlords had told me, when they realized that they weren’t allowed to double my rent, they said, sorry, the other part of it was they’re going to move their children into that suite, which it turned out, of course was BS.”

A Montréal participant, while relaying his own experience of being evicted for an own-use repossession, realized his neighbor’s landlord was using the own-use clause systematically:

“There was a building with 23 units and the landlord announced to each of the 23 tenants that his mother was moving into their unit. And it’s only because they were organized and talked to each other and said this doesn’t make sense that, in the end, he got burned in the media. But there was zero penalty for this landlord, you know? So they do it because there’s no downside.”

For participants who did go to court, they reported that own-use evictions were largely treated by judicial authorities as foregone conclusions even when evidence and logic were seemingly in their favour. For example, a white Montréal respondent in his late 30s revealed:

“You know what I mean, this woman is a millionaire. Will she really come live here with her daughter in a tiny duplex on [name of the street]?” (Translated from French)

Another participant, an elderly Vancouver man who investigated his new landlord, noted:

“And it was obvious to me and anybody else involved, the lawyer.... It was obvious this guy wasn’t moving in. [It] was this old, beat-up old house [and] he lived in a \$5.6 million home. In a rich area of Vancouver. He’s a multi-millionaire, if not billionaire. And this guy was saying that he was going to move in without renovating, without doing anything. It was, if I can use the word, it’s absolute ***** and you know it just was not true whatsoever. He changed his story then and said that his daughter would be moving in.”

The same participant described the court process as a “kangaroo court”:

“And so I challenged this with the RTB, which is the residential tenancy branch. It’s your only avenue to dispute these things. It was a kangaroo court. It was a joke. We had to do it by phone because it was during COVID. He wouldn’t even give [his daughter’s] name, where she worked, or anything else. He didn’t prove anything, but still the RTB found in his favour.”

One important piece of systematic evidence that own-use repossessions are being abused by landlords comes from comparing New Brunswick with the other three provinces in our study. In New Brunswick, landlords can unilaterally end a tenancy and, except for a brief period where the government limited rent increases during the Covid-19 pandemic, can set rent increases at whatever rate they desire. In contrast, British Columbia, Ontario, and Québec all limit landlords’ power to unilaterally end tenancies without ‘good cause’, and further limit yearly rent increases. This policy disparity implies that abusing the ‘own-use’ clause to evade tenant protections would be an attractive strategy in these three provinces, whereas in New Brunswick it would be largely unneeded. By contrast, there is no a priori reason why legitimate own-use repossessions would be more or less common in New Brunswick in comparison to the other provinces. So if New Brunswick sees fewer own-use repossessions than the other provinces, this implies that many of the own-use evictions in these other provinces are fraudulent. And indeed this is precisely the pattern we observed in our interviews: New Brunswick had a very small number of participants noting they were evicted for ‘own-use’ (20.0%, n = 2), while own-use evictions accounted for a majority (51.3%, n = 40) of evictions in the other three provinces.

Under current policy, the burden is on tenants to prove that own-use evictions are fraudulent. And, even when they succeed in doing so, significant consequences for landlords who abuse own-use evictions are rare. Financial penalties are often marginal and easily recouped by the higher rents that landlords can charge post-eviction, and tenants do not gain the right to move back into their former homes. Emerging trends in property ownership such as fractional ownership provide further possible complications to regulations around own-use evictions, as with a case documented by the Toronto Star where a landlord who owned only 1% of a home filed for an own-use eviction (Mathieu 2019).

The apparent arbitrariness of own-use evictions caused many participants to feel insecure in their post-eviction homes, no matter how good of a tenant they were, or how positive their relationship with their current landlord was. For example, one Québec participant in her 30s, after experiencing two own-use evictions, said: “You know it can happen again and again” (translated from French). Reflecting on his own-use eviction, a British Columbia participant in his 50s shared:

“How can I say this? It frightened me into never wanting to be in that situation again, never wanting to rent again. Because of how tenuous the existence is, you know?”

Similarly, a Québec participant said:

“There is a trauma of living on the ground floor. I told myself, if I live on the ground floor again, I would be the first tenant to get evicted. If I become a renter again, I would live on the second or third floor, just to have some peace of mind.” (Translated from French)

Even among own-use repossessions which are not fraudulent, there is an additional problem that they raise, which is that they are disproportionately likely to target families. As discussed in section 4.3.1, participants with children in the household were twice as likely (69.2%, $n = 18$) as participants without children in the household (38.7%, $n = 24$) to report an own-use eviction. This is probably because participants with children in the household were much more likely to have been evicted from single-family or duplex units which would be more desirable for a landlord’s own-use repossession, while participants without children in the household were much more likely to have been evicted from multi-family buildings where own-use repossession would be unlikely. Policy measures which made own-use evictions less common would therefore be likely to disproportionately protect families with children from displacement, relative to the current status quo.

The balance of this evidence—own-use evictions being the most common reason for eviction, having a high likelihood of being carried out fraudulently or in bad faith, and having a disproportionate impact on households with children—suggests the need for tighter controls on own-use evictions. Specifically, we recommend stricter conditions for qualifying for own-use evictions, a relocation of the burden of proving a legitimate own-use eviction from the tenant to the landlord (discussed in greater detail in the next section), and greater penalties for abusing own-use provisions.

Some specific potential own-use eviction reforms provinces could implement include:

- Significant time restrictions after purchase before own-use repossessions are permitted (some jurisdictions in Germany require upwards of five years after purchase before an own-use eviction by the purchaser is possible).
- Limiting own-use evictions for family members to structures where the landlord actually resides, and therefore could be justified because of the landlord’s need to engage in care work of children or elderly parents.
- Forbidding own-use repossessions by landlords who have multiple rental properties or who have registered their property’s ownership as a corporate entity.
- Narrowing the relationships which are eligible for own-use evictions to only the landlord themselves and their close relations where direct care by the landlord is necessary.

The Canadian housing policy framework relies on the private market to supply the vast majority of rental housing stock (a situation we further scrutinize in the following section). This means that it is incumbent on that policy framework to regulate the private market in a manner that adequately meets the needs of renters. The findings of the report suggest that the easy availability of own-use

repossession to evict tenants may be undermining that goal, and thus that landlords should have to meet a higher bar to carry out an own-use eviction.

