Understanding Evictions in Canada through the Canadian Housing Survey

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Executive Summary

During the COVID-19 pandemic evictions were widely acknowledged as a public health problem and eviction bans were implemented across Canada. However, despite extensive research on evictions in the United States, little is known about who is affected by evictions in Canada and what their consequences are. In this research, I use survey data from the nationally representative 2018 Canadian Housing Survey (CHS) to estimate the percentage of renters who were evicted during the five years prior to data collection and the percentage of renters whose previous move was an eviction, for various demographic groups and geographic regions. Renters are classified as having been evicted if the survey respondent in their household reported that their most recent move was forced and was from a rental property.

I estimate that 1.3% of renters were evicted in Canada in the year prior to data collection and 6.6% of renters were evicted in the previous five years. Men are slightly more likely to experience evictions than women. Evictions are concentrated among adults between the ages of 45 and 54 (8.4% experienced an eviction with 5 years), single parents (7.9% experienced an eviction within 5 years), and renters who identified as First Nations (although imprecise, I estimate that 12.3% experienced an eviction within 5 years). Renter households whose shelter costs were above 50% of their income are also more likely to be evicted.

10.6% of renters in British Columbia reported being evicted within 5 years, more than any other province or territory whereas less than 4% of renters were evicted within 5 years in Manitoba, Québec, and Nunavut. Vancouver experienced more evictions than Toronto, Montreal and other Census Metropolitan Areas (CMAs). After controlling for other sociodemographic characteristics, being aged 45-54, living in British Columbia and having a shelter cost to income ratio above 50% are risk factors for eviction.

Among survey respondents, renters' whose last move was an eviction have lower self-reported levels of health and mental health than other renters. These renters also reported lower levels of life satisfaction, increased difficulty meeting their financial needs and were more likely to be in core housing need. Demographic and socioeconomic characteristics did not fully attenuate these relations. Overall, I establish that evictions are related to poor health and economic hardship for Canadian renters. This research highlights the potential consequences of evictions for Canadian renters and which demographic groups are most at risk eviction.

Introduction

As average house prices doubled over the past 15 years in Canada, more young Canadians have been pushed out of the housing market. The homeownership rate fell for the first time since 1971 in 2016, falling for all age groups except seniors (Statistics Canada, 2017). According to the Canada Mortgage and Housing Corporation (CMHC), renters are four times as likely to live in an unaffordable housing (defined as spending over 30% of one's income on shelter costs) than homeowners (CMHC, 2019). Nearly 27% of renter households were living in core housing need in 2016. Amidst this housing affordability crisis, the COVID-19 pandemic struck, exacerbating the problem for millions of Canadians who lost their source of income. It is estimated that over 250,000 renter households accumulated rent arrears during the pandemic (Tranjan, 2021), putting these households at risk of eviction. Although many provinces implemented bans on evictions during the early stages of the pandemic, many of those bans were lifted during the fall of 2020 (CMHC, 2020a) despite cases of COVID-19 reaching record levels at that time. This led to thousands of Canadians being forced out of their homes amidst the pandemic, as housing tribunals sped through cases to clear their backlogs (Dingman, 2020). Recent modeling suggests that these evictions may have even led to increased spread of COVID-19 (Nande et al., 2021). As Canada returns to some semblance of normalcy, it is important to understand who was most affected by these evictions, where they were most concentrated and what their consequences are so that policymakers can develop adequate policy solutions to support those who were most impacted.

In this paper, I use data from the 2018 Canadian Housing Survey (CHS) to analyze evictions in Canada. Using a nationally representative sample of Canadian renters, I estimate eviction rates by gender, age, ethnicity, immigration category and education. At the level of renter households, I estimate eviction rates by household income, shelter cost to income ratio, family composition, province of residence, and pay special attention to the census metropolitan areas (CMAs) of Montréal, Toronto and Vancouver. I then examine whether evictions are related to negative outcomes such as lower life satisfaction, self-reported physical and mental health, living in core housing need and increased difficulty in meeting one's financial needs.

Literature Review

Although census data has shown that vulnerable populations such as single mothers and Indigenous peoples are more likely to live in unaffordable housing, I know of no national research to date that has assessed who is most likely to be affected by evictions in Canada. A recent ecological-level study in Toronto finds that neighbourhoods with 36% Black populations have eviction rates twice as high as those with 2% Black populations (Leon & Iveniuk, 2020), suggesting that racialized populations are more likely to be evicted. They find no relation between concentration of immigrant households or female heads of households and eviction rates. Previous non-representative individual-level studies, also based in Toronto, find that women, younger people, and those with low incomes are over-represented among those facing eviction (LaPointe, 2004; McDonald & Cleghorn, 2008).

American research has had similar findings. An examination of court records of evictions in Milwaukee finds that women represented over 60% of evictions from 2003 to 2007 (Desmond, 2012). Several studies find that Black and Hispanic tenants are more likely to be evicted than White tenants (Burgard et al., 2012; Desmond, 2012; Lundberg & Donnelly, 2019). There is some evidence that this racial discrepancy disappears when other factors such as income, education, and, crucially, rental payment history, are controlled for (Desmond & Gershenson, 2017), but there is other evidence that discrimination directly plays a role in the elevated rates of eviction for Hispanic tenants who live in predominantly White neighbourhoods (Greenberg et al., 2016). Families with more children have elevated risk for eviction even after controlling for rental payment history and other covariates (Desmond & Gershenson, 2017). Evictions also exhibit a strong social gradient in the United States – 29% of children below 50% of the poverty line experience an eviction before the age of 15 compared to only 5% of children above 300% of the poverty line (Lundberg & Donnelly, 2019). A cross-national systematic review of psychosocial factors associated with eviction finds that financial hardship was the strongest predictor of evictions (Tsai & Huang, 2019). Our research examines whether these American patterns are also apparent in Canada.

Another open question about evictions in Canada is where they are most likely to take place – urban or rural areas, inner city or suburban neighbourhoods, and in which provinces. Evidence on the distribution of evictions in Canada is lacking at the national and even provincial level but there has been research on which neighbourhoods are most affected by evictions at the city-level. Within Toronto, eviction applications appear to be concentrated in inner suburban areas such as Scarborough and the Jane and Finch region. These neighbourhoods also tend to have larger Black populations and higher poverty rates than the rest of the city (Leon & Iveniuk, 2020). There is also a link between gentrification and evictions in Toronto. Neighbourhoods in the early stages of gentrification, characterized by increases in the percentage of artists and people with higher education living there, have higher eviction rates (Chum, 2015). In the Metro Vancouver, evictions appear to be more heavily concentrated in suburban cities such as Surrey, Port Coquitlam and Maple Ridge than in Vancouver and the closely surrounding cities (Blomley et al., 2018).

It is important to understand who is most affected by evictions and where they are most likely to occur because evictions can have significant negative consequences for evicted tenants. Two qualitative studies of evicted tenants in Toronto found that an overwhelming majority of respondents said the eviction had a negative effect on their lives (Lapointe, 2004; McDonald & Cleghorn, 2008). Many indicated that the eviction had increased their stress and anxiety, with some saying it led to drug relapse and depression. A life-course analysis found that evictions often caused a downward spiral of housing quality that could even lead to homelessness for younger people (McDonald & Cleghorn, 2008). A collection of studies of drug users in Vancouver finds that evictions increase the likelihood of relapse into crystal methamphetamine use (Damon et al., 2019), increase HIV viral load among HIV-positive tenants (Kennedy, Kerr, et al., 2017), and increase the likelihood of experiencing violence (Kennedy, McNeil, et al., 2017) even after controlling for other known covariates.

Although I know of no quantitative research that has examined the effects of evictions on life satisfaction, health and economic hardship for a general sample of Canadian renters, such research exists for American renters. Health, a strong predictor of life satisfaction, is robustly related to evictions. A recent systematic review of 47

articles examining the effects of forced moves revealed that most studies found forced moves were related to negative mental health outcomes such as depression and anxiety, and negative physical health outcomes such as poor self-reported health and high blood pressure (Vásquez-Vera et al., 2017). One noteworthy quasi-experimental study comparing individuals evicted in New York from 2007 to 2016 to individuals involved in housing court cases who were not evicted found that evictions increased the probability of hospitalization within the following two years by 3.5 percentage points, largely due to increased hospitalization rates for mental health problems (Collinson & Reed, 2018). Longitudinal research has shown that evictions are related to elevated risk of food insecurity (Leifheit et al., 2020) and low birth weight (Himmelstein & Desmond, 2021). Cross-sectional research in Canada showed that being in rent arrears and borrowing money to pay for rent are also risk factors for food insecurity (Kirkpatrick & Tarasuk, 2011). Evictions are also related to material hardship and maternal depression (Desmond & Kimbro, 2015) and effects on material hardship and maternal health persist for at least two years after the eviction. Evictions lead to elevated levels of housing instability and an increased likelihood of using homeless shelters (Collinson & Read, 2018; Desmond et. al, 2015). Our research examines whether evictions are related to worse health outcomes in Canada, as has been proven in the United States.

