



ESTIMATING NO-FAULT EVICTIONS IN CANADA: UNDERSTANDING BC'S DISPROPORTIONATE EVICTION RATE IN THE 2021 CANADIAN HOUSING SURVEY

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Executive summary

This report uses data from the 2021 Canadian Housing Survey (CHS) to update estimates of eviction rates across Canada, examine the reasons for eviction reported by current tenants, and estimate changes in eviction rates during the COVID-19 pandemic. We find that British Columbia continues to have the highest eviction rate in the country. 10.5% of renter households in British Columbia reported being forced to move from April 2016 to early 2021 (the five years prior to data collection), compared to 5.9% nationally.

British Columbia's high eviction rate is driven by higher rates of no-fault evictions. Evictions are classified according to the reason the former tenant gave for being forced to move. No-fault evictions include those tenants reported were caused by the landlord wanting to sell the property, use it for themselves, renovate, repair, or demolish it. 85% of evictions reported by renter households in British Columbia in the five years prior to data collection were no-fault evictions, compared to only 65% nationally. Rates of at-fault evictions (which include all evictions that are not no-fault) are similar in British Columbia and the rest of Canada.

Nationally, renter households reported that one third of evictions experienced in the five years prior to data collection were motivated by the landlord wanting to sell the property, another quarter were motivated by the landlord wanting the property for their own use, and 7.5% were motivated by the landlord's desire to renovate, repair, or demolish the property. Only about 1 in 20 evictions were caused by late or non-payment of rent, and 2 in 10 were due to other reasons related to the tenants' behaviour.

Tenants currently living in housing owned by non-profits, co-ops, or governments were significantly less likely to have experienced evictions in the five years prior to data collection than tenants living in privately owned housing. Evictions were also less likely for tenants living in social and affordable housing although the type of landlord plays a larger role.

National eviction rates were lower than in the previous wave of the CHS, although the difference was not statistically significant. Results suggest that pandemic-related eviction bans may have slightly reduced evictions but that tens of thousands of renter households were evicted during the first year of the pandemic despite the bans.

After controlling for sociodemographic characteristics, self-reported life satisfaction and mental health were significantly lower for tenants who had experienced an eviction within the five years prior to data collection than for tenants who had not.

Few differences in eviction rates are discernible across demographic groups, although Indigenous renters have a higher five-year eviction rate, 10.4%, than non-Indigenous renters, 6.2%.

Introduction

Evictions have long been viewed as a response to “bad tenants”; failure to pay rent on time, destruction of property, or excessive noise leaves their landlords no choice but to evict. Even though it is widely acknowledged that systemic factors, including discrimination, inadequate wages, and low rates of social assistance, play a role in putting tenants in a position where they cannot pay their rent, it is generally believed that the characteristics of the *tenant* affect their risk of eviction.ⁱ

More recently, attention has shifted to the role of the financialization of housing and the actions of the *landlord* in creating the conditions for eviction.ⁱⁱ Financialization of housing involves the increasing treatment of housing as an investment asset, rather than as a social good. This is a global phenomenon, and Canada is not immune.ⁱⁱⁱ Among purpose-built rental housing, about 20% of units in Canada are owned by financial firms.^{iv} Among houses and condominiums, about one in five are owned by investors (those who own at least one property that is not their primary residence).^v Landlords whose primary purpose is to make a profit rather than to maintain a property may be more likely to evict tenants. Recent research suggests that Canada is an international leader in eviction rates, trailing only the US among 20 OECD countries.^{vi}

Evictions have a wide range of causes that can be classified in any number of ways. We broadly categorize evictions into two categories – no-fault evictions and at-fault evictions. These terms refer to the responsibility of the tenant in the eviction process. In no-fault evictions, the landlord initiates the eviction for the purpose of either using the property themselves, selling the property, or demolishing, repairing or renovating the property. While these can involve evictions for genuine personal use, they are often financially-motivated, caused by the landlord’s belief that they can sell the property for a profit or increase the rent if they evict the tenant or renovate the unit.ⁱⁱⁱ We use the term no-fault because it is used in the literature and is a legal term in Ontario.^{vii} At-fault evictions can be further separated into two categories – economic and behavioural. Economic evictions occur when a tenant has not paid rent. Behavioural evictions include tenants damaging the property, engaging in illegal activity, or disturbing neighbours and other residents. Whether economic or behavioural, these typically involve a contravention of the lease agreement, giving landlords a legal basis for an eviction. We use the term at-fault for simplicity and consistency with previous work but acknowledge that these evictions are influenced by a myriad of individual and systemic factors that are not solely the responsibility of the tenant.

Previous research on evictions in Canada has found that most recorded evictions are at-fault economic evictions. 85% of eviction applications in Toronto in 2002 were for rent arrears.^{viii} 75% of formal evictions in Toronto between 2010 and 2018 were for late or non-payment of rent.^{ix} Between 2004 and 2017, only 4% of applications for eviction dispute resolution to the Residential Tenancy Branch in Metro Vancouver involved the landlord’s use of the property, while 39% involved disputes over rent payments.^x In these same periods, however, there is

evidence of increasing numbers of evictions in Toronto, and eviction disputes in Metro Vancouver, for the landlord's use of the property, foreshadowing a concerning trend. Given that there is no mechanism to collect data on evictions that do not go through some kind of mediation, all of this research has relied on administrative data that is only collected when a provincial government agency is involved in the eviction process. Many evictions never reach this stage and so administrative data is not representative of all evictions. Recent qualitative research that involved interviewing tenants and housing policy experts has also suggested that no-fault evictions are on the rise.ⁱⁱⁱ Through the use of representative survey data, our research estimates the proportion of all evictions experienced by renter households in Canada, including evictions that are not recorded in administrative data, that are no-fault and at-fault.

Social and affordable housing (SAH; defined by Statistics Canada as housing in which the rent is subsidized or tied to the tenants' income) has been viewed as one protective factor against eviction.^{xi,xii} Typically, it is argued that this is because it provides housing at below market rents, meaning tenants are at reduced risk of rent arrears. Social and affordable housing providers also engage in a range of practices to reduce the risk of falling behind on rent and evictions.^{xiii} However, if no-fault evictions are rising relative to at-fault evictions, the incentives of landlords in SAH, who are more likely to be non-profit organizations or governments than private individuals or firms, may play a growing role in reducing the risk of eviction in SAH.

Previous research demonstrated that tenant households are much more likely to experience evictions in British Columbia than in the rest of Canada.^{xiv} Examining the reasons for evictions will allow us to examine whether this elevated eviction risk is driven by differences in tenant populations or by differences in landlord factors. The average price of a home^{xv} and average market rent^{xvi} are higher in British Columbia than any other province. Average housing prices are nearly \$300,000 higher than the national average and monthly rents are \$500 above the national average, providing increased incentives for landlords to evict tenants to raise rents or sell the property.