6.4. Make tribunals the rule rather than the exception in eviction cases

As discussed above, very few of our participants went through a formal housing tribunal or tenancy board process in their forced move. Instead, for various reasons—including lack of time, hopelessness around the outcome, a desire to move on, pressure to keep a positive relationship with their landlord because of the need for recommendations, fear of retaliation from their landlord, and a lack of faith in obtaining a satisfactory result—eviction processes tended to be informal and occur outside the tribunal systems. The low proportion of formal evictions and participants’ lack of confidence in housing board or tribunal outcomes together make a strong case for rethinking the relationship between tenancy boards and the eviction process across the country.

One British Columbia participant suggested a change to the housing tribunal or board system that could form the basis for a positive overhaul of how housing courts oversee evictions:

“[If] it was the duty of the person who was doing the eviction to demonstrate that they were moving in, I think that would change the balance of the relationship. Because then it would leave the government in the middle as the enforcement partner versus the tenant as the party that needs to enforce [the law], which is a lot to ask.”

This participant’s suggestion is that landlords should bear the burden of proof for *proactively* establishing the need for an eviction. In the case of own-use repossessions, this might entail a landlord registering with the housing tribunal the identity and current principal residence of the family member who will be possessing the unit. In the case of renovations or demolitions, the process might entail providing the housing board with proof that the work will be done, in the form of excavation or transformation permits. (In 2021, British Columbia implemented just such a system, but other provinces have not yet followed suit.) In both own-use and renoviction cases, an additional reasonable requirement would be that landlords be obligated to return to the housing tribunal within a year or some other relatively short period of time to verify that the repossession or the renovation actually occurred, in order to close out their file. (An additional operational benefit of this model is that it would allow housing tribunals to more systematically track rental units which have been renovated and thus oversee the proper application of additional rent increases which many jurisdictions allow in the case of major renovations.)

This change would reverse the current arrangement, where tenants have the burden of challenging an eviction once they have already been served an eviction notice. The model of landlords needing proactive authorization from the tenancy board to initiate an eviction follows a similar principle as the requirement that criminal searches require police to obtain a warrant beforehand. The principle is to set a high bar for the action, because of the recognition that it could cause serious (and in this case potentially irreversible) harm to the affected party. In the case of evictions, the proactive authorization model would help address a problem raised by some participants—that retroactive court scrutiny cannot undo the harms associated with eviction. In most cases, tenants who are evicted, even if it under what is subsequently proven to have been false pretenses, do not have the right to return to their former homes. And even if they did have a right to return, tenants would be faced with labour and emotional costs associated with another move, and might not be

willing to be housed by the same landlord who evicted them previously. A model that reduces the likelihood of fraudulent evictions occurring in the first place could help mitigate these harms. While the proactive authorization model could not entirely prevent illegal own-use evictions, it would likely discourage malfeasance, especially if failure to provide proof of repossession or renovation led to sanctions.

Indeed, our findings raise concern that fraudulent or bad-faith justifications for evictions are common in Canada. The previous section used a comparison between New Brunswick and the other three provinces to establish the likelihood that many of the own-use repossessions participants were confronted with were not legitimate. Meanwhile, other participants who underwent an eviction for renovation purposes mentioned never seeing actual approved plans or permits for the renovations:

“My landlord told me the architect wanted to charge \$4,000 for the plans, but told me if you want we can cancel the architect and give you the money instead. I refused.... Finally the architect came and he was doing the sketches free handed... I called the city and it turned out they didn’t even have permits.” (Translated from French)

“I saw the plans, but the plans were not approved. [They did not have an engineer seal].” (Translated from French)

Furthermore, while the practice is no doubt rare, there are documented cases of landlords serving tenants false or invalid eviction notices while representing them as real (CBC News 2019). If, by default, landlords had to file their eviction notices with their provincial tenancy board, the province could in turn notify the tenants as well as provide an online database that tenants could use to verify the documentation. This would increase transparency in the eviction process, and potentially speed up court proceedings by ensuring that proper documentation is in place before proceedings begin.

A model of proactive authorization for evictions is one mechanism by which housing courts could play a more assertive and productive role in regulating evictions. By channeling a much larger proportion of forced moves into the formal tribunal system than currently is the case—in our sample, only 17.0% of participants’ evictions moved through the courts—this model would also help accomplish another goal which our findings suggest is important: making housing tribunals the rule rather than the exception in eviction cases. Currently in Canada, most evictions occur through informal channels, and housing tribunals or tenancy boards only intervene in a relatively small number of cases as a kind of last resort. However, given the level of harm which evictions can inflict on tenants—particularly poor and vulnerable ones—a more reasonable default would be the opposite of this situation: tenancy boards should routinely approve or disapprove evictions, and informal forced moves should be the exception rather than the rule.

Our findings are clear: among our sample, landlords overwhelmingly instigated eviction and participants did not have faith in housing regulations protecting them. These facts reflect the unequal power relation between landlord and tenants in the Canadian housing system. While our participants frequently reported a lack of confidence in their housing stability, the fact that renting is precarious is a policy outcome rather than an inevitability. As one British Columbia participant who was evicted following a building sale noted, renting could become a more appealing tenure choice if the system were to change:

“I think, uh, I wish we had a better relationship to renting in Canada. I’ve heard about, you know, in Austria or in Germany where renting is just a norm. And so I wish that there was a little bit more balance in Canada around that for people who do want to rent for their whole life, and not feeling like you have to buy in your 20s or 30s just so you have somewhere to live in your 70s when you have minimal income.

One participant, a middle-aged single mother in Québec, said:

“I’ve traveled to 45 countries...and I came home and felt like a piece of garbage.... I feel like I live in a society that is fundamentally unjust, with a dysfunctional legal system. And I don’t feel safe.”

In sum, confidence in housing tribunals—and renting more broadly—in Canada would benefit from a shift of responsibilities that better reflects the stakes and comparative resources of landlords and tenants. Participants’ recommendations and lived experiences collectively suggest two principles which could underlie a rethinking of the relationship between housing tribunals and evictions: a revitalized and trusted housing tribunal system that oversees and ensures the propriety of evictions as a rule rather than an exception, and a model of proactive authorization under which landlords would need to affirmatively establish just cause for an eviction before any proceedings could begin.

6.5. Invest in non-market housing

As discussed in section 4.9.5 above, participants who were able to leave the private rental market following their evictions reported the best housing outcomes among all study participants. Those who transitioned to homeownership reported better average net housing outcomes than those who stayed in the rental market, but those who transitioned to non-market housing reported the best relative outcomes of all.