Methods

Data

This analysis uses data from the 2018 Canadian Housing Survey (CHS). The 2018 CHS was the first wave of the CHS, a biannual Statistics Canada survey sponsored by CMHC. Households were invited to complete the survey online and were contacted via telephone if they did not complete the survey online. In Nunavut, Yukon (except Whitehorse) and Yellowknife, in-person interviews were conducted instead. The overall response rate was 50%, with a final sample size of 65,377 Canadians. Individuals living in social and affordable housing and renters were oversampled to ensure accurate estimates could be computed for these subpopulations. CHS data collection occurred between November 1, 2018, and March 31, 2019. Some questions were not asked in the Northwest Territories because data collection was conducted via the 2019 Northwest Territories Community Survey.

Data collected includes information on households' current housing situation, previous moves, satisfaction with their community, and socio-demographic characteristics. Households were weighted to account for non-response bias and then to match the age, sex, income and household size profile of each province. Respondents were also asked for demographic information about other members of their household. Missing data for key variables were imputed by Statistics Canada using the nearest-neighbour imputation method. Only visible minority status, LGBTQ2IA+ status, education and shelter cost to income ratio

had missing data in our dataset. In regressions, I omit individuals whose shelter cost to income ratio and education are missing and retain individuals with missing visible minority status as a separate category because it is significantly related to evictions.

To comply with Statistics Canada reporting requirements, categories with small cell counts were merged with other categories for some demographic variables. Individuals who did not identify their gender as male or female were merged with females, Black and Arab respondents were combined into one category, South Asian, Chinese, Filipino, Southeast Asian, West Asian, Korean and Japanese were combined into an "Asian" category, Latin American and multiple visible minorities were merged into an "Other" category. Households for whom shelter cost to income ratio was classified as "not applicable" were merged with shelter cost to income ratios under 30%. This does not imply that estimating eviction rates and their consequences for these subgroups is not important. In fact, there may be significant heterogeneity in eviction rates among many of these subgroups. However, data limitations did not permit us to do so.

Estimation of eviction rates

Because our primary interest was the characteristics of those affected by evictions and the consequences of evictions, I limited our sample to households that were renting their current residence. Renter households were classified as having experienced an eviction if they indicated that their most recent move was "Because [they] were forced to move by a landlord, a bank or other financial institution or the government" and their previous residence was a rental property (i.e., they did not own it or live there rent free). Our primary measure of eviction rates is the percentage of renters who experienced an eviction within the past five years (five-year eviction rate). This measure was chosen to balance policy relevance (evictions which took place a long time ago may not be representative of recent trends in evictions) and the statistical power required to detect differences in eviction rates between groups. I report annual eviction rates at the national level but given the limited number of evictions that occurred within the past year in this sample, few differences could be detected in annual eviction rates between groups. In the appendix, I also report evictions as a percentage of previous moves regardless of when the move occurred (previous move eviction rate).

Eviction rates were estimated for various demographic groups at the individual level and weighted to be representative of the population of Canadian renters. I report eviction rates by gender, age, ethnicity, education and immigration category. For household characteristics, including family composition, shelter cost to income ratio, adjusted household income (household total income divided by the square root of household size; Statistics Canada, 2021c), and social and affordable housing, eviction rates are estimated at the household level and weighted to the population of Canadian renter households. Standard errors were adjusted to account for the survey design using sampling weights. While reported standard errors were not adjusted for sampling variance using bootstrapping, inspection of several randomly selected standard errors revealed bootstrapping had a negligible effect on standard errors (i.e., did not change the estimated confidence intervals when reported to one decimal place). Likelihood ratio tests were used to test whether eviction rates differed across groups. Pairwise comparisons were conducted if the likelihood ratio test had a p-value less than 0.05. Significant differences between groups are reported if the pairwise comparison has a p-value less than 0.05 without adjustment for familywise error rates.

Due to Statistics Canada's restrictions on geographic analyses, eviction

rates are reported only at the provincial level and at the CMA level for Toronto, Montréal, and Vancouver. For Toronto, Montréal, and Vancouver, I also calculate eviction rates by distance to city center (defined as the location of the central transit station in downtown – Union Station in Toronto, le Gare Centrale in Montréal, and Waterfront Station in Vancouver) on evictions. Respondents' postal codes were converted to latitudes and longitudes using Canada Post's Postal Code Conversion File (Statistics Canada, 2021b) and then converted to distances from the city center using the *geodist* package in STATA (Picard, 2019). Households are assigned a location based on the location of their current residence. Thus, to interpret estimated eviction rates by geographic region as the percentage of renters evicted within that region relies on the assumption that households did not move between regions after being evicted, or, more weakly, that evicted households were equally likely to move between regions as other households.

Growth in real rental prices by province and CMA were calculated using publicly available rental price data (CMHC, 2020b) to analyze whether growth in real rents was associated with higher eviction rates. Growth in real rental prices was calculated by adjusting rental prices for inflation using the annual average Consumer Price Index (Statistics Canada, 2021a).

Regression analyses

Logistic regression analyses are used to assess which demographic groups were most at risk of eviction after controlling for other characteristics associated with evictions, such as age, province of residence and shelter cost to income ratios. Analyses are conducted using either an indicator for experiencing an eviction within the past five years or an indicator for one's previous move being an eviction as the dependent variable. Coefficients are reported as odds ratios and so can be interpreted as the increase (if greater than 1) or decrease in the odds of experiencing an eviction for a group relative to a reference group. Regressions are useful to control for observed characteristics that are related to evictions, but coefficients cannot be interpreted as causal effects due to potential bias from unobserved variables and relations between observed covariates.

I also used linear and logistic regression analyses to assess whether experiencing an eviction was related to negative outcomes, depending on whether the outcome variable was binary. Experiencing an eviction was defined as one's previous move being an eviction, regardless of when the eviction took place. As when estimating the effect of demographics on evictions, these regressions allow me to control for observed demographic and socioeconomic characteristics that are related to both evictions and outcomes, but I do not attempt to estimate the causal effect of evictions. I cannot rule out the possibility that other unobserved characteristics explain observed relations between evictions and outcome variables. Outcome variables include respondents' self-reported levels of economic hardship, life satisfaction, physical and mental health. Unlike demographic characteristics, these variables are only available for survey respondents, not for all household members, so results of these analyses are not generalizable to the population of Canadian renters.

Economic hardship was measured on a 5-point scale from "very easy" to "very difficult" in response to the question "in the past 12 months, how difficult or easy was it for your household to meet its financial needs in terms of transportation, housing, food, clothing and other necessary expenses?" (Mental) health was assessed on a 5-point scale from "poor" to "excellent" in response to the question "in general, how is your (mental) health?" Life satisfaction was not assessed in the Northwest Territories and

was measured on an 11-point scale from "very dissatisfied" to "very satisfied" in response to the question "how do you feel about your life as a whole right now?" Core housing need, a concept developed by the CMHC, is an indicator for whether a household lives in unaffordable housing (defined as a shelter cost to income ratio greater than 30%), crowded housing, or housing in need of major repairs and does not have the required income level to acquire appropriate housing. Other outcome variables include binary indicators for whether the respondent experienced a decrease in dwelling, neighbourhood or life satisfaction over the past five years. For these analyses, the definition of experiencing an eviction was restricted to evictions that occurred during the past five years.

Results

I estimate that 1.3% of renters (1.2% of renter households) were evicted in Canada in the year prior to data collection (roughly 2018). This is approximately 127,000 people living in 56,000 distinct households. Over the previous five years, I estimate that 6.6% of renters (6.0% of renter households) were evicted. 9.9% of renters (9.6% of renter households) indicated that their most recent move (regardless of when it occurred) was an eviction. Using the CHS, Statistics Canada estimated that 330,800 Canadian households were forced to move in the previous five years (Statistics Canada, 2019). My estimates suggest that five out of six households that were forced to move were renters even though renters make up only about one third of Canadian households.