It is also important to note that data used in this report is from the 2021 Canadian Housing Survey (CHS) and was collected approximately one year into the COVID-19 global pandemic. During the COVID-19 crisis, provincial governments across Canada implemented eviction bans to ensure that tenants could stay in their homes during the pandemic. These bans were implemented at different times with varying levels of stringency. These bans varied in starting date, duration, and enforceability.^{xvii} However, these bans were coupled with accelerated evictions processes when bans were lifted.^{xviii} After the bans were lifted, there were reports of eviction tribunals being overrun with cases and an acceleration of evictions.^{xviii} There are also reports of tenants being evicted during evictions bans.^{xix}

In this report, we use data from the 2021 Canadian Housing Survey (CHS) to estimate the proportion of tenant households that experience evictions in Canada, and why they were evicted. We also examine eviction rates across provinces and for various demographic groups as well as within the context of the COVID-19 pandemic. 2021 CHS survey data was collected in

early 2021, providing a unique opportunity to examine eviction rates during the first year of the pandemic. We estimate whether eviction bans had any effect on eviction rates during the first year of the pandemic. Being evicted during the pandemic could have increased negative consequences through increasing likelihood of contracting COVID-19, a lack of alternative housing options, and already elevated levels of stress. In the final section of the report, we update previous estimates of eviction rates for various demographic groups and look at the relationship between experiencing evictions and self-reported life satisfaction, physical and mental health, after controlling for other socioeconomic factors known to affect these outcomes.

Methods

Data

This report primarily relies on microdata from the 2021 CHS analyzed in Statistics Canada Research Data Centres. The 2021 CHS is the second wave of the CHS, a biannual Statistics Canada survey sponsored by the Canada Mortgage and Housing Corporation (CMHC). Data collection for this wave was delayed by the COVID-19 pandemic: originally planned for 2020, data collection occurred between January and June 2021. Stratified random sampling was used to ensure that a sufficient sample size of households in 43 geographic areas (including the largest census metropolitan areas and provincial and territorial capitals) and of renters, homeowners, and people living in social and affordable housing, could be collected. The final sample size was 40,988 households, with a response rate of 47%. Survey weights are adjusted for non-response bias and calibrated so that weighted totals reflect the population totals by province, CMA, age, sex, tenure, and household size.

To protect confidentiality of respondents, proportions (such as eviction rates) cannot be reported based on very small sample sizes. Conducting statistical tests for differences in eviction rates between groups also requires an adequate sample size within each group. For these reasons, we often had to merge geographic and demographic groups into single categories in order to report eviction rates. In particular, the three territories were merged into a single group, and, for some analyses, had to be further combined with a province. Many racialized groups were also merged into larger categories, highlighting the need for targeted data collection for racialized groups.

Estimating eviction rates

Unlike the 2018 CHS, the 2021 CHS included a set of questions specifically about evictions. The main question of interest for us is “This section asks about your experience with a landlord requiring you to move when you did not want to... Have you ever been forced to move from a dwelling you rented?” We classify households who responded “Yes” to this question as having experienced an eviction. Since we are interested in recent experiences of evictions, our main measure of eviction rates is the *five-year eviction rate*. This is the percentage of renter households (i.e., households that were renting their dwelling at the time of the survey) that

have experienced an eviction and indicated that their most recent eviction took place after March 2016 (five years before data collection).¹ When a sufficient sample size was available, we also report an *annual eviction rate*, the proportion of renter households who experienced an eviction after March 2020. Annual eviction rates are typically about one fifth the magnitude of five-year eviction rates.

Importantly, the target population of these measures leaves out people who did not move into rental housing after being evicted, whether because they could not find housing and were forced to resort to living in shelters, on the street, or with friends or family, or because they purchased a home. Renters who experience at-fault evictions may be less likely to find further rental housing, which could lead estimates based on the CHS to underestimate the proportion of evictions that are at-fault.

This definition of evictions is more precise than that available in the 2018 CHS. Because the 2018 CHS only asked for the cause of a renter's most recent move, the *past-move* definition in our previous report^{xiv} excluded evictions that took place within the five years prior to data collection, but were followed by another move for a different cause. It also did not allow us to separate between forced moves caused by landlords, and those caused by banks or the government. Comparing both estimates of evictions in the 2021 CHS suggests that the *past-move* definition underestimates five-year eviction rates by about 0.5 percentage points.

Our main results use the new, more accurate, definition of evictions which was not available in the 2018 CHS. This definition does not allow comparisons to the previous 2018 CHS. Reporting restrictions did not allow us to report *past-move* eviction rates using the 2021 CHS microdata except at the national level. We compare *past-move* eviction rates at the national level using the 2018 and 2021 waves of the CHS to examine whether eviction rates have changed over time.

When comparing eviction rates, we report that two eviction rates are different if a likelihood ratio test for a difference between the two proportions has a p-value less than 0.05 (indicating that there is less than a 5% chance that there is no difference between the two eviction rates). We report a difference but highlight additional uncertainty if the p-value falls between 0.05 and 0.10.

The CHS provides data at two levels of analysis: the household and the individual. Some variables are available only at the household level and some variables are available at both the household and individual level. Most of our results use household-level variables and results are weighted to be representative of the full population of Canadian renter households. Individual demographic characteristics (e.g., gender, race) are available at the individual level so some results are weighted to be representative of the full population of Canadian renters.

Regression analyses

Regression analysis is used to supplement the main descriptive results in this report. We use logistic regressions to estimate whether geographic and sociodemographic variables increase the likelihood of eviction for renters after controlling for other sociodemographic characteristics. Logistic and linear regressions are also used to estimate the effect of evictions on outcome variables, including life satisfaction, self-reported physical and mental health, economic hardship, and core housing need. Although these methods do not allow us to estimate the causal effect of evictions, they allow us to rule out that any differences between renters who have and have not experienced evictions are explained by sociodemographic differences between the two groups.

Results

Evictions are concentrated in British Columbia

British Columbia continues to lead the country in evictions. Among renter households in 2021, more than 1 in 10 (10.5%) reported being evicted during the five years prior to data collection (March 2016 to early 2021). This is significantly higher than every other province (except PEI, where the difference in eviction rates between the two provinces was not statistically significant). British Columbia's higher eviction rates cannot be explained by differences in sociodemographic characteristics. Nationally, 5.9% of renter households reported being evicted during the five years prior to data collection. Newfoundland and Labrador had the lowest five-year eviction rate, at 2.1%, significantly lower than every other province except Alberta, the second lowest province at 3.1%.