Within the Canadian housing system, non-market or subsidized rental housing⁶ tends to be a relatively marginal form of tenure. Among the provinces in this report, the proportion of households in subsidized housing ranges from 3.2% in Quebec to 4.3% in Ontario. Specifically, the share of households living in *publicly owned* social and affordable housing is 2.4% in Ontario, 1.4% in New Brunswick, 1.3% in British Columbia, and 1.3% in Québec.⁷ While these housing types make up a small proportion of Canadian housing stock, they are the ones that led to the best housing outcomes for our interview participants. These findings are consistent with recent scholarship challenging the stigmatization of public and non-market housing (August 2014, 2016; Bloom et al. 2015).

Participants emphasized many benefits of non-market housing. One participant, a racialized single mother of two in Vancouver, noted that it enabled her to afford suitable housing without having to leave their city:

⁶ The Statistics Canada definition of subsidized rental housing includes “rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances” (Statistics Canada, 2021).

⁷ Percentage calculated using Statistic Canada’s 2020 “Inventory of publicly owned social and affordable housing assets, Infrastructure Canada” and households per province from the 2021 Census (Statistics Canada, 2022).

“[The] subsidized support as a single parent is huge because...I don’t think I’d be able to afford a three-bedroom unit for us, right? And when my children were young, I didn’t mind having them in the same bedroom and sharing a little space. But now that they are older, it’s crucial for them to have their own little space. So without the subsidy, I don’t think I’d be able to live in Vancouver at all.”

Another participant, an Indigenous man in New Brunswick accustomed to the lowest quality housing on the private rental market, spoke to the improvements in the quality of his housing:

“And I’ve got a beautiful home. Wow. I’ve got laundry facilities inside the unit. My own hot water tank. It’s like a palatial mansion compared to what I’m used to. This is easily the nicest home I’ve ever lived in, working, not working.”

Further, both participants who transitioned into non-market housing and participants who did not frequently recommended non-market housing as a possible policy response to the difficulty finding affordable apartments on the private market:

“But we need to build more housing and if the free market won’t build it...it’s the role of the government to step in, and we need to build more.”

“I just know that the government needs to build more co-ops.”

“Stop talking about ‘affordable’ units; they are just cheaper condos. We need high-quality co-ops.” (Translated from French)

“They really need to get back to building co-ops.”

“Everywhere, we’re not producing social housing anymore because the financing doesn’t exist and because it’s a municipal responsibility.” (Translated from French)

Participants also commented on the problem of relying on private landlords in general:

“A lot of this would be solved if we weren’t looking to private citizens to provide the bulk of the rental market, right? It is really weird that we rely on this secondary suite market in B.C. and lots of places to provide the bulk of the housing. So it becomes just really not well managed.”

And they provided examples of how the government could provide more social housing:

“Germany just did this thing that I thought was really interesting where if you had more than 30 houses or something, they bought the excess and converted it into public housing and that would be incredible.⁸ I think that would be like an amazing step. You know, I don’t think the Canadian government will ever do that. You can dream and we can dream for sure.”

Our findings on post-eviction housing outcomes suggest that greater availability of non-market housing would help mitigate the negative impacts of eviction, but it is also likely that it would reduce the prevalence of eviction in the first place. With respect to eviction prevalence, landlord-factor evictions driven by own-use repossessions, sales, and renovations are mostly absent from

⁸ The participant is alluding to a September 2021 Berlin citizen referendum recommending that the government of Berlin enact a law to socialize all housing owned by property companies with 3,000 or more units, which would amount to approximately 240,000 rental apartments.

non-market housing. These landlord-factor evictions accounted for 95.5% (n = 84) of our participants' eviction experiences. It is likely that, if these 84 participants had been living in non-market housing, few if any of them would have been evicted. At the same time, while evictions also occur in non-market housing, the reasons for evictions tend to be tenant-driven factors such as non-payment of rent (Collins et al. 2021). The fact that non-market housing is subsidized, and frequently operates on a rent-geared-to-income basis, means that non-payment is highly likely to be less common for a given income group in non-market housing than it would be for the same income group in private rental housing.

Non-market housing is a broad category, and there are numerous examples both in and outside of Canada for what an expansion of this category could look like. In the Canadian context there are many examples of non-market tenure homes which have remained high quality and accessible to lower-income households, such as Montréal's Communauté Milton Parc, Moncton's Cornerstone Co-operative Housing, Burnaby's 115 Place, and Toronto's St. Lawrence neighborhood. In the United States, Tenant Opportunity to Purchase Act (TOPA) laws provide the opportunity and financing to enable tenants to collectively purchase their apartment buildings and convert them from private rentals to limited-equity cooperatives, a model which preserves housing as affordable for future generations. European countries generally have much higher levels of publicly owned housing than Canada and, in high profile cases such as Vienna, public authorities continue to build significant numbers of high-quality public housing units which not only help reduce rent and increase stability for their direct tenants, but more broadly across the rest of the rental market (City of Vienna, n.d.).

The participant experiences assembled in this report suggest that federal and provincial governments in Canada should follow suit and substantially increase the funding and production of public and non-market housing, to reduce evictions and improve tenants' quality of life. These investments would ideally be positioned as part of a broader Canadian housing policy reorientation to de-emphasize financialization and housing as a speculative investment. Table 11 summarizes participant recommendations by the level of government who would be in apposition to implement them.

Order of government	Strengthen tenant protections	Improve information around rental rules and regulations	Limit own-use evictions	Make tribunals the default in evictions	Invest in non-market housing
<i>Federal</i>					X
<i>Provincial</i>	X	X	X	X	X
<i>Municipal</i>	X	X			X

Table 11. Participant recommendations for reducing the prevalence and negative impacts of evictions in Canada

7. Conclusions

7.1. Summary of findings and recommendations

Based on structured interviews with 88 Canadians with a recent lived experience of evictions who are now in stable housing, this report has assembled the following findings on the causes and consequences of evictions in the Canadian housing system.

Eviction type: Participants nearly unanimously reported having been forced to move due to landlord factors. The most common such factors were landlords repossessing units for their own, selling their property, or undertaking demolitions or major renovations. Participants were somewhat more likely to report that their household was the only one evicted during their forced move than that multiple households were evicted within a short time frame. Renovations were mentioned three times as frequently as the context for a multiple-unit eviction as for a single-unit eviction.