Sociodemographic characteristics of renters who are evicted in Canada

Evictions are not evenly distributed across demographic groups in Canada. For a full list of five-year and previous move eviction rates by demographic group, see Table A1. I estimate that 7.2% of male renters were evicted during the past five years whereas 6.1% of female renters were evicted during the past five years. After controlling for sociodemographic characteristics[1], there was no relation between gender and evictions (see Table A4). Figure 1 displays five-year eviction rates by age group. The highest eviction rate is observed among renters aged 45 to 54 (8.4%). Children and renters aged 45 and 54 are significantly more likely to be evicted than younger adults and seniors. Renters over the age of 75 have a lower five-year eviction rate than every other age group (2.7%). After

[11] Covariates for logistic regression analyses of eviction rates at the individual-level include gender, age group, immigration category, ethnicity, a gender by ethnicity interaction, education, province of residence, family composition, shelter cost to income ratio and an indicator for whether they received rental assistance or subsidized rent at their previous residence.

controlling for other sociodemographic characteristics, relative to renters aged 25 to 34, renters aged 45 to 54 have higher odds of being evicted and renters over the age of 75 have lower odds of being evicted.

Table 1. National eviction rates in Canada.

Population	Previous move eviction rate (%)	Five-year eviction rate (%)	Annual eviction rate (%)	Population size[2]
Individuals	9.9	6.6	1.3	9,749,659
	[9.0, 10.8]	[5.8, 7.5]	[0.9, 1.8]	
Households	9.6	6.0	1.2	4,640,884
	[8.9, 10.4]	[5.4, 6.6]	[0.9, 1.5]	

Note. 95% confidence intervals presented in brackets.

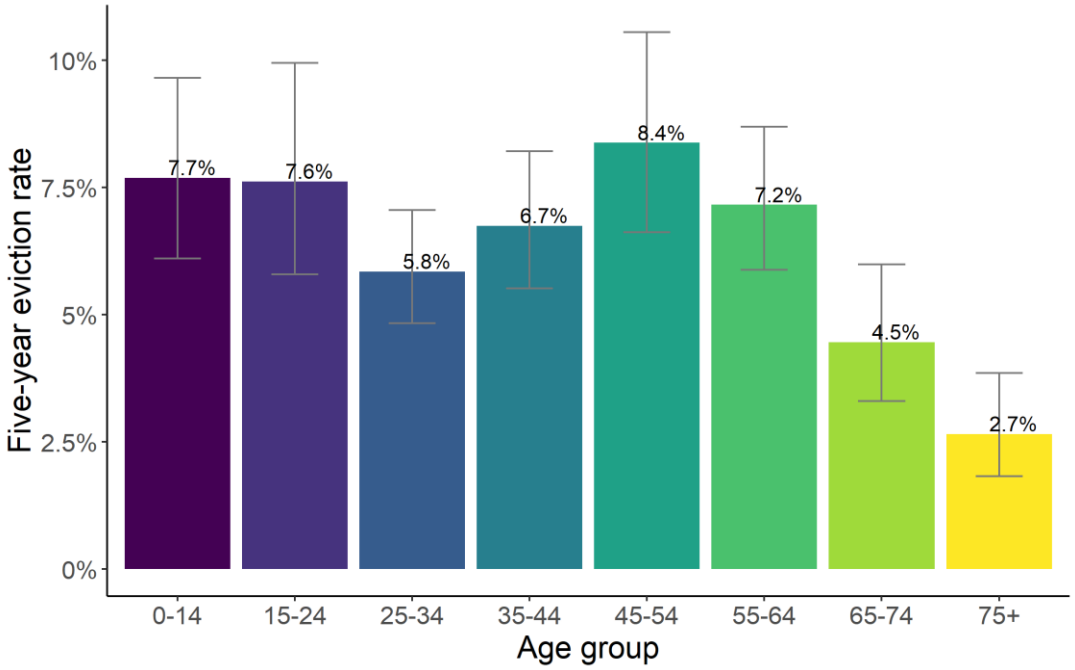

Figure 1. Five-year eviction rates by age group.
Note. Grey bars represent 95% confidence intervals.

[2] Population size refers to the number of individual renters or renter households that the data are weighted to represent. Statistics Canada does not permit releasing the sample size used to generate these estimates.

Figure 2 displays five-year eviction rates for households by family composition. Single women had significantly lower five-year eviction rates (3.9%) than all other family compositions. Combined across the gender of the parent (see Table A2), single parents have significantly higher five-year eviction rates than singles and higher previous move eviction rates than singles and couples without children. Although not significantly higher than all other categories, single fathers have the highest five-year eviction rate (8.7%) and previous move eviction rate (15.6%), and significantly higher odds of their previous move being an eviction than single men after controlling for sociodemographic covariates[3] (see Table A5). Single women have significantly lower odds of eviction within the past five years than single men.

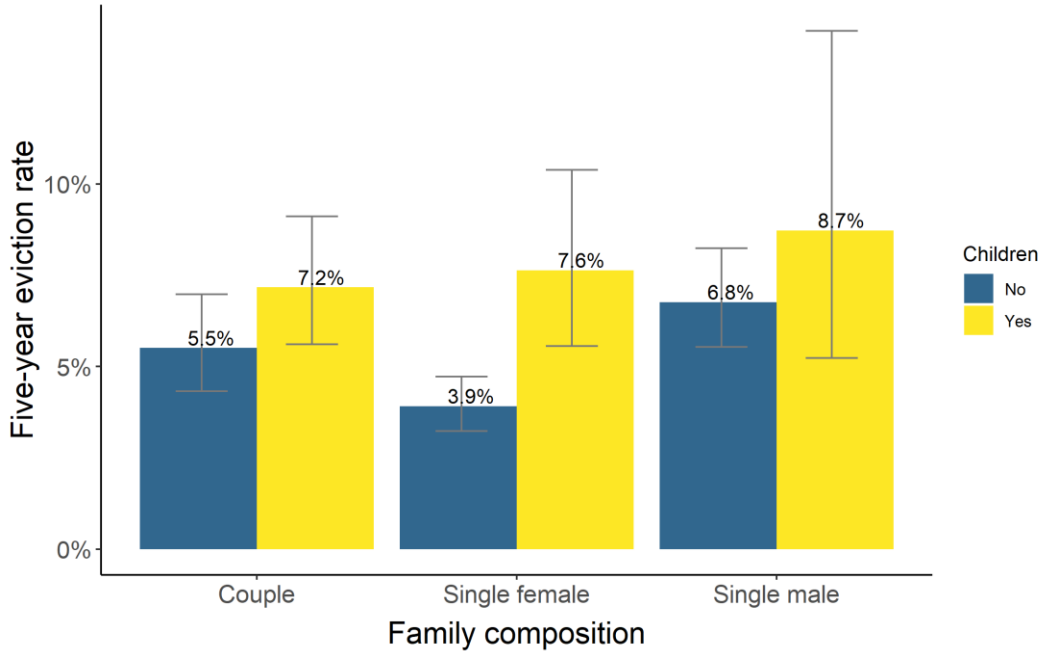

Figure 2. Five-year eviction rates by household family composition.
Note. Grey bars represent 95% confidence intervals.

[3] Covariates for logistic regression analyses of eviction rates at the household-level include province of residence, family composition, shelter cost to income ratio and an indicator for whether they received rental assistance or subsidized rent at their previous residence.

Figure 3 displays five-year eviction rates by ethnicity. Although these results are not jointly statistically significant, Indigenous peoples appear to have higher five-year eviction rates than other Canadian renters (10.0%). Indeed, Indigenous peoples have marginally significantly higher eviction rates than other Canadian renters when compared to all other Canadian renters (see Table A1). In line with the national average, 6.6% of White Canadians were evicted in the previous five years. These results do not align with Leon and Iveniuk's finding that Toronto neighbourhoods with larger Black populations were more likely to experience evictions (2020). I also found no evidence that Black renters had higher eviction rates than other renters in Toronto or Ontario (not reported). However, renters who did not report their ethnicity (2.5% of the sample) have elevated eviction rates (11.1%) and this is driven by males who did not report their ethnicity. Males who did not report their ethnicity have significantly higher odds of eviction than white males after controlling for other covariates (see Table A4). If Black renters were less likely to report their ethnicity than others, this could bias estimated eviction rates by ethnicity and explain the discrepancy with previous results.

Figure 3 also displays five-year eviction rates by immigration category. These results should be interpreted with caution as they include forced moves that occurred outside of Canada. Five-year eviction rates are significantly lower among economic immigrants than among non-immigrants and refugees.

Five-year eviction rates are similar for members of the LGBTQ2IA+ community (6.8%) and other renters. Among renters who have ever experienced homelessness, the previous move eviction rate was 18.7%, significantly more than the 9.1% for other renters.