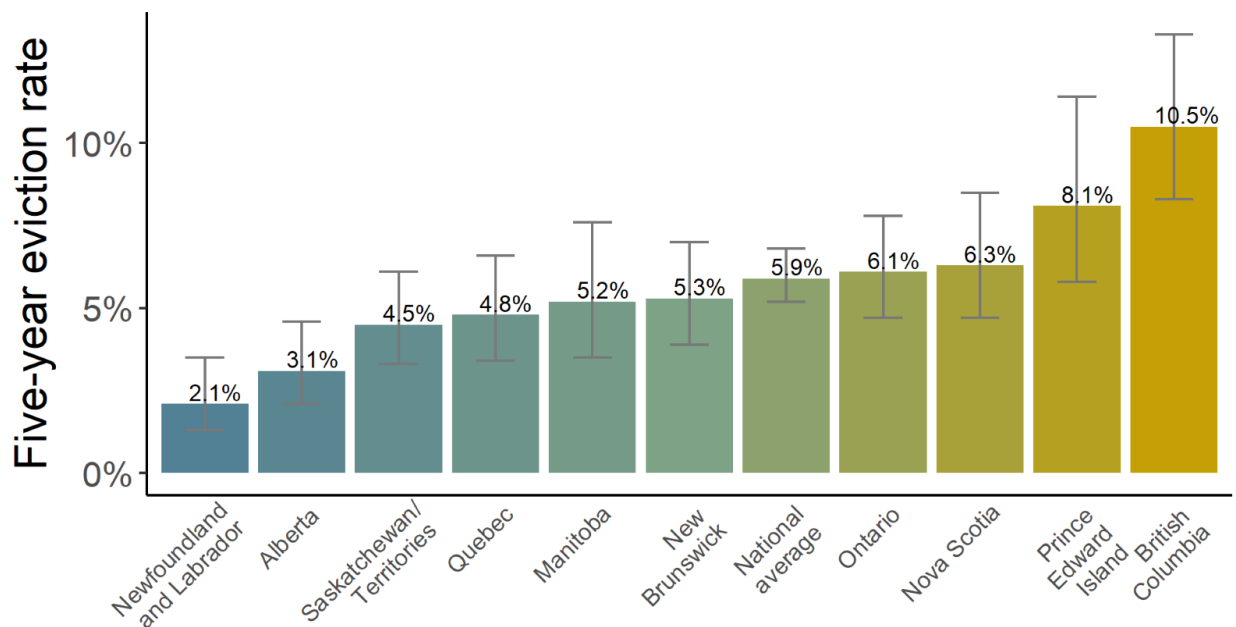


Figure 1. Eviction rates by province.

Among the major census metropolitan areas, Vancouver leads the way with the highest five-year eviction rate at 10.4%. This is significantly higher than in Montreal, with a five-year eviction rate of 5.7%, and Toronto (although with some statistical uncertainty), with a five-year eviction rate of 6.0%. The similar eviction rates in Vancouver and British Columbia as a whole indicate that high eviction rates are a problem throughout British Columbia, not only in Vancouver.

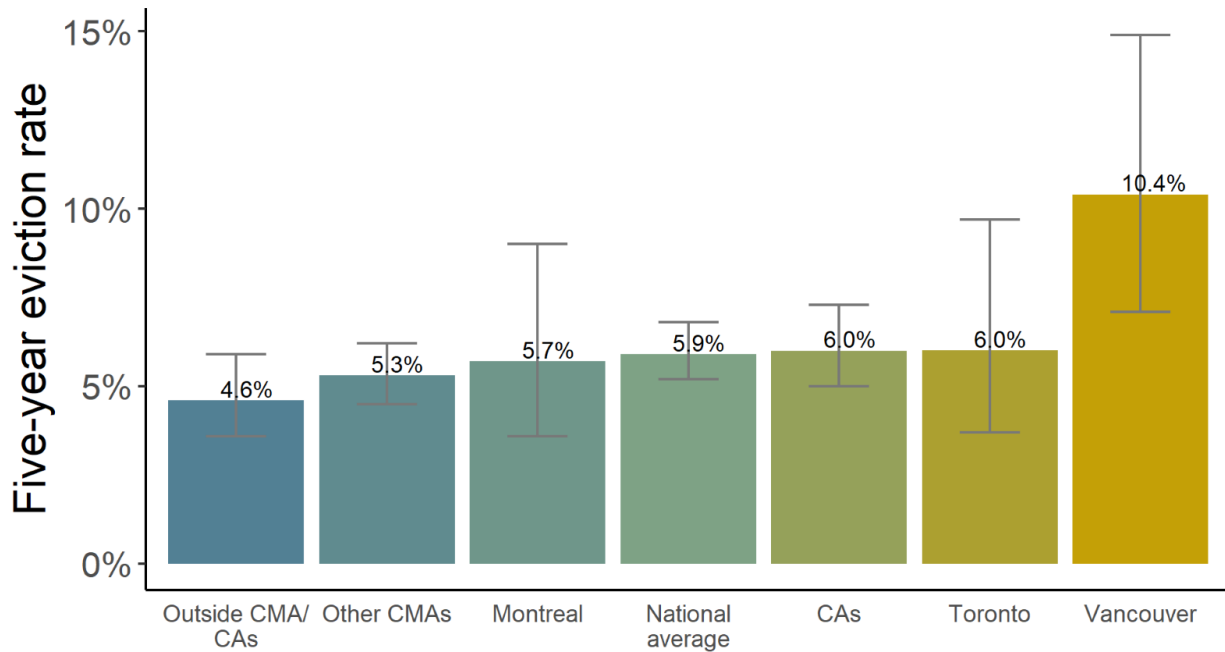


Figure 2. Eviction rates by major CMA.

No-fault evictions drive BC’s elevated eviction rates

New data available in the 2021 CHS allows us to understand the causes of evictions in each jurisdiction. Respondents reported the reason(s) for their eviction. We categorized an eviction as no-fault if the only reasons respondents listed for their forced move included “landlord wanting unit for own use”, “sale of property by landlord”, or “demolition, conversion, or major repairs by landlord”. On the other hand, evictions were categorized as at-fault if respondents indicated their eviction was due to any other reason, including being behind on rent, disturbing their neighbours, damaging the property, engaging in illegal activities on the property, or other reasons (including other in this category results in a conservative estimate of no-fault evictions).

Figure 3 shows the proportion of evictions in each jurisdiction that were no-fault.² Nationally, 64.7% of renter households who reported an eviction within the past 5 years reported experiencing a no-fault eviction – that is, landlords initiated over 6 in 10 evictions for their own reasons with the tenant bearing no responsibility for the forced move. In British Columbia, this proportion was significantly higher. 85.4% of reported evictions were no-fault evictions. Ontario

and the Maritimes were close to the national average, while only about 55% of evictions in Alberta, the Prairies/Territories, and Québec were no-fault evictions.