The landlord: Most participants described the landlord who evicted them as an individual or a family operation. Among landlords identified as “individual” by participants, more than half gave an own-use repossession as a justification for the eviction. “Corporate” landlords, by contrast, were much more likely than “individual” landlords to have provided major renovations or a building sale as the cause of the eviction. “Corporate” landlords were also substantially more likely to have evicted other tenants at the same time as the participant. Most participants reported a range of different negative landlord behaviours, including non-responsiveness and harassment. A third of participants reported some sort of negative or potentially illegal landlord actions during the eviction process itself: at least one of harassment, illegal entry into the unit, non-communicativeness in the face of tenant, or demands for tenant labour.

Previous housing instability: Most participants reported a previous eviction, previous housing instability (such as having slept in an emergency shelter), or previous experience with discrimination in the rental housing sector. Indigenous participants were more than twice as likely as non-Indigenous participants to have had a previous eviction, while racialized and Indigenous men were more than three times as likely as other participants to have reported previous housing discrimination. Participants from Québec and Ontario experienced the highest rates of previous housing instability.

The eviction process: Only one in six participants reported that their eviction proceeded through provincial housing courts. Pessimism in the court process was the most commonly offered reason for declining to pursue a housing court case. Meanwhile, one in seven participants (almost all in Québec) did not pursue formal legal action, but did receive a negotiated settlement from the landlord in exchange for an agreement not to go to the courts. Almost a third of participants were unable to secure new stable housing when they were evicted and spent some period in transitional accommodation. Half of these participants were functionally unsheltered or homeless, and had to rely on emergency shelters, sleeping on a friend’s couch, or, in the worst cases, living on the street. Most participants underwent their forced move during the Covid-19 pandemic and nearly half of participants reported that Covid complicated their forced move.

Sources of support during the forced move: Most participants reported accessing formal services for assistance during their forced move. Non-profit organizations, including dedicated housing and tenant groups, were by far the most common service providers mentioned by participants, with free legal aid and government agencies constituting most of the rest. In Québec, almost all regions have an official housing committee or a tenant's association that helps tenants navigate situations such as rent increases, repossession notices, or eviction notices. The ubiquity of these organizations is reflected in the fact that Québec participants had a dramatically higher rate of usage of non-profit services than participants of any other province. Most participants reported relying on social support from others to help navigate their forced move.

The transition to stable housing: Almost a third of participants were unable to secure new stable housing when they were evicted and spent some period in transitional accommodation. Half of these participants were functionally unsheltered or homeless. Participants in Ontario and New Brunswick were much more likely than participants in and British Columbia to have been unable to secure new stable housing when they were evicted. Racialized and Indigenous participants were nearly twice as likely as white participants to have occupied transitional housing, while participants without children were twice as likely as participants with children.

Comparative housing quality after eviction: Overall, household housing and locational quality tended to decline after eviction, with participants generally reporting having to pay higher prices for smaller, lower quality homes. However, significant differences were observed across housing cost and tenure categories. Participants who were able to leave the private rental market for either non-market rental housing or ownership housing reported substantially better housing outcomes than those who remained in the private rental sector. Women reported better housing outcomes than men, and participants with previous housing instability reported worse outcomes than other participants.

Impacts of eviction: While some participants were able to stay in the same neighborhood following their eviction, or even on the same street or building, the overwhelming majority of participants moved neighborhoods, to a different city within their region, or even in some cases to a different province, en route to finding stable housing after their forced move. Nearly half of participants experienced a change in household composition because of their forced move—when they found stable housing, they did not move into their new unit with the same roommates, partner, or family members with whom they lived prior to the eviction. Almost every single participant reported negative emotional impacts resulting from their forced move, with very little variation across geography or demographic characteristics. Stress was the single most common emotion participants associated with their forced move, followed by anxiety and fear.

Participant recommendations: Almost all participants volunteered recommendations for how government and support organizations could better serve tenants and reduce evictions. The policy directions more commonly recommended by participants were: stronger rental and tenant protections; better education and information around existing tenant rights and legal processes; increases in non-market and social housing; limits to private ownership; and improved rent control measures. Participant experiences further suggested the importance of: setting a higher bar for own-use repossessions; making housing tribunals the rule rather than the exception in eviction cases; and re-investing in non-market housing to reduce the frequency of evictions and mitigate their harmful impacts.

7.2. Future research directions

Our research revealed a set of differentiated experiences of eviction among geographic, gender, race, income, and ability lines, and in these and several other respects more research could shed further light on the realities of evictions in Canada. We have identified the following lines of further inquiry for future qualitative research on evictions in Canada:

- *Retaliatory evictions as an eviction type outside current frameworks:* Our findings identified retaliatory evictions as a prominent eviction type that to some extent lies outside Zell and McCullough’s (2020) tenant-driven versus landlord-driven typology. Further research on retaliatory evictions would be helpful, for example to establish the extent to which individual discrimination motivates this landlord behavior, and the extent to which tight rental markets and broader housing conditions make retaliatory evictions a “rational” landlord practice.
- *The connection between eviction and homelessness:* For ethical reasons, our participants were drawn exclusively from people who are now stably housed after their eviction, even if some did experience homelessness and housing instability between their eviction and eventually obtaining stable housing. However, these participation criteria introduce inescapable bias: we excluded potential participants who by definition would have had worse housing outcomes than any participants we included in our study. To better establish the entire range of post-eviction housing outcomes, future research should document the lived experiences of evicted people who were unable to find stable housing after eviction and ended up homeless.
- *Long-term effects of evictions on people and families:* Our study interviewed Canadians with an experience of eviction in the last five years, which means that we were unable to establish longer-term effects of eviction.
- *Tenant-factor evictions:* Overwhelmingly the evictions we examined were landlord initiated, which stands in contrast to studies reporting nonpayment, a tenant factor, as the most common cause of eviction (Buhler 2021; Callejo-Black et al. 2021; Leon and Iveniuk 2020). Tenant-factor evictions may differ in important ways and have different outcomes from landlord-factor evictions, notably with regards to people’s ability to obtain stable housing after the eviction. More research would be needed to better understand outcomes for this population.
- *Multiple evictions and tenant organizing:* Many participants reported having been part of an eviction which affected multiple households. Some of these participants mentioned having conversations with the other tenants who received an eviction notice, and some of them organized collectively. It would be worthwhile to assess what impact tenant organizing has on multi-unit eviction threats.
- *Serial evictions:* Serial eviction filing—where landlords file repeatedly for eviction at the same address—has been flagged by American researchers as a landlord strategy that leads to higher cost burdens for tenants and hinders their chances to secure housing in the future (Leung et al. 2021). While serial eviction filing was relatively rare in our sample, some participants mentioned receiving an eviction notice from their landlord multiple years in a row. Future mixed method research could focus on the extent to which serial eviction filing is present in Canada.