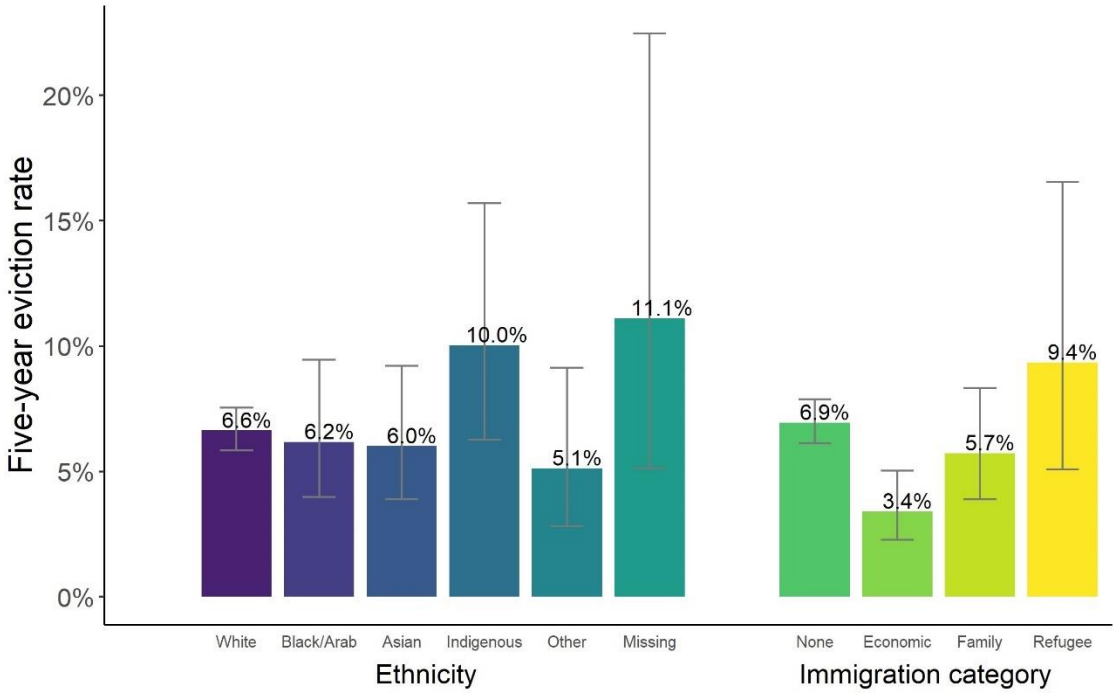

Figure 3. Eviction rates by ethnicity and immigration category.
Note. Grey bars represent 95% confidence intervals.

Eviction rates by socioeconomic status

In this section, I examine eviction rates in Canada by variables related to socioeconomic status. Household income was adjusted by the square root of household size, an adjustment commonly used by Statistics Canada (e.g., Statistics Canada, 2021c). There is no significant relationship between household income and household-level five-year eviction rates. Previous move eviction rates are significantly lower among households with adjusted annual income between $70,000 and $90,000 than households with income under $40,000 (see Table A2).

There is a marginally significant relationship between shelter cost to income ratios and evictions. Renter households whose shelter costs are above half of their income have marginally higher five-year eviction rates (8.8%) and significantly higher previous move eviction rates (11.8%) than those with shelter costs less than 30% of their income (6.1% and 9.1%, respectively). After controlling for other sociodemographic characteristics, high shelter cost to income ratios increase the odds of having experienced an eviction within the past five years (see Table A5).

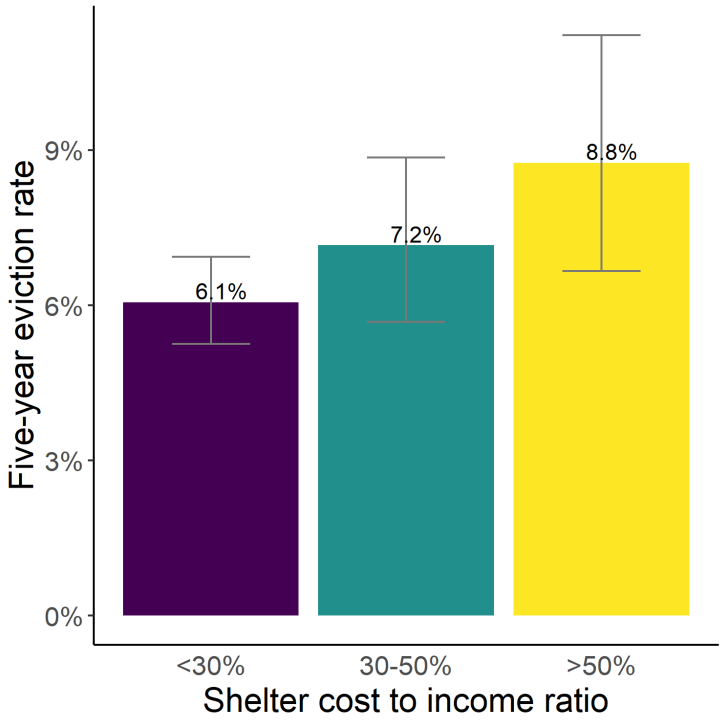

Figure 4. Five-year eviction rates by shelter cost to income ratio.
Note. Grey bars represent 95% confidence intervals.

The sample is restricted to renters at least 25 years of age to assess the relationship between education and evictions without bias caused by renters who have yet to complete their education. Although renters with at least a bachelor's degree have lower five-year eviction rates than other renters, the difference was not statistically significant.

Previous move eviction rates are significantly lower among renters with a bachelor's degree or higher (7.6%) than renters with no (10.9%) or some post-secondary education (10.3%). After controlling for other sociodemographic characteristics, having a bachelor's degree is related to marginally lower previous move eviction rates compared to individuals with no post-secondary education (see Table A4).

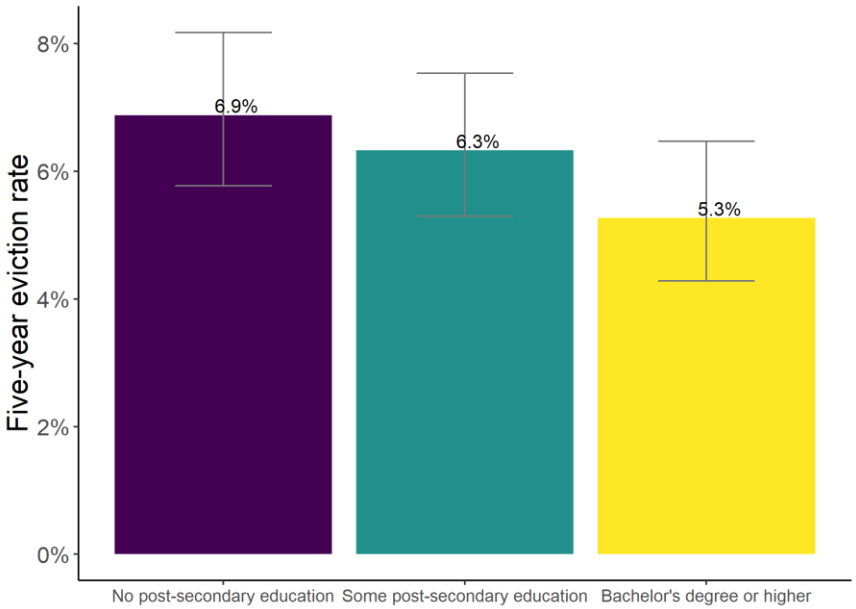

Figure 5. Five-year eviction rates by education level.
Note. Grey bars represent 95% confidence intervals.

I then examine the relation between living in social and affordable housing (SAH) and evictions. As shown in Figure 6, there is no relation between currently living in SAH and five-year eviction rates. Previous move eviction rates are higher among renter households currently living in SAH (see Table A2). This could reflect that individuals who were evicted were more likely to seek out SAH after experiencing an eviction in the past than they are today. Although data on whether renters' previous residence is SAH was not available, I compare eviction rates between renter households' who received rental assistance or subsidized rent at their previous residence and other renter households. 9.7% of renter households who received rental assistance or subsidized rent at their previous residence were evicted within the past five years, significantly higher than the 5.6% of other renter households who were evicted. Previous affordable housing is related to increased odds of eviction even after controlling for other household characteristics (see Table A5).