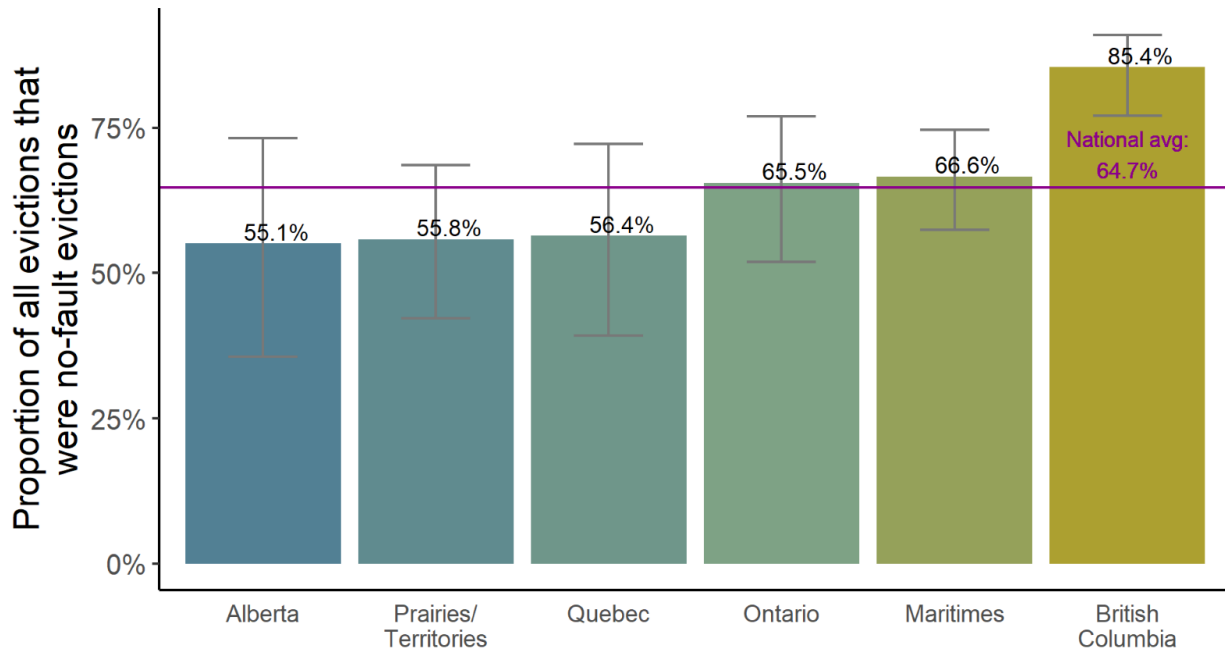


Figure 3. Proportion of no-fault evictions among evictions by region.

Using this information about the causes for each tenant’s most recent eviction, we broke the overall eviction rates for each jurisdiction into two components – no-fault eviction rates and at-fault eviction rates.³ Unfortunately, due to sample size limitations, we can only perform this breakdown at the national level and for the four largest provinces. Nonetheless, the results, shown in Figure 4, are striking. At-fault eviction rates are very similar across the country. Nationally, 1.9% of renter households were evicted with cause during the five years prior to data collection. Estimates for Ontario, Québec, British Columbia, and Alberta are all in a similar range, 1.4% to 2.1%.

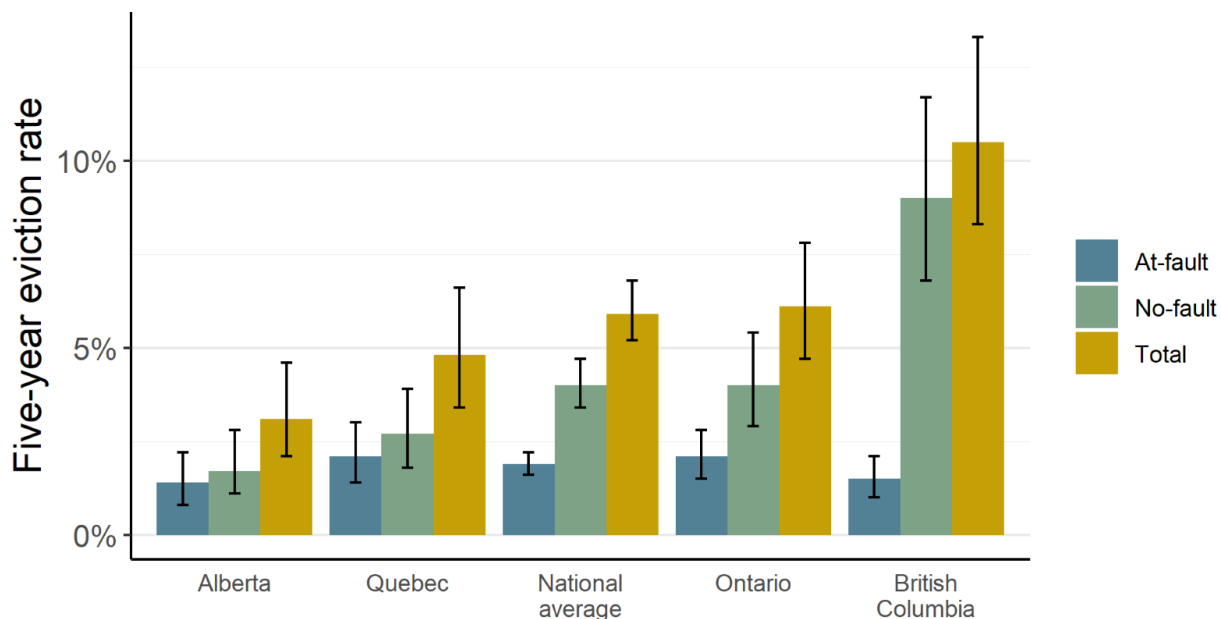


Figure 4. Breakdown of evictions into at-fault and no-fault evictions by region.

However, there are significant differences in no-fault evictions across provinces. 9.0% of renter households in British Columbia experienced no-fault evictions between April 2016 and April 2021, compared to only 4.0% nationally. The proportion of renter households who were no-fault evicted in British Columbia is significantly higher than in every other region. No-fault evictions explain the entire gap between British Columbia’s overall eviction rate and the national average eviction rate. Other regions had no-fault eviction rates ranging from 1.7% in Alberta to 4.0% in Ontario.

Two potential limitations to these estimates should be discussed. First, reasons for evictions are being reported by tenants, and may not align with those reported by landlords. It is possible that tenants under-report their fault in evictions. We have tried to account for this by using the most conservative definition of no-fault evictions. Even if we are still overestimating no-fault evictions, there is no reason to believe this bias would be larger in British Columbia than other provinces and so tenant underreporting of fault is unlikely to explain the significant difference in no-fault evictions between BC and the rest of Canada.

Second, the population for these estimates is renter households at the time of data collection. It is possible that tenants who experience at-fault evictions are less likely to find subsequent rental housing (e.g., because they do not have a previous landlord as a reference). If this is true, we would under-estimate the number of at-fault evictions (in the full population) and thus over-estimate the proportion of evictions that are no-fault. Once again, there is no clear reason this bias would differ across provinces. This also has no bearing on the proportion of renter households who experienced no-fault evictions. Thus, while the limitations of the

target population must be kept in mind, they do not discredit the finding that renter households in British Columbia are much more likely to experience no-fault evictions than renter households in the rest of Canada.

At the national level, we can further break down the reasons for eviction beyond the dichotomy of no-fault and at-fault. Figure 6 shows that the most common reason reported by renter households is the sale of the property, accounting for one third of all evictions in Canada. Another quarter of evictions in Canada are due to the landlord wanting the property for their own, or their immediate family’s use. A further 7.5% are due to the landlord requesting to renovate, demolish or repair the property (with no intention to sell it or use it themselves). Nationally, over one fifth of evictions can be attributed to tenants damaging the property, engaging in illegal activity, or disturbing their neighbours. Only 5.5%, or about 1 in 20 evictions, are exclusively due to tenants missing rent payments or other financial hardship.