- *Property technology facilitating evictions:* Property technology has been shown to facilitate the automation of eviction filings, to propagate algorithmic bias in housing selection processes, and to negatively affect tenant privacy through increased surveillance. The impact of property technology remains an understudied field in Canada, including the use of property technology in eviction processes. The shifting of housing tribunal hearings online during the Covid pandemic, which has proven permanent in some provinces, raises further questions about the intersection of digital technology and evictions which deserve further research and scrutiny.
- *The lived experience of 2SLGBTQIA2+ people during evictions:* Our report does not include analysis based on participant's sexual orientation. We also had an insufficient sample of participants who identified as non-binary to permit robust analysis, but it is notable that both non-binary participants experienced harassing behavior from their landlord and had to resort to transitional housing prior to becoming stably housed. Considering that 2SLGBTQIA2+ people are overrepresented in homeless, at-risk-of-homelessness, and core-housing-need populations (CMHC 2022), further research into their lived experience during eviction is warranted.
- *Discrimination following eviction:* Previous American studies have noted that tenants are often discriminated against during the search process in ways that might have been invisible to many of our participants. For example, landlords appear to be less responsive to prospective tenants who had names associated with men or Black people. Given our findings that men tended to report worse post-eviction housing outcomes than women, and that racialized women and households with children reported difficulties in finding post-eviction accommodation, further targeted research on selection discrimination following eviction could help establish to what extent this is occurring in the Canadian rental housing market.
- *Disability requirements throughout and following eviction:* Interview participants with physical or mental disabilities in their household recounted a higher percentage of retaliatory eviction and a higher preponderance of having to resort to transitional housing following an eviction. More research could explore to what extent people with disabilities are the victims of discriminatory eviction practices, and how to better meet their distinctive housing needs.
- *Indigenous people experiencing eviction:* While our study sample included participants who identified as Indigenous, this report did not look specifically into the differentiated lived experiences of people identifying as Indigenous, in accordance with CMHC policy that research into Indigenous peoples in Canada should be led by Indigenous researchers. Future Indigenous-led research should fill this gap.
- *Urban versus rural evictions:* Our participant recruitment focused on census metropolitan areas, resulting in only a small number of participants from smaller communities sharing their eviction experience. The different housing dynamics in small towns, potentially including a smaller rental market and stronger social and reputational networks, would warrant focused qualitative research on eviction in rural areas, as well as comparative urban-rural research.

8. Glossary

“Corporate” landlord: A landlord was coded as “corporate” when participants mentioned their landlord being a company or a person at the head of a large enterprise.

Housing quality: We refer to housing quality when speaking of the unit’s state of repair or environmental quality (e.g., presence of mold or leaks).

Housing size: We refer to housing size as the number of bedrooms present in the rental unit, not necessarily the square footage.

“Individual” landlord: A landlord was coded as “individual” when participants mentioned that their unit was directly owned by an individual, a family, or a small partnership between individuals (e.g., two friends owning rental properties together).

Renoviction: This is a neologism combining the words “renovation” and “eviction” to indicate an eviction that is carried out to renovate or repair a rental unit. While most renovations can be done without ending tenancies, some are so extensive it would not be possible to carry them out while the rental unit is occupied. The term captures a sense that a landlord carried out a major renovation with the motivation to evict the current tenant.

Retaliatory eviction: We defined an eviction as retaliatory when a landlord forced a tenant to leave in retaliation for tenant action which is legal but harmful to a landlord’s self-interest. Common examples included tenants who refused a rent increase, tenants who repeatedly asked for repairs that were not getting done, or tenants complaining of harassment by the landlord or their property management staff.

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10. Appendix 1. Participant interview script

Begin by reviewing consent process/form and also reminding: Participation is voluntary; your name will not be recorded; you can choose to skip any question or stop the interview at any time; all data will be stored in a locked computer or office; everything said will be strictly confidential.

Introduction/background

1. Could you tell me about yourself, and where you live? *(Start with positive, something important or interesting about yourself/your background)*
2. Do you mind if we ask a few questions about your background? We are asking these questions because we know that some groups of tenants have trouble finding and keeping good housing because of discrimination based on their race, country of origin, disability, income, and other factors. We want to understand how this affects tenants.
 1. What is your age?
 2. Size of your family/household?
 3. What country born in, language spoken?
 4. How do you describe your gender?
 5. How do you identify your race/ethnicity?
 6. Do you identify as Indigenous? *(If so, note that we are not targeting Indigenous participants in this project or singling out Indigenous identity in the research, in line with CMHC's policy of having projects that involve Indigenous participants be undertaken by Indigenous firms, organizations, academics, or representatives where possible.)*
 7. Does anyone in your household have a physical or mental disability or require special housing accommodation?

Cause of eviction and housing and income situation

3. We understand you left your home *(were evicted previously)*. Could you describe what happened? *(Probe as necessary with follow up questions)*
 1. When and where *(neighbourhood or postal code)* did the eviction occur?
 2. How were you made aware or made to feel you had to leave?
 3. Who was living with you at the time? *(Partner, children, roommate)*
 4. Were you asked to leave? How and by whom? *(Private homeowner, property management or corporation, police, etc.)*
 5. To the best of your knowledge, was anyone else living in the building made to leave at the same time?
4. Could you describe what led up to and caused you to leave your house? *(Opportunity to tell story... probe as makes sense with below questions - order of questions to be directed more by participant)*