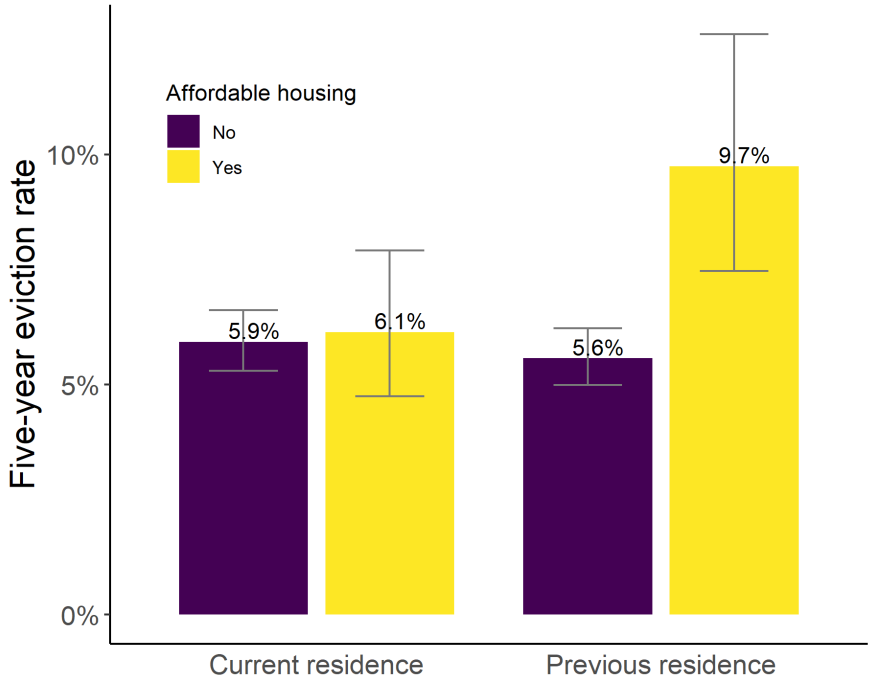

Figure 6. Five-year eviction rates by affordable housing status.
Note. Grey bars represent 95% confidence intervals. For current residences, affordable housing is defined as living in Social and Affordable Housing as defined in the CHS. For previous residences, affordable housing is defined as rent being subsidized or having received rental assistance.

Geographic distribution of evictions in Canada

Next, I examine the geographic distribution of evictions across Canada. Figure 7 displays estimated five-year eviction rates for each province. Evictions are most common in British Columbia where I estimate that 10.6% of renter households were evicted in the past five years. At the other end of the spectrum, evictions were much less common in Manitoba, Nunavut and Québec, where I estimate that less than 4% of renter households were evicted within the past five years. Alberta and Ontario lie in the middle with 6.3% of renter households reporting being evicted within the past five years. After controlling for other household characteristics, living in British Columbia was associated with 1.7 times higher odds of being evicted within the previous five years compared to Ontario. Québec, Manitoba, Northwest Territories and Nunavut were associated with significantly lower odds of eviction than Ontario. Table A3 also reports average annual real growth in rents in each province between 2013 and 2018. British Columbia had the highest growth in real rents during this period although there is otherwise no strong relation between growth in real rents and evictions.

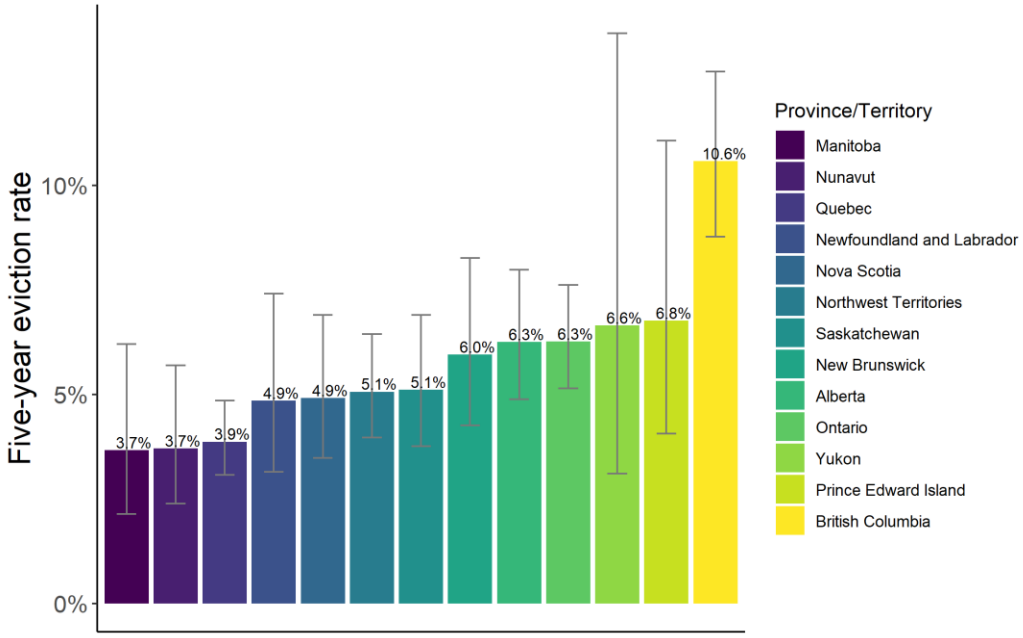

Figure 7. Five-year eviction rates by province.
Note. Grey bars represent 95% confidence intervals.

Figure 8 displays eviction rates in Montréal, Toronto, and Vancouver, as well as in other CMAs, census agglomerations (CAs), and areas outside CMAs and CAs. Among these groups, evictions are most common in Vancouver and least common in Montréal. Eviction rates in Toronto are similar to those in other CMAs and CAs.

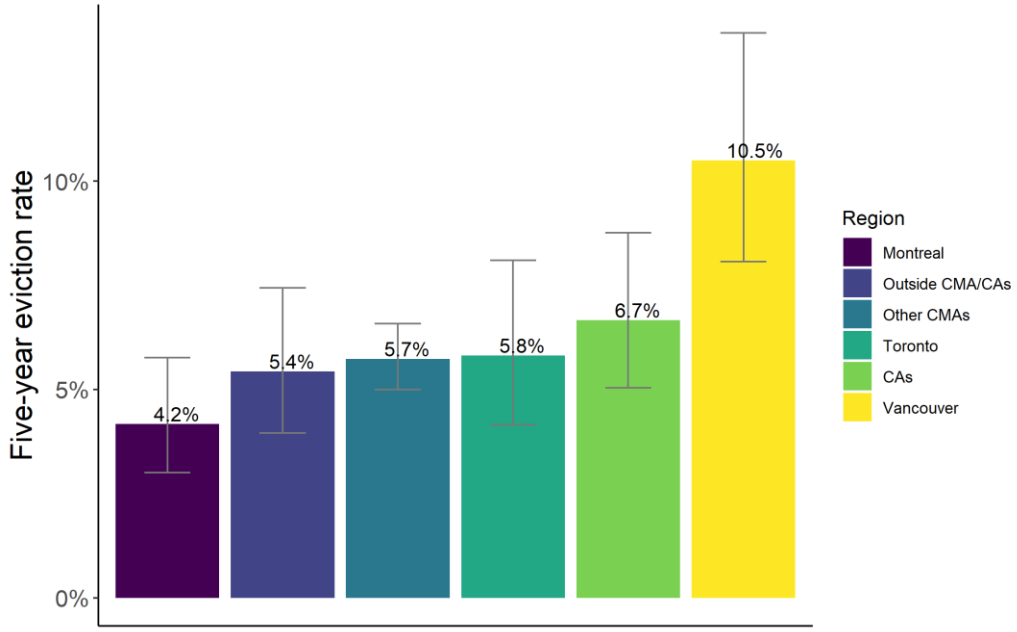

Figure 8. Five-year eviction rates by region.
Note. Grey bars represent 95% confidence intervals.

Eviction rates are also estimated by distance to city center in Montréal, Toronto and Vancouver (sample sizes were insufficient to estimate five-year eviction rates; see Table A6). There is no relationship between distance from city center and eviction rates in Montréal. In Toronto, I estimate that 21.5% of renter households' most recent move was an eviction for households over 20km from the city center, significantly higher than the 8.6% of renter households 8-20km from the city center whose most recent move was an eviction and the 7.8% of renter households within 8km of the city center whose most recent move was an eviction. In line with Blomley and colleagues (2018), Vancouver also exhibits increasing eviction rates as distance from the city center increases although the differences are not statistically significant. It is important to note that these distances reflect renter households' current location, not the location of their eviction. Thus I cannot conclude whether evictions are more common further from the city center in Toronto or whether households are more likely to move away from the city center after being evicted.

Consequences of evictions

Finally, I examine whether evictions were linked to negative outcomes. Figure 9 displays mean levels of self-reported economic hardship, health, mental health and life satisfaction for renters whose previous move was an eviction and renters whose previous move was not an eviction. Renters whose most recent move was an eviction have significantly higher levels of economic hardship than other renters. This gap is partially explained by demographic characteristics and partially explained by income and education (see Table A7). However, over 80% of the relationship between evictions and economic hardship cannot be explained by these variables. The relationship between evictions and economic hardship is stronger than that between either

shelter cost to income ratio or being a refugee, and economic hardship.