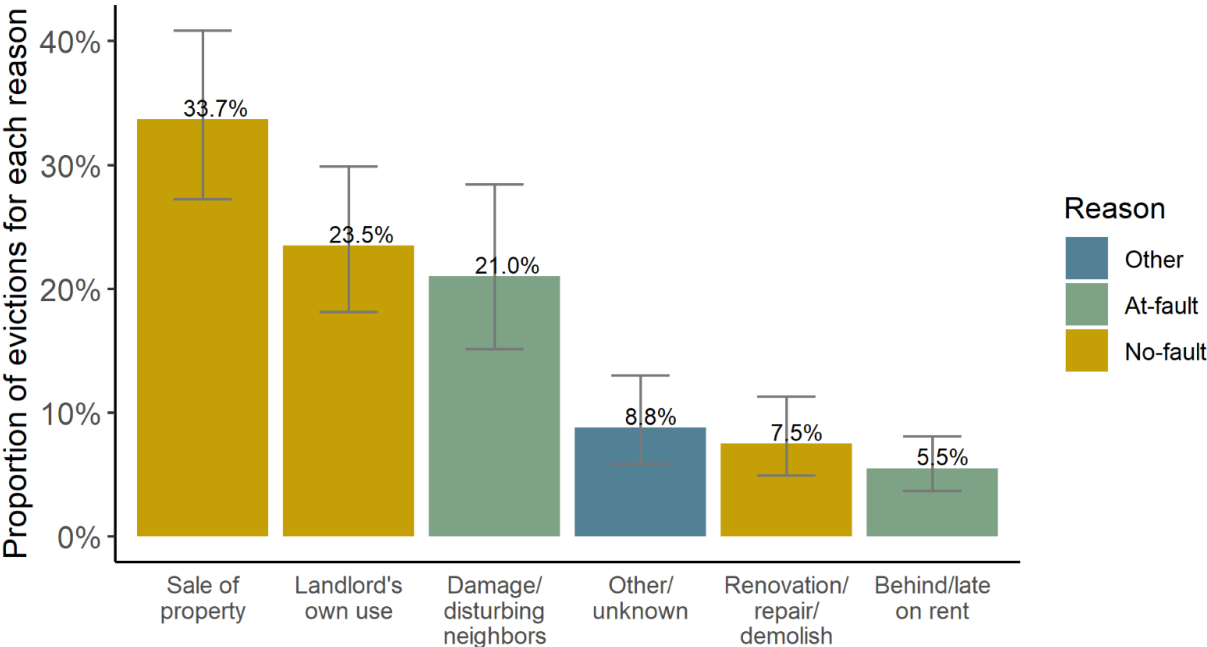


Figure 6. Proportion of evictions in Canada during the five years prior to data collection by reason.

COVID-19 and Evictions in Canada

Given the eviction bans that were adopted by the provinces and territories during the COVID-19 pandemic, we expected a fall in eviction rates. However, the data suggests that the difference between 2018 and 2021 was statistically insignificant – the bans did not stop evictions in a meaningful way.

Data collection for the 2021 CHS took place from January to June 2021, about one year into the pandemic. This means that the proportion of renter households who indicated they were evicted during the past year at the time of the survey is approximately the eviction rate during the first year of the COVID-19 pandemic.

Table 1. Proportion of renter households whose last move was an eviction in 2018 and 2021.

Survey year	Previous move five-year eviction rate (%)	Previous move one-year eviction rate (%)	Number of renter households
2018	6.0 [5.4, 6.6]	1.2 [0.9, 1.5]	4,640,884
2021	5.4 [4.7, 6.2]	1.0 [0.8, 1.4]	4,863,031

In order to be comparable with 2018 CHS data, we report the *previous move* five-year and one-year eviction rates in 2021 and 2018 in Table 1. The proportion of renters evicted during the first year of the pandemic was lower than in the year prior to the 2018 CHS. However, at 1.0% in the 2021 CHS and 1.2% in the 2018 CHS, the difference was not statistically significant.

We can also examine trends in evictions over time using the new definition of evictions in the 2021 CHS. Because respondents are only asked about their most recent eviction, we expect to see the number of evictions decline going back in time (and, indeed, this is what we observe prior to 2017). However, 1.1% of renter households reported their most recent eviction in 2020 while 1.2% of renter households reported their most recent eviction in each of 2019, 2018, and 2017, indicating a slight (statistically insignificant) fall in evictions in 2020.

Even more striking is that these estimates suggest, despite all the eviction bans that were implemented, at least 38,900 – 68,080 renter households were evicted during the first year of the pandemic in Canada.

There is little evidence of variation in eviction rates across regions during the first year of the pandemic. Figure 7 presents the eviction rates of BC, Québec, the Maritimes, Ontario, and the Prairies and Territories during the first year of the pandemic. While BC has the highest rate (1.6% of households reported being evicted during the first year of the pandemic), it is similar in magnitude to that in Québec and not significantly higher than any other region. The higher relative standing of Québec compared to the five-year eviction rates suggest that evictions fell less in Québec than in other provinces during the pandemic.

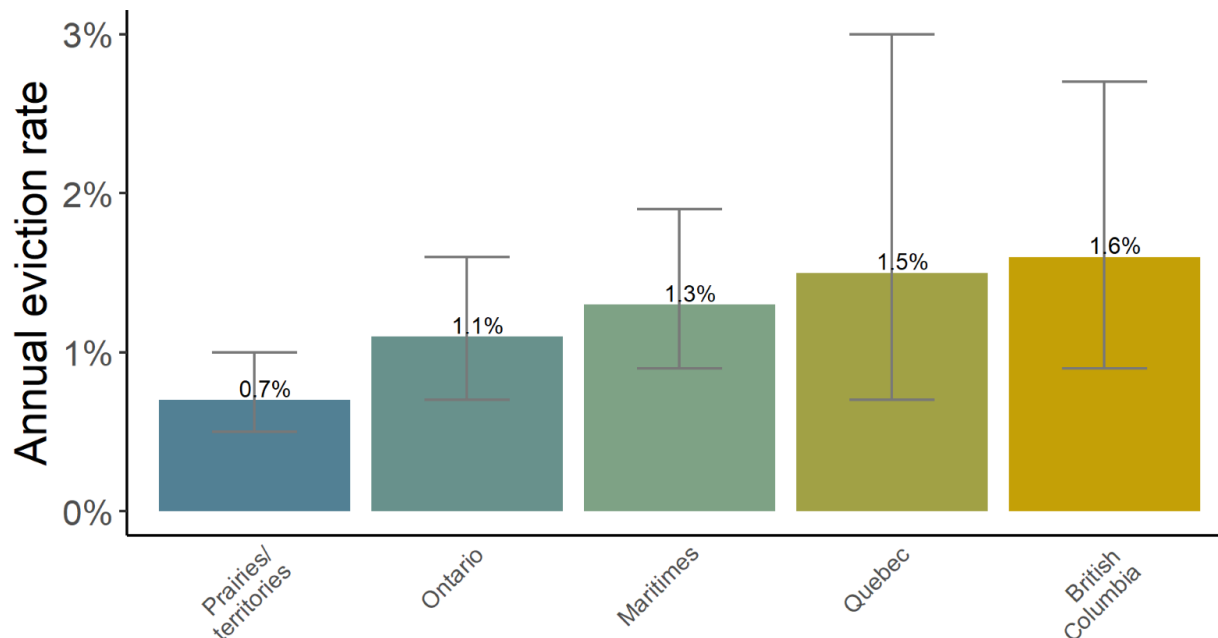


Figure 7. Annual eviction rate by region.