1. Was this situation complicated by or related to the COVID-19 pandemic? (*Loss of household employment income, end of CERB, increased stress, depression*)
5. Please describe your housing situation at the time:
 1. How did you find your home? (*From a family member/friend/online listing site/referral from a non-profit/government agency*)
 2. What type of housing was it? (*House, apartment (building size), condo rental / number bedrooms*)
 - a. Was it publicly owned/a co-op/privately owned?
 - b. Do you need particular accommodation? (*Related to a disability, language barrier, violence/abuse, family size, etc.*)
 3. What did you like or dislike about the location of your former home? (*Accessibility to work/childcare/neighbors/family/friends places you frequented like coffee shops, stores, bars*)
 4. How long had you been living there before you left? (*Length of occupancy*)
 5. What was the rent? (*Estimate okay*) Was the rent subsidized?
 6. Were utilities included in the rent? (*heat, water, etc.*)
6. What do you remember about the building's owner/landlord? (*Was it a corporation/individual/family/agent acting on behalf of someone else/property management firm? Whom did you have most frequent contact with on behalf of the landlord/ building owner*)
 1. Could you tell me about your landlord/relationship with the landlord?
 2. Did you have frequent contact with the landlord
 3. Was there anyone else you had contact with (building manager etc.)?
 4. How did your landlord make you feel/treat you?
 5. How did your landlord/building respond to issues in your home/issues or concerns you may have had?
 6. Do you know if the landlord owned the building? How long did the landlord own the building?
 7. How was the situation for other tenants in the building/their relationship with the landlord?
 8. Did other tenants leave around the same time/face similar circumstances? (*Mass eviction in building; could also probe for community-level mass eviction here*)
7. What was the primary reason you left your home? (*Primary cause of eviction: can probe re: tenant vs. landlord factors*)
 1. Were there other causes related to the eviction? Problems/reasons for challenges with housing situation? (*Prompts - condition of the unit, trouble paying rent, utility bill, family breakdown, relationship with landlord*)
8. What was your main source(s) of income at the time of eviction? (*ELA (employment insurance), CPP (pension plan), workers comp, employment, child support, other sources*)
 1. What was your monthly income, estimated to nearest \$100? (*If tenant seems reluctant, say: We know that tenants often have trouble paying their rent if it is too high for their income. We want to understand how this affects tenants who face evictions. Please be assured that I am requesting your income information for research purposes only. This information is anonymous, and will not affect your*)

- access to services. We will not share this information with welfare, your landlord, or anyone else.)*
2. If you prefer not to provide information about your monthly income, can you please estimate for me what percentage of your income was going to paying rent and other housing costs each month?
 3. Did you have any debts owing at the time? *(Credit card, car loan, payday loan, utilities, student loan, bank loan, arrears, etc.)?*
9. Did you receive a formal notice of eviction? *(A notice from the government, rental tribunal, etc.)*
1. What did the notice say/when did you receive it?
 2. From whom? *(Landlord/management/etc.)*
 3. How long were you given to vacate? *(How many days)*
 4. How did you respond to the request to leave/notice of eviction?
10. Did you receive any other communication about leaving? *(Formal or informal)*
1. What kind of communication or action did you receive?
 2. How did you receive it? *(In person, by mail, by email, by phone)*
 3. From whom?
 4. Did you interact with anyone else? *(Law enforcement, friends of landlord, tenants, etc.)*
11. Was there any legal action taken by you or the landlord? If so, please share your experience of it.
1. Did your case go before a tribunal (such as a Residential Tenancy Board)? If so, please describe that process. *(Various events/issues/challenges and timeline)*
 2. What was the outcome?
 - a. Were there arrears/costs/damages claimed by landlord? *(How are you/do you intend to fulfill payment plan - borrow money, extra work, skip paying for other things (utilities), sacrifice other things (food, entertainment), sell belongings, withdraw savings)*
 3. If you didn't go to a tribunal (such as a Residential Tenancy Board), why? *(Fear, anxiety, lack of knowledge, difficulty accessing technology to attend online hearing, assumed forgone conclusion, etc.)*
12. What was your experience finding another place to live following eviction? *(Did you have to ask for more time, stay with family/friends, move to another city, stay in shelter, etc.)*
13. Have you been evicted or felt forced to leave your home at any other time in your life? *(Ask about history of evictions/previous landlord-tenant issues)*
1. When were your previous evictions?
 2. In what ways were they similar to your most recent one? In what ways were they different?
 3. Have you ever been in situation where you've:
 - a. Received eviction notices or threats that didn't lead to a formal eviction?
 - b. Had to sleep at someone else's house for more than one night?
 - c. Had to sleep in an emergency shelter?
 - d. Had to sleep outside/in a vehicle/etc.?
 - e. Had your own place but couldn't stay because you felt unsafe?

- f. Had your own place but were told by welfare/EIA it was not adequate (for children)?
- g. Had a landlord refuse to rent to you – if so, why do you think? What did they tell you? (*Because income too low, did not have job, had children, had bad credit, what you believe was discriminatory reason*).

Services/assistance needed or received

Thank you for providing that information about your case. Now I would like to ask you about the services you received.

- 14. Did you seek assistance/support/services when facing eviction? (*If yes, what/how?*)
 - 1. What kind did you need? (*Formal or informal services*)
 - 2. What kind did you use/receive? When did you receive this support? (*Before/during/after eviction. Did anyone follow-up with you?*)
- 15. What was your experience overall in seeking/finding services?
 - 1. Did you experience any barriers or difficulties to finding or accessing services/assistance?
- 16. When did you first learn about the availability of services/supports? How did you find out about them?
- 17. (*If the support was from a formal organization*) Overall, how satisfied were you with the assistance you received?
 - 1. What did you find most helpful/effective, and why?
 - 2. Which did you find least helpful/effective, and why?
 - 3. Did you feel the organization/those providing services understood your case/challenges? Cared about your case?
 - 4. How do you think those services/supports could be improved?
- 18. (*If the support was informal—from family or friends*) Thinking about the people you reached out to for help such as friends and family, how did they help you?

Concluding reflections

- 20. How has eviction affected you/your family? (*Describe the impact these problems have had on your life*)
 - 1. How has it affected your comfort and convenience in your home?
 - 2. How has it affected your or your children’s sense of safety/security?
 - 3. How has it affected your physical health?
 - 4. How has it affected your emotional wellbeing?
 - 5. How has it affected other aspects of your daily life?
- 21. Has this experience changed how you feel about your current home, or how you think about your housing more broadly?
- 22. Reflecting back on the events, is there anything you would do differently? Is there advice you would give someone facing something similar? If so, what, and why?

23. Do you have any recommendations for how the government or support organizations could serve tenants better, and keep evictions from occurring? *(Can clarify: provincial government, housing tribunals or tenancy board, public housing agencies, etc.)*
24. Is there anything else you would like to share, or anything that you think we should have asked but didn't? *(Can also prompt for additional people to speak with)*

How would you like to receive the money?