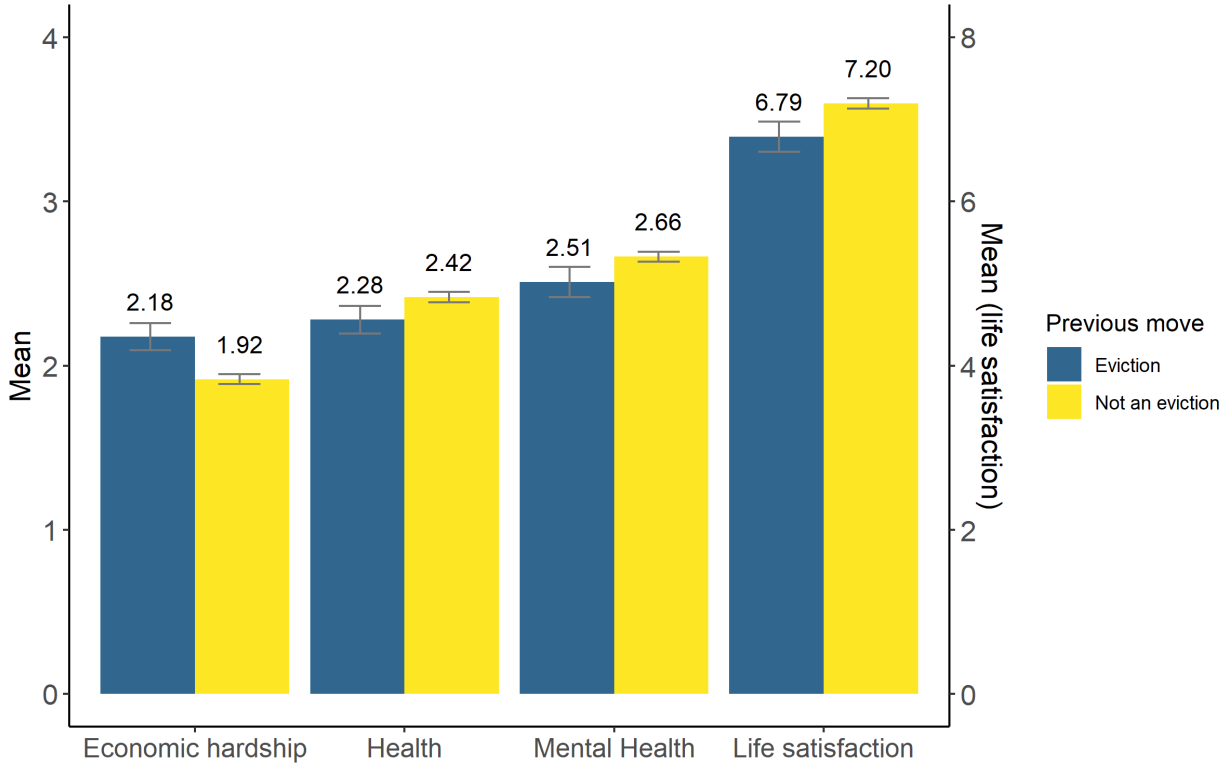

Figure 9. Mean outcome variables by whether a renters' previous move was an eviction.
Note. Grey bars represent 95% confidence intervals. All differences are significant at the 1% level. Economic hardship, health and mental health were measured on a 0-4 scale (left axis) while life satisfaction was measured on a 0-10 scale (right axis).

Evictions are also related to worse self-reported health outcomes. Figure 9 shows that renters whose most recent move was an eviction have lower self-reported physical and mental health than other renters. Demographic characteristics, income and education attenuate less than half of this relationship (see Table A7). This evidence is in line with previous research that has consistently shown that evictions are related to negative health outcomes. Renters whose most recent move was an eviction were also over 3 percentage points more likely to be experiencing core housing need. Renters who were evicted within the past five years were more likely to report declines in life, dwelling and neighbourhood satisfaction during the past five years than other renters. All of these relations, with the exception of dwelling satisfaction, hold after controlling for demographic and socioeconomic controls.

Discussion

Limitations

There are several limitations that should be noted in this research. First, there are several reasons that our estimates may in fact underestimate eviction rates in Canada. The question in the 2018 CHS used to classify renters as being evicted only asked respondents about their most recent move. Evictions that were followed by a voluntary move would not be included in our estimates. Second, American research has shown that survey data, like that used in this report, tends to underestimate evictions compared to administrative data (Desmond & Kimbro, 2015). Third, the sampling frame used for the CHS excludes Indigenous peoples living on reserves and individuals experiencing homelessness. Because there is some evidence that these groups have higher eviction rates than the general population, this may lead to an underestimation of eviction rates. Individuals who experience homelessness after evictions are also likely to be experiencing the largest negative consequences from evictions so our estimates of the effect of evictions on health and economic hardship could also be conservative.

On the other hand, our measure of evictions included forced moves that were caused by banks and governments as well as landlords. Although any potential bias here is likely small given that banks mainly force homeowners, not renters, to move through foreclosures and governments rarely force renters to move in Canada, it is possible that some forced moves were misclassified as evictions in this analysis. Another limitation of this study is that location was assessed based on the renters' current residence rather than the location from which they were evicted. If individuals are more likely to move from one province or CMA to another after being evicted, this could bias our geographic results. However, given that the geographic units of analysis used in this report are large, this is unlikely to cause significant bias.

Conclusion

Despite the limitations of this analysis, it represents the first attempt to estimate eviction rates nationally and for various demographic groups and geographic regions in Canada. This research revealed several novel findings. Overall, I estimate that 1.3% of renters, approximately 127,000 people, were evicted in 2018. Approximately 965,000 Canadian renters' most recent move was an eviction. Men, and especially single fathers, are especially at risk of eviction in Canada. Evictions are also more common among households with children and renters aged 45 to 54 than among younger adults and seniors. While the relation between ethnicity and evictions is not as strong as that observed in the United States, there is some evidence that

Indigenous renters are at higher risk of eviction in Canada. Surprisingly, I do not find evidence that Black Canadians were more likely to experience evictions than other renters, as suggested by Leon and Iveniuk's findings in Toronto (2020). As expected, I find households with higher shelter cost to income ratios are more likely to be evicted, while the relation between household income and evictions is less clear. Renters who received rental assistance at their previous residence were more likely to be evicted than other renters.

Evictions are more common in British Columbia than any other province or territory. 10.6% of renters in British Columbia report being evicted within the past five years, almost four percentage points higher than any other province or territory. Less than 4% of renters in Québec, Manitoba and Nunavut were evicted within the past five years. Eviction rates for Vancouver are similar to those in British Columbia as a whole and are significantly higher than in Toronto, Montréal and other CMAs.

In line with previous American research, I also find evidence that evictions are related to increased economic hardship, and lower self-reported health, mental health and life satisfaction. Although this does not imply a causal link between evictions and these outcomes, these relations cannot be explained by demographic or socioeconomic characteristics. Given the prevalence of evictions in Canada, and the existing causal research in the United States which shows that evictions increase the likelihood of homelessness and hospitalization, policymakers could work to alleviate the unequal burden of evictions even without further causal research.

Further research on evictions will be possible when the results of the 2020 CHS are available. This round of the survey asked more detailed questions on forced moves which separate evictions from other forced moves and ask about all previous moves, rather than only households' most recent move. Future research should oversample vulnerable groups such as Indigenous and Black individuals so that eviction rates can be estimated for these subpopulations. Additional research should focus on understanding why Indigenous Canadians, single fathers and residents of British Columbia are especially at risk of eviction.

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Appendix

Table A1. Eviction rates by individual demographic characteristics.