National eviction rates

Next, we summarize the overall national state of evictions in Canada (see Table 2). Among all renter households in Canada, 12.5% (1 in 8) indicated that they have ever experienced an eviction. 5.9% (1 in 16) renter households reported being evicted within the five years prior to data collection. Using renters as the unit of analysis instead of renter households, eviction rates are slightly higher. 12.8% of renters have ever been evicted and 6.4% of renters have been evicted within the five years prior to data collection. 95% confidence intervals suggest that 252,878 – 330,686 renter households containing 530,298 – 770,434 renters were evicted between April 2016 and April 2021. Among all Canadian residents, including homeowners, 6.4% report having ever been evicted.

Table 2. National eviction rates in Canada.

Population	Ever evicted (%)	Five-year eviction rate (%)	Population size
Renter households	12.5 [11.5, 13.6]	5.9 [5.2, 6.8]	4,863,031
Renters	12.8 [11.3, 14.5]	6.4 [5.3, 7.7]	10,005,631
Canadian residents*	6.4 [5.8, 7.0]		37,187,827

*This category includes renters and homeowners but excludes people living on reserves or in institutions.

Tenants with private landlords are most likely to have experienced evictions

Although most tenants in Canada pay market rents, over 10% of Canadian renter households live in social and affordable housing (SAH). SAH is defined as living in rental housing with either subsidized rent or rent-geared-to-income. Living in SAH could affect the likelihood of eviction through several channels. Most obviously, tenants paying below market rents should be less likely to fall behind on rent payments. However, we know from the reasons for eviction presented previously that being behind on rent explains only about 1 in 20 evictions in Canada.

Table 3. Eviction rates by household characteristics.

Group	Five-year eviction rate	95% CI	P-value
<i>Shelter cost to income ratio</i>			0.405
Under 30%	5.6	[4.8, 6.6]	
30 – 50%	6.1	[4.5, 8.3]	
Over 50%	7.6	[4.9, 11.6]	
<i>Social affordable housing status (SAH)</i>			0.005
Does not live in SAH	6.2	[5.3, 7.1]	
Lives in SAH	4.3	[3.4, 5.3]	

Nonetheless, estimates suggest that tenants living in SAH were significantly less likely to have experienced an eviction within the five years prior to data collection (4.3%) than tenants not living in SAH (6.2%; see Table 3). The magnitude of this difference suggests that the lower likelihood of eviction in SAH cannot solely be explained by tenants being more likely to pay their rent on time. Regression analyses show that living in SAH is still related to lower likelihood of experiencing an eviction after controlling for shelter cost to income ratio and other demographic characteristics. Furthermore, shelter cost to income ratio is not significantly related to eviction rates. There must be characteristics of SAH other than rental costs that explain its lower eviction rates. One significant characteristic of SAH that differs from non-SAH is the type of landlord.

Although nearly 80% of tenant households have landlords that are private individuals or companies, the remaining 20% of rental units are owned by co-ops, non-profit organizations, governments, relatives and employers. Different types of landlords face different incentives. Private landlords are more likely than non-profit and co-operative landlords to be profit motivated and sell properties that have inflated in value.

Figure 8 displays five-year eviction rates for renter households with each type of landlord. 6.8% of renter households with private landlords were evicted in the five years prior to data collection, significantly more than any other landlord type. The five-year eviction rate was only 2.6% to 3.6% for households with co-operative, non-profit, government, or other landlords. Non-profit, government, and co-operative landlords are more likely than private landlords to have tenants living in SAH, although some tenants with such landlords still have market rents. Given that eviction rates are lower among these types of landlords than among those living in SAH, and that no-fault evictions are much more common than evictions for missing rent payments, this suggests that lower eviction rates in SAH are better explained by the type of landlord than rent subsidization. There appears to be a link between private landlords and evictions.

Future research should estimate eviction rates in units owned by financial firms versus other private landlords. Private landlords are becoming increasingly financialized, with financial firms comprising 17 of the 25 largest landlords in Canada, and real estate investment trusts now owning about 10% of purpose-built rental housing in Canada (up from 0% in 1996).^{xx} Although we are unable to compare no-fault and at-fault eviction rates over time because this is the first time the CHS has asked about the reasons for eviction, previous research has documented a rise in no-fault evictions over time that coincides with increasing financialization of housing.^{iii,x}

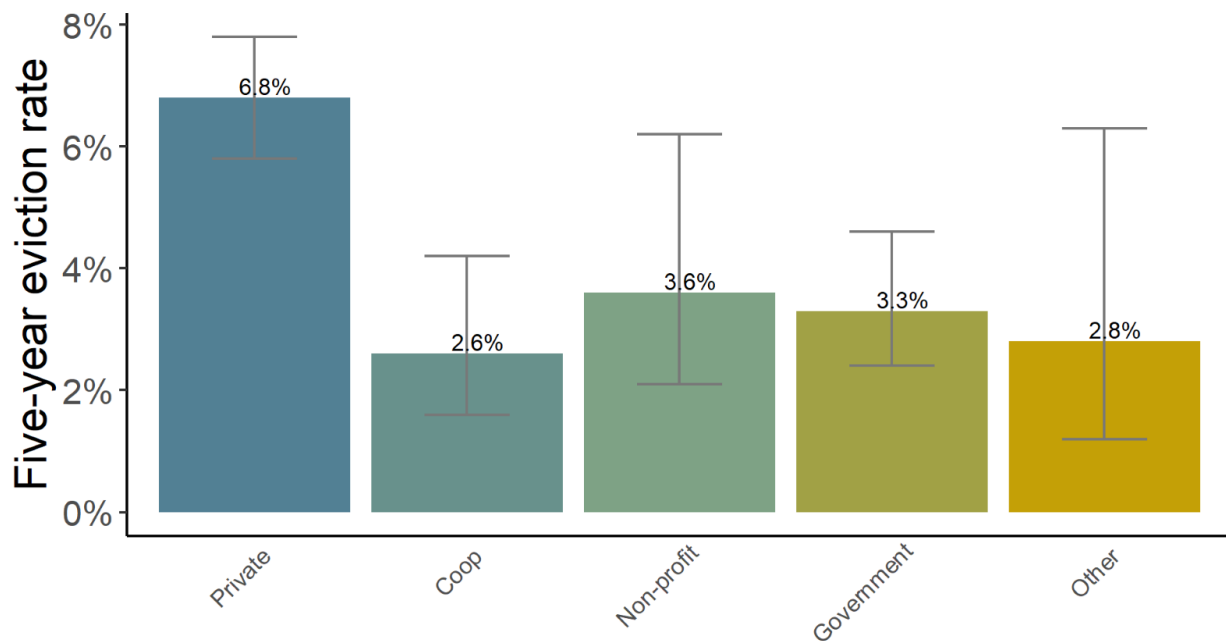


Figure 8. Eviction rates by current landlord type.