Thank you for taking the time to respond to all of these questions! The information you have provided will go toward informing policy and helping improve the services available to tenants.

11. Appendix 2. Informed consent form

Participant Consent

Principal investigator: David Wachsmuth, Canada Research Chair in Urban Governance, McGill University, david.wachsmuth@mcgill.ca, (514) 398-4078

Title of Project: Lived Experiences of Eviction in Canada

Purpose of the Study: You have been invited to take part in a research study about urban the lived experiences of eviction in Canada. This study will be led by Prof. David Wachsmuth of McGill University, in partnership with the Canada Mortgage and Housing Company (CMHC). The research investigates the causes and impacts of evictions, and seeks to contribute to policy development to minimize both the frequency and negative impacts of evictions on renters. For this study we are seeking to interview Canadian residents who have had a recent (last five years) experience of eviction, but who are now securely housed.

Study Procedures: Your participation in this study will consist of an in-person interview or an interview by phone or Microsoft Teams of about one hour, conducted at whichever location, day, and time is most convenient for you. If the interview is over Microsoft Teams you may have your camera turned on or off. Despite all precautions, third party interception of data shared over VoIP is a possibility. With your consent, the interview will be recorded so that an accurate transcription of your remarks can be made; the recording will not be publicly released in any form, and is solely to aid the quality of the research. In some cases, you may be contacted for a brief follow-up interview by phone or Teams, although you will be under no obligation to participate in this follow-up.

Voluntary Participation: Participation in this study is voluntary. You may refuse to participate in parts of the study, you may decline to answer any question, and you may withdraw from the study at any time, for any reason. If you decide to withdraw from the study, any information you have provided will be destroyed unless you give permission otherwise. If study findings have already been published when you withdraw from the study, it will no longer be possible to destroy any information you have provided.

Indigenous Participation: If individuals who identify as Indigenous wish to participate in the research, they will be able to. However, we will not be targeting Indigenous participants in this project or singling out Indigenous identity as a research category, in line with CMHC's policy of having projects that involve Indigenous participants be undertaken by Indigenous firms, organizations, academics, or representatives where possible.

Potential Risks: There are no anticipated risks to you by participating in this research.

Potential Benefits: Participating in the study might not benefit you directly, but we hope to learn more about how to minimize both the frequency and negative impacts of evictions on renters in Canada.

Compensation: You will receive \$25 cash in compensation for your time. If you are contacted for a follow-up interview and agree to participate in it, you will receive a further \$25 cash in compensation for your time.

Confidentiality: Your name and any organizational affiliation will not be associated with any of your comments in reports arising from this research. In the course of the research, the principal investigator will collect no information about you beyond your name, your organizational affiliation, and the comments you make during the interview.

Your identity will only be known to the principal investigator and his research assistants, and will be stored in a password-protected file on Microsoft OneDrive only the researchers can access. A de-identified and coded transcription of your interview will be available to the researchers for analysis; this will be stored in a password-protected file on Microsoft OneDrive which only the principal investigator and his research assistants can access. The interview transcript and the file with your identity will be stored on separate servers, so even in the event of a data breach, there is minimal risk of your confidentiality being compromised.

If you give your consent, the interview will be recorded, but the recording is solely for the use of the researcher to improve the accuracy and quality of the research. Recordings will never be disseminated in public. The results of the research may be disseminated in public reports, peer-reviewed journal articles, presentations at scholarly conferences, and interviews with the media.

You have an option relating to the recording of your interview:

Yes: ___ No: ___ You consent to have your interview recorded to improve the accuracy and quality of the research. Recordings will never be disseminated in public.

You have an option relating to the future use of the data from this interview:

Yes: ___ No: ___ You consent to have the contents of this interview used for possible future research not directly related to this study. Your name and any organizational affiliation will not be associated with any of your comments in this possible future research.

In the case of online or phone interviews, participants will be provided an electronic copy of the consent form, while in-person interview participants will be provided with two copies, one for the participant and one for the researcher.

Questions: If there is anything about the study or your participation that is unclear or that you do not understand, if you have questions or wish to report a research-related problem, you may contact Prof. David Wachsmuth at 514-398-4078 or david.wachsmuth@mcgill.ca.

If you have any ethical concerns or complaints about your participation in this study, and want to speak with someone not on the research team, please contact the McGill Ethics Officer at deanna.collin@mcgill.ca or 514- 398-6193. This project's Research Ethics Board File Number is 22-03-117.

Please sign below if you have read the above information and consent to participate in this study. Agreeing to participate in this study does not waive any of your rights or release the researchers from their responsibilities. A copy of this consent form will be given to you and the researcher will keep a copy.

Participant's Name: (please print)

Participant's Signature:

Date: _____

12. Appendix 3. Codebook

Emotions associated with eviction (E)

What emotions did people explicitly report feeling in the context of their eviction?

- Hopelessness/lack of control/powerlessness (E-H)
- Frustration (E-F)
- Relief (E-R)
- Privileged/lucky (E-PL)
- Anxiety (E-Ax)
- Stress (E-S)
- Isolation (E-I)
- Anger (E-An)
- Fear/Fear of Homelessness (E-FR)
- Sad (E-Sa)
- Other (E-O) (*e.g. shame, tired*)

Household composition change (HCC-Y)

Has their household composition changed (*e.g. roommates split up, couple split up, children moved out, couple moved in together*)?

- Yes (HCC-Y)
- No (HCC-N)

Broader Housing Experiences (BHE)

Looking at the participants' broader experiences of the housing market, **NOT INCLUDING** the unit they were evicted from.

- Previous forced move/eviction (BHE-FM) (*i.e. positive answer to question 13.1*)
- Previous non-eviction housing instability (BHE-HI) (*i.e. positive answer to questions 13.3.a-f*)
- Discrimination (BHE-D) (*i.e. positive answer to question 13.3.g*)

Mobility (following eviction) (M)

What was the geographic scale of movement for the participant after their most recent forced move? (*Comparing the home they were forced to leave and the next stable home they moved into after the forced move*)

- Stayed in neighbourhood (M-S) (Participants can define “neighbourhood” however they like, e.g. school district, area of the city, etc.)
- Changed neighbourhood (M-N)
- Changed city (M-C)

- Changed region (M-R) (“Region” is a rough analogue for CMA/CA, e.g. GTA, Metro Vancouver)
- Changed province (M-P)
- Left country (M-out)
- Other (M-O)

Sources of Support (SS)

- Family support (SS-FM)
- Friends (SS-Fr)
- Facebook/social media support (SS-SM)
- Money (SS-M)

Eviction Impact on Life (EIL)

The NEGATIVE effects eviction has had on the interviewees’ lives.