Group	Five-year eviction rate	95% CI	P-value	Previous move eviction rate	95% CI	P-value
Gender			0.003			0.056
Male	7.2_{a}	[6.3, 8.2]		10.3	[9.3, 11.4]	
Female	6.1_{b}	[5.3, 7.1]		9.5	[8.5, 10.5]	
Age			<0.001			<0.001
0-14 years	7.7_{a}	[6.1, 9.7]		9.9_{a}	[8.1, 11.9]	
15-24 years	7.6_{ab}	[5.8, 10.0]		10.7_{ad}	[8.6, 13.1]	
25-34 years	5.8_{bc}	[4.8, 7.1]		6.8_{b}	[5.8, 8.1]	
35-44 years	6.7_{ab}	[5.5, 8.2]		9.4_{a}	[8.0, 11.0]	
45-54 years	8.4_{a}	[6.6, 10.6]		13.3_{c}	[11.2, 15.7]	
55-64 years	7.2_{ab}	[5.9, 8.7]		12.8_{cd}	[11.2, 14.6]	
65-74 years	4.5_{c}	[3.3, 6.0]		10.8_{acd}	[9.1, 12.7]	
75+	2.7_{d}	[1.8, 3.9]		7.1_{b}	[5.6, 8.9]	
Indigenous status						
Not Indigenous	6.5	[5.7, 7.4]		9.7	[8.8, 10.7]	
Indigenous	10.0	[6.3, 15.7]	0.092	13.7	[9.7, 19.0]	0.071
First Nations	12.3	[6.3, 22.7]	0.108	15.4	[9.1, 25.0]	0.121
Métis	8.2	[4.9, 13.4]		12.4	[8.5, 17.7]	
Inuk	4.6	[2.0, 10.1]		8.5	[5.0, 14.1]	
Ethnicity × gender			0.329			0.041
White male	7.2	[6.2, 8.3]		10.9_{ac}	[9.8, 12.2]	
Black or Arab male	6.2	[4.0, 9.6]		7.7_{bd}	[5.3, 11.1]	
Asian male	6.3	[4.1, 9.5]		8.3_{ade}	[5.8, 11.7]	
Indigenous male	10.9	[6.6, 17.3]		14.2_{ce}	[9.7, 20.3]	
Other male	6.2	[3.2, 11.7]		7.9_{ade}	[4.5, 13.3]	
Not stated male	15.9	[7.4, 30.7]		21.7_{c}	[11.9, 36.2]	
White female	6.1	[5.2, 7.1]		10.1_{abc}	[9.0, 11.3]	
Black or Arab female	6.1	[3.8, 9.7]		7.7_{bd}	[5.2, 11.3]	
Asian female	5.8	[3.6, 9.2]		8.1_{ad}	[5.5, 11.6]	
Indigenous female	9.2	[5.5, 15.0]		13.1_{abc}	[9.1, 18.5]	
Other female	4.0	[2.0, 7.8]		5.9_{d}	[3.4, 9.9]	
Not stated female	6.8	[2.3, 18.6]		10.1_{ade}	[4.4, 21.6]	
Immigration category			0.008			0.001
Non-immigrants	6.9_{a}	[6.1, 7.9]		10.5_{a}	[9.6, 11.5]	

Economic immigrants	3.4_{b}	[2.3, 5.0]		5.0_{b}	[3.6, 6.9]
Family immigrants	5.7_{ab}	[3.9, 8.3]		9.2_{a}	[6.8, 12.4]
Refugees/other immigrants	9.4_{a}	[5.1, 16.5]		10.1_{ab}	[5.8, 17.2]
Education			0.121			0.001
No post-secondary education	7.2	[6.2, 8.3]		10.9_{a}	[9.8, 12.2]
Some post-secondary education	6.3	[5.3, 7.5]		10.3_{a}	[9.0, 11.7]
Bachelor's degree or higher	5.3	[4.3, 6.5]		7.6_{b}	[6.4, 9.0]
Population (individuals)	9,749,659			9,749,659	

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. Population for education comparison is 6,799,577 renters 25 years of age or older.

Table A2. Eviction rates by household characteristics.

Group	Five-year eviction rate	95% CI	P-value	Previous move eviction rate	95% CI	P-value
Family composition						
Couple with children	7.2_{ab}	[5.6, 9.1]		10.2_{ab}	[8.4, 12.4]	
Couple	5.5_{ab}	[4.3, 7.0]		8.2_{a}	[6.8, 9.9]	
Single parent	7.9_{a}	[6.0, 10.2]	0.031	12.6_{b}	[10.4, 15.2]	0.017
Single	5.3_{b}	[4.6, 6.1]		9.3_{a}	[8.4, 10.2]	
Single father	8.7_{a}	[5.2, 14.2]	<0.001	15.6_{b}	[10.9, 21.8]	0.004
Single mother	7.6_{a}	[5.6, 10.4]		11.8_{b}	[9.3, 14.7]	
Single man	6.8_{a}	[5.5, 8.2]		10.4_{b}	[9.0, 12.0]	
Single woman	3.9_{c}	[3.2, 4.7]		8.2_{a}	[7.2, 9.3]	
Shelter cost to income ratio			0.052			0.048
<30%	6.1	[5.3, 6.9]		9.1_{a}	[8.3, 9.9]	
30-50%	7.2	[5.7, 8.9]		10.2_{ab}	[8.7, 11.9]	
>50%	8.8	[6.7, 11.2]		11.8_{b}	[9.7, 14.2]	
Household income			0.088			0.006
<$20,000	6.7	[5.3, 8.3]		11.8_{a}	[10.1, 13.6]	
$20-29,999	5.3	[4.2, 6.5]		9.1_{b}	[7.8, 10.6]	
$30-39,999	6.9	[5.3, 8.8]		10.8_{ab}	[8.9, 13.1]	
$40-54,999	5.2	[4.0, 6.6]		8.0_{abc}	[6.6, 9.7]	
$55-69,999	6.4	[4.6, 8.9]		9.4_{abc}	[7.4, 12.0]	
$70-89,999	4.0	[2.6, 6.0]		6.7_{c}	[4.9, 8.9]	
>$90,000	7.8	[5.6, 10.8]		10.8_{ab}	[8.3, 14.1]	
Current residence			0.802			0.018
SAH	6.1	[4.7, 7.9]		11.6_{a}	[9.9, 13.6]	
Not in SAH	5.9	[5.3, 6.6]		9.3_{b}	[8.6, 10.1]	
Previous residence			<0.001			<0.001
Subsidized	9.7_{a}	[7.5, 12.6]		14.9_{a}	[12.3, 18.0]	
Not subsidized	5.6_{b}	[5.0, 6.2]		9.1_{b}	[8.4, 9.8]	
Sexual orientation			0.326			0.813
Not LGBTQ2IA+	6.0	[5.4, 6.6]		9.6	[8.9, 10.4]	
LGBTQ2IA+	6.8	[4.6, 9.9]		10.3	[7.7, 13.6]	
Not stated	4.0	[2.2, 7.2]		8.9	[6.2, 12.6]	
Ever experienced homelessness						<0.001
Yes	-	-		18.7_{a}	[15.2, 22.8]	
No	-	-		9.1_{b}	[8.4, 9.8]	
Not stated	-	-		19.9_{ab}	[6.2, 48.3]	
Population (households)	4,640,884			4,640,884		

Note. Cells that do not share subscripts differ significantly from each other at the 5% level of significance. Pairwise comparisons were only performed for comparisons with a joint p-value less than 0.05. Sexuality and having ever experienced homelessness are individual characteristics but are only available for survey respondents, not for all household members.

Table A3. Eviction rates and real growth rate in rent prices by location.

Group	Five-year eviction rate	95% CI	Average annual real rent growth	Previous move eviction rate	95% CI
Province/Territory (p < 0.001)				*(p < 0.001)*	
Newfoundland and Labrador	4.9_{ab}	[3.1, 7.4]	0.2	9.9_{ab}	[7.3, 13.3]
PEI	6.8_{ab}	[4.1, 11.1]	1.1	9.6_{ab}	[6.4, 14.2]
Nova Scotia	4.9_{ab}	[3.5, 6.9]	1.3	7.6_{ab}	[5.9, 9.8]
New Brunswick	6.0_{ab}	[4.3, 8.3]	0.6	10.7_{a}	[8.5, 13.3]
Québec	3.9_{a}	[3.1, 4.9]	0.6	7.0_{b}	[6.0, 8.3]
Ontario	6.3_{b}	[5.1, 7.6]	1.9	9.9_{a}	[8.6, 11.4]
Manitoba	3.7_{a}	[2.1, 6.2]	2.5	6.6_{b}	[4.8, 9.1]
Saskatchewan	5.1_{ab}	[3.8, 6.9]	0.0	8.0_{ab}	[6.3, 10.1]
Alberta	6.3_{b}	[4.9, 8.0]	-0.5	9.6_{a}	[8, 11.6]
British Columbia	10.6_{c}	[8.8, 12.7]	3.3	15.8_{c}	[13.7, 18.1]
Yukon	6.6_{abc}	[3.1, 13.6]		13.5_{abc}	[7.4, 23.3]
NWT	5.1_{ab}	[4.0, 6.4]		6.9_{b}	[5.7, 8.3]
Nunavut	3.7_{ab}	[2.4, 5.7]		8.8_{ab}	[6.6, 11.7]
Region (p = 0.002)				*(p < 0.001)*	
Toronto	5.8_{ab}	[4.2, 8.1]	2.1	9.5_{ab}	[7.4, 12.1]
Montréal	4.2_{a}	[3.0, 5.8]	0.7	7.3_{a}	[5.8, 9.3]
Vancouver	10.5_{c}	[8.1, 13.6]	3.6	15.8_{c}	[12.9, 19.1]
Other CMAs	5.7_{ab}	[5.0, 6.6]		9.5_{b}	[8.6, 10.4]
CAs	6.7_{b}	[5.0, 8.8]		10.1_{b}	[8.2, 12.2]
Outside CMAs/CAs	5.4_{ab}	[4.0, 7.4]		8.5_{ab}	[6.8, 10.6]
Population (households)	4,640,884			4,640,884	

Note. Cells that do not share subscripts differ significantly from each other at the 5% level of significance.