Eviction rates remain elevated for Indigenous peoples

Although landlords are the primary driver of evictions in Canada, there are some demographic characteristics that put renters at increased risk of eviction. As shown in Table 3, estimated

eviction rates are typically higher among marginalized groups, although none of race, immigration status, sexuality or family composition are significantly related to eviction rates. Moreover, none of these variables are significant predictors of eviction in logistic regression analyses (see Appendix Table A1). On the other hand, two demographic characteristics are significantly related to evictions in logistic regressions.

First, evictions are significantly less likely for renters over the age of 75 after controlling for other sociodemographic characteristics. Table 4 shows that only 1.4% of renters over 75 were evicted in the five years prior to data collection, significantly less than any other age group. These results can be partially explained by the fact that older renters are less likely to live in private housing where evictions are more common.^{xxi} The construction of new co-operative and non-profit housing has stalled in the past two decades meaning it is not an option for many younger people entering the rental market. However, being over 75 still reduces the risk of eviction after controlling for landlord type and living in SAH.

The other significant demographic predictor of evictions after controlling for sociodemographic characteristics is identifying as Indigenous. The odds of eviction are 1.7 times higher for Indigenous renters than non-Indigenous renters after controlling for shelter cost to income ratio, province, landlord type, age, education, family composition, and gender. 10.4% of Indigenous renters were evicted in the five years prior to data collection, compared to only 6.2% of non-Indigenous renters (although the difference has low statistical significance). The difference may be even larger since evicted Indigenous renters may be more likely to leave the target population of the CHS than evicted non-Indigenous renters. The target population excludes Indigenous peoples living on-reserve and people experiencing homelessness, where Indigenous people are overrepresented.^{xxii} High eviction rates for Indigenous renters may be caused by a wide range of factors but there is no doubt that discrimination against Indigenous people exists in the rental market in Canada.^{xxiii,xxiv}

Table 4. Eviction rates by demographic characteristics.

Group	Five-year eviction rate	95% CI	P- value	Group	Five-year eviction rate	95% CI	P- value
			0.068				0.066
<i>Gender</i>				<i>Indigenous status</i>			
Male	6.8	[5.6, 8.3]		Not Indigenous	6.2	[5.1, 7.5]	
Female	6.0	[4.9, 7.2]		Indigenous	10.4	[6.4, 16.5]	
			0.001				0.165
<i>Age</i>				<i>Family composition (household)</i>			
0-14 years	6.0 _{bc}	[4.3, 8.4]		Couple with children	7.2	[5.0, 10.3]	

15-24 years	9.0 _b	[5.7, 13.7]	Couple without children	6.2	[4.7, 8.0]
25-34 years	6.8 _{bc}	[5.3, 8.5]	Single woman	4.4	[3.3, 5.7]
35-44 years	7.6 _{bc}	[5.8, 9.9]	Single mother	6.1	[3.9, 9.4]
45-54 years	6.7 _{bc}	[4.9, 9.1]	Single man	6.7	[5.1, 8.8]
55-64 years	5.4 _{bc}	[4.1, 7.1]	Single father	4.4	[2.1, 9.3]
65-74 years	4.6 _c	[3.0, 7.0]	<i>Sexuality</i>		0.662
75+	1.4 _a	[0.9, 2.1]	Heterosexual	6.2	[5.1, 7.6]
			2SLGBTQ2IA+	7.9	[5.2, 11.8]
<i>Race</i>		0.169	<i>Immigration category</i>		0.771
Not racialized	6.4	[5.3, 7.6]	Non-immigrants	6.2	[5.3, 7.3]
Black/Arab	8.7	[4.0, 17.8]	Economic immigrants	6.0	[2.6, 13.1]
Asian	3.8	[2.1, 6.6]	Family immigrants	9.0	[4.8, 16.2]
Indigenous	10.4	[6.4, 16.5]	Refugees/other immigrants	9.2	[2.5, 28.9]
Other/unknown	7.1	[4.2, 11.7]			

Note. Cells that do not share subscripts differ significantly from other categories at the 5% level of significance. Pairwise comparisons were only performed for comparisons with a joint p-value less than 0.05.

Evictions are related to lower life satisfaction

Evictions can have a wide range of negative consequences for people who experience them. Determining the causal effect of evictions is beyond the scope of this report and the consequences of evictions vary according to the reason for eviction, the level of marginalization of the tenant, and a range of other factors. CHS data does, however, allow us to present some correlational evidence of the relationship between evictions and life outcomes. Respondents to the CHS self-reported their levels of health, mental health, and economic hardship on scales of 1 to 5 and life satisfaction on a scale of 1-10.

To demonstrate the correlation between experiencing evictions and these outcomes for renters, we used linear regression analyses controlling for known predictors of health and life satisfaction, including age, gender, income (logged), and employment status. The predictor of interest was whether the respondent had been evicted during the five years prior to data collection. We then estimated the mean levels of each outcome variable for a renter who had,

and had not, experienced an eviction within the five years prior to data collection, holding all other variables constant. Results are displayed in Figure 9.

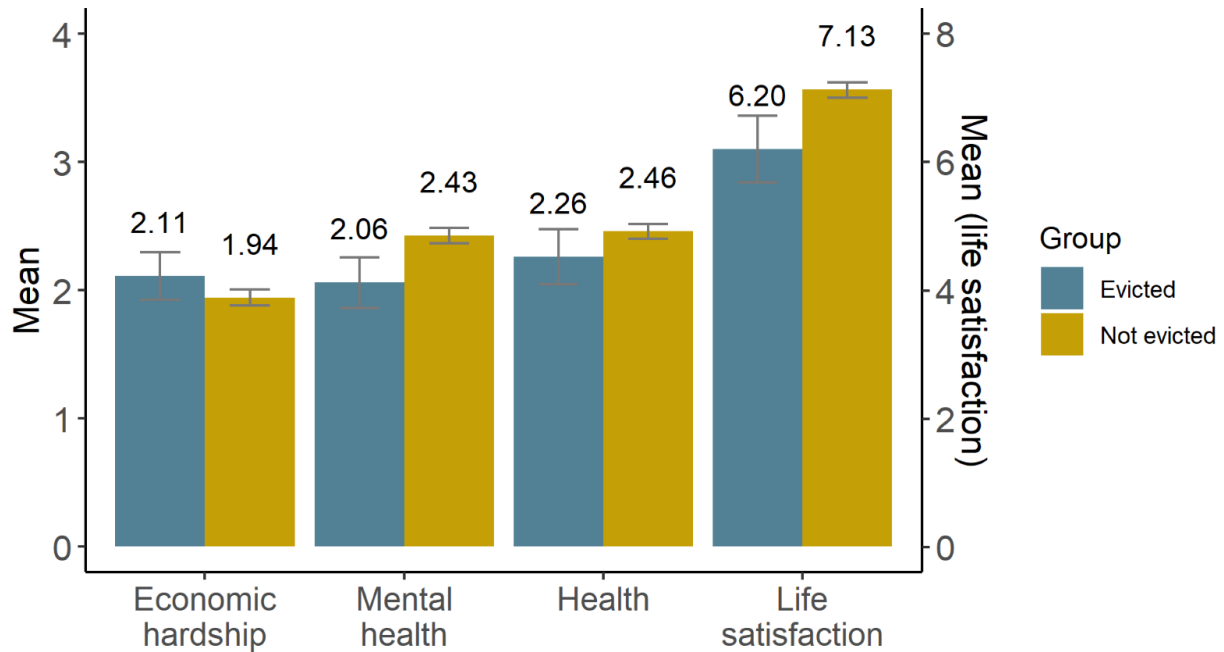


Figure 9. Predicted outcome variables for renters who have and have not been evicted in the five years prior to data collection.