- Social life / feeling of local connection (EIL-SL)
- Access to amenities/employment/etc (EIL-AE)
- Career (EIL-C)
- Primary relationship (EIL-PR)
- Other family/friend relationship (EIL-FR) (*other than partner*)
- School district change (EIL-SD)
- Perceptions of security (EIL-PS) (*e.g. feeling secure in being able to stay in one's home*)
- Perceptions of physical safety (EIL-Phys) (*e.g. crime, burglars, cars/traffic*)
- Difficulty finding new accommodation (EIL-D)
- Physical health impact (EIL-H) (*e.g. blood pressure, blood sugar, insomnia, hair and weight loss*)
- Positive impact (EIL-PI)
- Other (EIL-O)

Services used (Serv)

- Housing committee/group/nonprofit (Serv-HC)
- Legal services (paid) (Serv-L)
- Legal services (free) (Serv-F)
- Government funding/resources (Serv-G)

Legal action (LA)

- No legal action
 - Pessimism: Hopelessness around winning, distrust in process, desire to move on, intimidated by legal process, inadequate outcome (LA-NoP)
 - Capacity: time, expertise, cost (LA-NoC)

- External pressure: fear of landlord retribution, lack of good landlord reference (LA-NoE)
- Other (LA-NoO) (e.g. no cause to challenge eviction)
- Went to court (LA-C)
- Settled (LA-S)

Landlord action following eviction notice (LAF)

Behaviour by the landlord once the eviction notice has been communicated.

- Harassment/intimidation (LAF-H) (*including noisy construction*)
- Illegal entry (LAF-I) (*for showings/other reasons*)
- Ghosting/non-responsive (LAF-G) (*e.g. tenant reaches out to landlord and is unable to get a reply*)
- Demands for tenant labour (LAF-TL) (*e.g., managed logistics, doing research and informing landlord/demands to recover security deposit*)
- Neutral (LAF-N) (*e.g. behaviour which follows the standard definition of a landlord/law surrounding eviction*)

Broader landlord perception (BPL)

Tenant description of feelings towards landlord outside the immediate context of the eviction.

- Positive (BPL-P)
- Indifferent (BPL-I) (*i.e. no strong feelings one way or the other, could include e.g. "fine for a landlord"*)
- Negative (BPL-N)

Broader landlord action (BLA)

Tenant description of landlord actions outside the immediate context of the eviction.

- Absent/non-responsive (BLA-A) (*e.g. non-communicative, or failing to carry out normal duties, lack of proper unit upkeep, etc.*)
- Disrespectful (BLA-D)
- Controlling (BLA-C) (*e.g. micro-managing, very hands-on, monitoring tenants*)
- Harassment/illegal behaviour (BLA-H) (*e.g. illegal entry, verbal abuse, noisy construction*)
- Neutral (BLA-N) (*e.g. behaviour which follows the standard definition of a landlord*)

Up-down (UD)

Categories comparing the housing accommodation tenants moved into following the eviction to the units they were evicted from.

- Cost (UD-C +/-) (code as UD-C+, UD-C-, UD-C=)
- Location (UD-L +/-) (code as UD-L+, UD-L-, UD-L=)

- Quality (UD-Q +/-/=) (*e.g. is the unit in better or worse repair—“adequate”, is it nicer, etc*)
- Size (UD-S +/-/=) (*e.g. more or fewer bedrooms—“suitable”, more or fewer square feet, now sharing with roommates*)
- Tenure: private, private subsidised, non-market, ownership (UD-TP, UD-TS, UD-TNM, UD-TO)
- Moved in with family (UD-FAM) (*this isn't exclusive to a specific tenure type*)

Transition (to stable housing) (T)

What was a participant's housing situation after their forced move and prior to obtaining stable housing?

- Shelter (T-S)
- Transitional housing (T-TH) (*e.g. YMCA finds someone a temporary motel room*)
- Short-term housing (T-ST)
- Car (T-C)
- Street (T-Street)
- Friends (T-Fr)
- Family (T-F)
- Other (T-O)

Eviction type (ET)

Type of eviction the interviewee went through.

- Court-involved eviction (ET-CI) (*i.e. the tenant went to housing court*)
- Non-court-involved eviction (ET-NC) (*i.e. the tenant was told to leave and left without going to housing court, with or without having received a written notice of eviction*)
- Own-use (ET-OW)
- Renovation (ET-R)
- Sale: Old landlord sold to a new landlord (ET-S)
- Non-payment (ET-NP)
- Other tenant-factor (ET-OT) (*e.g. property damage*)
- Other landlord-factor (ET-OL)
- Retaliatory (ET-RT) (*e.g. refused to accept a rent increase, got served an eviction notice the next year*)
- Multiple eviction (ET-ME) (*e.g. other tenants from the same landlord have been evicted within roughly +/- 6 months*)

Landlord Type (LT)

- Individual (LT-I) (*could also be family or small partnership-i.e. not an actual company*)
- Corporate (LT-C)
- Public housing (LT-PH)
- Non-profit (LT-NP)

- Owned other rental properties (LT-RP)

Recommendations (R)

Recommendations given by interviewees regarding better supporting tenants and avoiding evictions.

- Rent control (R-RC)
- More housing (R-M)
- Non-market housing (R-NM) (*e.g. social housing, below market housing*)
- Limits to private ownership (R-LPO) (*e.g. cap units owned, corporate ownership/housing as an investment*)
- Rental registry (R-RR)
- Stronger tenant protections (R-SP) (*e.g. limits to evictions, but could be quite vague*)
- Better education/Information accessibility (R-EI)
- Other (R-O)

Covid-related issues (CVD)

- Had to host visits (CVD-V) (*e.g. landlord selling the building which caused visits in the tenant's dwelling*)
- Court-related complications (CVD-C) (*e.g. delays*)
- Difficulty finding a new apartment (CVD-N) (*e.g. doing visits, insufficient supply, higher prices*)
- Negative impact to household income (CVD-I) (*e.g. job loss, less working hours*)
- Mental health/Health issues impacting/compounding housing situation (CVD-H)
- Positive (CVD-P) (*e.g. better rental supply offering or lower than usual rents*)
- Other (CVD-O)