Table A4. Estimated odds ratios of sociodemographic characteristics on likelihood of eviction.

	Eviction in past five years		Previous move was an eviction	
Variable	OR	95% CI	OR	95% CI
Gender (ref: male)				
Female	1.032	[0.90, 1.19]	1.011	[0.90, 1.14]
Age (ref: 25-34)				
0-14	0.921	[0.66, 1.28]	0.984	[0.75, 1.29]
15-24	1.092	[0.80, 1.49]	1.317**	[1.01, 1.71]
35-44	1.071	[0.82, 1.40]	1.295**	[1.02, 1.64]
45-54	1.372**	[1.04, 1.81]	1.949***	[1.54, 2.47]
55-64	1.146	[0.86, 1.52]	1.911***	[1.51, 2.42]
65-74	0.773	[0.53, 1.13]	1.687***	[1.29, 2.22]
75+	0.455***	[0.29, 0.72]	1.056	[0.76, 1.47]
Immigration category (ref: non-immigrant)				
Economic	0.453***	[0.27, 0.75]	0.444***	[0.30, 0.66]
Family	0.779	[0.49, 1.24]	0.835	[0.58, 1.20]
Refugee/Other	1.24	[0.62, 2.46]	0.875	[0.46, 1.65]
Ethnicity × gender (ref: White male)				
Black/Arab	0.848	[0.50, 1.44]	0.745	[0.48, 1.16]
Asian	0.851	[0.53, 1.37]	0.777	[0.52, 1.16]
Indigenous	1.378	[0.78, 2.42]	1.183	[0.75, 1.88]
Other	0.815	[0.39, 1.70]	0.735	[0.40, 1.37]
Not stated	2.419*	[0.97, 6.03]	2.503***	[1.21, 5.19]
Female × Black	0.997	[0.69, 1.45]	1.002	[0.74, 1.36]
Female × Asian	0.956	[0.71, 1.29]	0.983	[0.77, 1.26]
Female × Indigenous	0.922	[0.59, 1.45]	0.954	[0.67, 1.37]
Female × Other	0.604	[0.29, 1.25]	0.696	[0.37, 1.29]
Female × Not stated	0.396*	[0.14, 1.14]	0.397**	[0.18, 0.88]
Education (ref: no post-secondary)				
Some post-secondary	0.963	[0.76, 1.22]	1.022	[0.86, 1.22]
Bachelor's or higher	0.806	[0.61, 1.06]	0.813*	[0.65, 1.02]
Population size	9,553,700		9,553,700	

*Note. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Coefficients reported are odds ratios from a logistic regression. Province, shelter cost to income ratio, family composition and previous affordable housing were also included as controls.*

Table A5. Estimated odds ratios of household characteristics on likelihood of eviction.

	Eviction in past five years		Previous move was an eviction	
Variable	OR	95% CI	OR	95% CI
Family composition (ref: single man)				
Couple with kids	1.10	[0.78, 1.55]	0.99	[0.75, 1.30]
Couple	0.86	[0.62, 1.20]	0.81	[0.63, 1.05]
Single father	1.29	[0.70, 2.39]	1.57**	[1.01, 2.44]
Single mother	1.06	[0.71, 1.59]	1.07	[0.79, 1.46]
Single woman	0.56***	[0.42, 0.76]	0.76**	[0.62, 0.95]
Previous residence was affordable housing				
Yes	1.80***	[1.31, 2.48]	1.71***	[1.34, 2.17]
Shelter cost to income ratio (ref: <30%)				
30-50%	1.06	[0.80, 1.41]	1.14	[0.93, 1.41]
>50%	1.45**	[1.06, 1.99]	1.27**	[1.00, 1.62]
Province (ref: Ontario)				
Newfoundland and Labrador	0.74	[0.44, 1.23]	0.96	[0.66, 1.40]
Prince Edward Island	1.15	[0.65, 2.03]	1.01	[0.64, 1.61]
Nova Scotia	0.82	[0.54, 1.25]	0.78	[0.56, 1.07]
New Brunswick	1.03	[0.68, 1.55]	1.14	[0.85, 1.54]
Québec	0.64***	[0.47, 0.89]	0.72***	[0.57, 0.91]
Manitoba	0.57*	[0.32, 1.04]	0.64**	[0.44, 0.94]
Saskatchewan	0.80	[0.55, 1.18]	0.78	[0.58, 1.05]
Alberta	1.01	[0.72, 1.41]	0.98	[0.76, 1.28]
British Columbia	1.77***	[1.31, 2.38]	1.71***	[1.36, 2.16]
Yukon	0.99	[0.42, 2.32]	1.31	[0.66, 2.58]
Northwest Territories	0.75*	[0.53, 1.05]	0.64***	[0.49, 0.83]
Nunavut	0.41***	[0.24, 0.70]	0.67**	[0.45, 0.98]
Population size	4,640,884		4,640,884	

*Note. * p < 0.10, ** p < 0.05, *** p < 0.01. Coefficients reported are odds ratios from a logistic regression.*

Table A6. Eviction rates by distance to city center in Montréal, Toronto, and Vancouver.

Location	Previous move eviction rate	95% CI	P-value	Population (households)
Montréal			0.791	791,123
0-7 km	7.7	[4.4,13.0]		
7-15 km	7.7	[5.6, 10.4]		
>15 km	6.2	[3.6, 10.5]		
Toronto			0.014	774,211
0-8 km	7.8_a	[5.3, 11.2]		
8-20 km	8.6_a	[6.0, 12.2]		
>20 km	21.5_b	[12.1, 35.4]		
Vancouver			0.155	372,417
0-8 km	12.4	[9.2, 16.5]		
8-20 km	17.9	[13.5, 23.4]		
>20 km	20.9	[11.0, 36.0]		

Note. Cells that do not share subscripts differ significantly from each other at the 5% level of significance. Cell counts were not large enough to release five-year eviction rates. Distance categories were adjusted for Montréal to achieve sufficient cell counts.

Table A7. Estimated effects of evictions on health, economic hardship, and other outcomes.

Dependent variable (range)	(1) Coef. (95% CI)	(2) Coef. (95% CI)	(3) Coef. (95% CI)
Economic hardship (0-4)	0.342***	0.312***	0.281***
	[0.253, 0.432]	[0.223, 0.400]	[0.194, 0.368]
Health (0-4)	-0.238***	-0.147**	-0.138**
	[-0.333, -0.143]	[-0.235, -0.059]	[-0.223, -0.052]
Mental health (0-4)	-0.217***	-0.164**	-0.154**
	[-0.317, -0.117]	[-0.260, -0.067]	[-0.248, -0.060]
Life satisfaction (0-10)	-0.499***	-0.425***	-0.407***
	[-0.694, -0.304]	[-0.620, -0.229]	[-0.600, -0.215]
Core housing need (binary)	1.375***	1.267**	1.265**
	[1.143, 1.655]	[1.096, 1.598]	[1.039, 1.539]
Decrease in life satisfaction (binary)	1.408***	1.370**	1.353*
	[1.110, 1.786]	[1.083, 1.732]	[1.071, 1.709]
Decrease in neighbourhood satisfaction (binary)	1.450***	1.358**	1.366**
	[1.115, 1.885]	[1.042, 1.769]	[1.050, 1.779]
Decrease in dwelling satisfaction (binary)	1.335*	1.235	1.225
	[1.053, 1.693]	[0.969, 1.574]	[0.959, 1.566]
Demographic controls	No	Yes	Yes
Socioeconomic controls	No	No	Yes

*Note. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Reported coefficients are odds ratios for binary dependent variables. Demographic controls include gender, age, family composition, immigration category, ethnicity, LGBTQ2IA+ and province. Socioeconomic controls include log(income), shelter cost to income ratio, education and employment status.*