Life satisfaction is nearly a full point higher for renters who have not experienced an eviction (7.13) than for renters who have experienced an eviction within the previous five years (6.20). This difference is statistically significant and much larger than the difference estimated using the 2018 CHS. Furthermore, after controlling for other factors, it is estimated that 34% of those who have experienced an eviction in the five years prior to data collection experienced a decrease in life satisfaction over the same period, compared to only 22% of those who were not evicted (see Appendix Table A2). Experiencing evictions is associated with much lower subjective well-being even after controlling for age, income, and employment status.

Having experienced an eviction within the previous five years is associated with lower self-rated mental and physical health. The relation with mental health is strongly statistically significant and nearly double the magnitude of the relation with physical health, which has greater uncertainty. Experiencing an eviction is also associated with higher economic hardship, although with some statistical uncertainty.

Although none of these results point to a causal relationship between evictions and negative outcomes, they do show that the association between evictions and poorer mental health and subjective well-being cannot be explained by different demographics of those who experience evictions. The negative effects of evictions may have been exacerbated by the pandemic since they are larger than in 2018.

Conclusion

This report sheds new light on why British Columbia has much higher eviction rates than the rest of Canada. In particular, it is no-fault evictions that drive British Columbia's higher eviction rates. This is in line with a growing literature indicating that no-fault evictions are on the rise in Canada. To understand evictions in Canada, we must look beyond tenant factors, particularly late rental payments, and examine how landlords make decisions. The role that landlords play, especially private financially-motivated landlords, in causing evictions must be further examined. British Columbia has both the highest housing prices, and highest average rents in the country, giving landlords increased incentives to evict tenants so that they can raise rents or sell properties for a profit. Rates of eviction are lower in social and affordable housing, non-profit, and co-op housing, showing that non-market housing can be effective at protecting tenants from evictions.

Appendix

Table A1. Estimated odds ratios on likelihood of eviction.

Variable	(1)		(2)	
	OR	95% CI	OR	95% CI
<i>Gender (ref: male)</i>				
Female	0.89	[0.77, 1.04]	0.90	[0.79, 1.55]
<i>Age (ref: 25-34)</i>				
0-14	0.79	[0.51, 1.24]	0.78	[0.50, 1.21]
15-24	1.28	[0.71, 2.31]	1.29	[0.71, 2.35]
35-44	1.08	[0.74, 1.57]	1.06	[0.73, 1.55]
45-54	0.97	[0.67, 1.40]	0.98	[0.67, 1.42]
55-64	0.80	[0.50, 1.27]	0.80	[0.51, 1.27]
65-74	0.67	[0.38, 1.20]	0.69	[0.39, 1.23]
75+	0.20*	[0.11, 0.36]	0.22*	[0.12, 0.40]
<i>Immigration category (ref: non-immigrant)</i>				
Economic	0.88	[0.42, 1.84]	0.85	[0.41, 1.78]
Family	1.53	[0.79, 3.00]	1.52	[0.78, 2.98]
Refugee/Other	1.47	[0.41, 5.27]	1.43	[0.40, 5.10]
<i>Indigenous (ref: non-indigenous)</i>				
Indigenous	1.68*	[1.00, 2.83]	1.73*	[1.01, 2.96]
<i>Shelter cost to income ratio (ref: <30%)</i>				
30 -50% SCIR	1.31	[0.78, 2.19]	1.22	[0.72, 2.08]
>50% SCIR	1	[0.56, 1.77]	0.91	[0.51, 1.62]
<i>Family composition (ref: single person)</i>				
Couple with kids	1.17	[0.70, 1.95]	1.2	[0.72, 2.02]
Couple	1.07	[0.73, 1.57]	1.05	[0.72, 1.53]
Lone parent	0.96	[0.51, 1.83]	0.99	[0.52, 1.86]
<i>Education (ref: no post-secondary)</i>				
Some post-secondary	0.78	[0.56, 1.1]	0.77	[0.54, 1.09]
Bachelor's or higher	0.89	[0.58, 1.38]	0.88	[0.57, 1.36]
<i>Province (ref: Ontario)</i>				
Newfoundland and Labrador	0.36*	[0.18, 0.71]	0.37*	[0.19, 0.74]
Prince Edward Island	1.75	[0.98, 3.13]	1.70	[0.93, 3.08]
Nova Scotia	0.88	[0.53, 1.47]	0.88	[0.53, 1.47]
New Brunswick	0.95	[0.56, 1.63]	0.97	[0.57, 1.66]
Québec	0.82	[0.47, 1.42]	0.80	[0.46, 1.38]
Manitoba	0.75	[0.42, 1.37]	0.73	[0.40, 1.33]
Saskatchewan	0.69	[0.40, 1.19]	0.68	[0.39, 1.19]
Alberta	0.44*	[0.22, 0.86]	0.44*	[0.22, 0.87]
British Columbia	1.78*	[1.11, 2.85]	1.80*	[1.12, 2.88]
Territories	0.39	[0.10, 1.50]	0.40	[0.10, 1.55]
<i>SAH (ref: not living in SAH)</i>				
Living in SAH	0.65*	[0.42, 1.00]		
<i>Landlord type (ref: private)</i>				
Coop			0.27*	[0.13, 0.55]

Non-profit		0.33*	[0.18, 0.60]
Government		0.51*	[0.31, 0.83]
Other		0.42	[0.16, 1.06]
<hr/>			
Population size	9,923,676	9,923,676	
<hr/>			

Note. * $p < 0.05$. Coefficients reported are odds ratios from logistic regressions.

Table A2. Predicted outcomes for renters who were and were not evicted.

Outcome variable (range)	Not evicted	Evicted	P-value
Economic hardship (0-4)	1.943 [1.882, 2.004]	2.112 [1.925, 2.298]	0.084
Health (0-4)	2.460 [2.401, 2.518]	2.261 [2.047, 2.476]	0.076
Mental health (0-4)	2.426 [2.366, 2.485]	2.059 [1.862, 2.256]	<0.001
Life satisfaction (0-10)	7.126 [7.006, 7.245]	6.199 [5.679, 6.719]	<0.001
Core housing need (0-1)	0.143 [0.126, 0.159]	0.169 [0.103, 0.235]	0.452
Decrease in life satisfaction (0-1)	0.216 [0.195, 0.238]	0.340 [0.256, 0.424]	0.005

Note. Reported values are predicted levels of dependent variables for renters who did or did not experience an eviction within the previous five years. P-values are result of a test for a difference in means between the two groups. Controls include gender, age, family composition, immigration status, ethnicity, 2SLGBTQ2IA+, province, log(income), shelter cost to income ratio, education and employment status.

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