

PROJECT NAME: ESTIMATING NO-FAULT EVICTIONS IN CANADA

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BACKGROUND

Eviictions can generally be classified as either "**at-fault**" or "**no-fault**" in Canada. No-fault evictions are evictions that are reported as being caused by the landlord wanting to sell the property, use it for themselves, renovate, repair, or demolish it. Basically, the eviction happens at no-fault of the tenant. Conversely, at-fault evictions include evictions that were reported as being in response to the tenants behaviour, including unpaid rent, property damage, engaging in illegal activities, or disrupting neighbours. This report analyzes data from the **2021 Canadian Housing Survey (CHS)** to holistically estimate the drivers of evictions across Canada.

KEY FINDINGS

According to the CHS, in the five years prior to data collection, nationally, **nearly 6% of renter households reported experiencing an eviction**, with 65% of these evictions being at no-fault of the tenant. Additionally, Xuereb and Jones find that British Columbia, with more than 1 in 10 renter households experiencing evictions, continued to have the highest eviction rate in Canada, with 85% of these evictions being no-fault. To better understand the driving forces behind no-fault evictions, it is important to look at the role that landlords, particularly those who are financially driven, play. Considering that British Columbia boasts the highest average home prices and market rents, **landlords may have substantial financial incentives to evict tenants**, either as a means to increase rental rates or to sell the property. Conversely, Xuereb and Jones find that in comparison to tenants living in privately owned housing, **non-profit organizations, co-op, or government-housed tenants** were less likely to have recently experienced an eviction. Further, tenants who had experienced an eviction had significantly lower self-reported life satisfaction and mental health compared to tenants who had not experienced an eviction.

DID YOU KNOW

Research suggest that while the pandemic-related eviction bans may have slightly reduced the rate of eviction, that **tens of thousands of renter households were evicted** during the first year of the Covid-19 pandemic.

LOOKING FORWARD

This report highlights new insights into eviction patterns in Canada, emphasizing the **prevalence of no-fault evictions**, particularly in British Columbia. Challenging the previous focus on at-fault causes, Xuereb and Jones advocate for a comprehensive examination of evictions, that are informed by the expanding literature on no-fault drivers across Canada; **there is a need to shift the attention from tenants alone, to also include the incentives of landlords**. Ultimately, this report urges us to look at the motives and consequences behind high no-fault eviction rates, to better understand how to protect tenants as they navigate Canada's housing and legal systems. The findings also emphasize that non-market housing serve as an effective safeguard against unfair evictions.

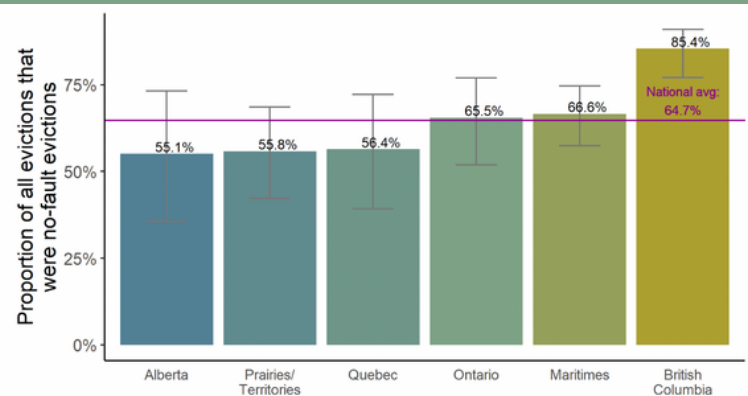


Figure 3. Proportion of no-fault evictions among evictions by region.