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Seniors and Evictions in Canada: A Life-Course Approach

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The Institute of Urban Studies acts as an innovative, independent research and educational unit of the University of Winnipeg, with an action-research orientation. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. Originally dedicated to addressing the problems and concerns of the inner city, the Institute's research mandate has evolved to encompass the social, demographic, physical, economic, and environmental well-being of Canadian cities and communities.

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Executive Summary

Evictions and their impact are of increasing concern, with a growing number of researchers and scholars highlighting the phenomenon of evictions and their rise around the world. Evictions tend to be concentrated among lower-income and vulnerable populations, including seniors and older adults. However, the experiences of seniors remain underexplored in research on housing insecurity and evictions. In 2020, we completed a study reviewing evictions in Canada, identifying types of evictions and noting trends in their causes and contributing factors—including the rise of landlord-driven and market-related evictions such as renovictions and own-use evictions (Zell & McCullough, 2020). This study builds from that foundational work to examine seniors’ experiences of eviction, how those experiences vary by gender, and ways in which senior tenants could be better supported.

The report 1) includes findings from the literature on evictions and housing insecurity among seniors, and 2) develops a conceptual framework that applies a life-course perspective to housing and evictions. The report also 3) presents findings from interviews with seniors who have experience of eviction ($n = 10$), and with housing-sector stakeholders ($n = 8$) who work to support senior tenants facing or experiencing eviction. Understanding the experiences of eviction for senior tenants—and how those intersect with the life course and vary by gender—can shed light on the specific needs of seniors and on supports and policy responses aimed at addressing and preventing their eviction.

Seniors in Canada are a rapidly growing segment of the population, with a distinct geographic distribution and gender balance, and nearly one-third (32%) are renters (CMHC, 2020a). Affordability is the number one challenge for seniors trying to find housing, with 60% of senior renters in core housing need (Cho, 2019). Housing has become more expensive, and this particularly impacts seniors on fixed incomes, with older women living alone especially vulnerable. At the same time, landlord-driven, structural or so-called “no fault” evictions are occurring frequently in older, affordable housing stock, and in many cases the long-term tenants are seniors.

Seniors have particular housing needs, often related to physical health and cognitive function. These can increase their likelihood of eviction for both financial and behavioural reasons. Seniors are also differentially affected by eviction—the loss of housing and community through eviction can have devastating economic, social, health, and psychological impacts for them. Eviction often leads to increased instability, disrupted lives, substandard housing, and sometimes homelessness. Eviction is at once a *consequence* of housing and financial insecurity, and also a *contributing cause* of housing instability and the reproduction of poverty.

This study applies a life-course perspective that takes a holistic and longitudinal view to understanding housing histories and experiences of eviction. The objective is to move beyond a conceptual understanding, often adopted in policy, centered on ‘the generic person’ (see McDonald, 2011), and instead recognize that the circumstances leading to evictions are tied to the life course and gender, and often informed by generational changes. Adopting a life-course lens suggests that to understand evictions at any point in a life trajectory, eviction experiences must be understood in relation to other life dimensions, including work, family, health, and housing history, as well as larger social, institutional, historical, and geographical contexts. This approach emphasizes how housing transitions are often related to life-stage transitions, such as retirement, for example. It also challenges assumptions (often encoded in policy) that certain life transitions and housing choices and needs are associated with chronological age. Commonly, the age of 65+ years is used to distinguish ‘seniors,’ as it is the age of retirement and the

threshold for accessing related programs and benefits. However, younger cohorts of seniors may require similar benefits, and there is growing consensus that, particularly for those who have experienced chronic homelessness, the threshold of 50+ years should be used to define who is considered a ‘senior,’ due to the prevalence of complex physical and mental health issues among this population. The life-course perspective also facilitates a gender-based analysis (GBA+) of housing trajectories. A life-course approach can help decision-makers understand and take into account how housing trajectories are intertwined in complex ways with social, economic, health, and other life dimensions. The approach has the potential to strongly inform policy development regarding seniors and their housing.

Interviews with housing-sector stakeholders provide insights into the effectiveness of eviction prevention supports, and confirm that older adults face eviction for many of the same reasons as younger people—including income and affordability issues, mental health and behavioural issues, and landlord-driven or market-related reasons. Interview findings highlight two primary reasons for eviction among older adults—financial factors and health issues. We examine how these factors interact with other dimensions of a person’s life in producing vulnerability and risk of eviction over time.

Interviews with seniors provide insights into the lived experience of eviction, and reveal several types of eviction trajectories. Using an event history approach informed by a life-course lens, we examined participants’ housing histories along with how changes in family or household structure, employment status, health, and other dimensions over time—preceding, during, and following the eviction experience—affected housing opportunities, choices, outcomes, and stability. Based on our analysis, we identify three key types of pre-eviction and three post-eviction trajectories for older adults:

Pre-eviction trajectories include:

[1 – STABILITY](#) – Relatively stable housing with abrupt event

[2 – PRECARITY](#) – Long-term housing precarity, with cumulative disadvantage

[3 – INSTABILITY](#) – Long-term housing instability, often characterized by a history of homelessness

Three possible post-eviction trajectories include:

[A – STABILIZED](#) – New, relatively stable housing

[B – PERIOD OF INSTABILITY](#) – Triggers short-term housing instability followed by re-housing

[C – CYCLES OF INSTABILITY](#) – Longer period of housing instability, followed by recurring periods of instability and/or homelessness

We find that there is a difference between the pathways of those who experienced a major crisis earlier in life and long periods of instability prior to their eviction (i.e., Type 3 – *Instability*), and those who experienced eviction for the first time as seniors (following a relatively stable housing history; i.e., Type 1 – *Stability*). This study also adds another trajectory—that of *Precarity* (Type 2). For participants with Type 2 trajectories, low incomes, misfortunes, and the accumulation of vulnerabilities over time increases precarity, leading to increased risk of eviction. These should be distinguished from those who had relatively stable housing trajectories until a crisis abruptly precipitated their eviction in older age.

These trajectories may require different types of interventions, and taking a life-course approach reveals not only the long-term consequences of evictions for those who experience them, but also the importance of thinking beyond a singular event or life domain when considering policy or prevention approaches. While there are eviction prevention measures designed to support tenants in a Type 1, one-off eviction situation (e.g., rent banks), and there are established supports in the homeless-serving sector

often accessed by those with Type 3 trajectories, there are fewer supports oriented toward those in a Type 2 “precarity” situation.

Across participants’ stories of eviction, the convergence of health conditions, limited social supports, and limited economic resources was a prevalent theme. In many cases, a severe physical or mental health condition or crisis impacted employment opportunities and income, leading to years of financial and housing precarity. Based on our interviews, the primary issue related to seniors’ evictions is affordability—a challenge made more acute by the fixed or limited incomes of most seniors, and disproportionately affecting women. A common challenge noted by participants was unexpected and/or above-guideline rent increases that, when combined with fixed incomes, left senior tenants vulnerable to market forces. These challenges suggest the importance of understanding financial insecurity within the context of structural factors, which interact with individual vulnerabilities to lead to eviction.

When they received notice of eviction, many senior participants reported feeling shock and confusion about what was happening, and were unsure where to access assistance or supports. Most service providers and legal advocates noted a lack of awareness of rights among senior tenants, and often an unwillingness or inability to fight an eviction. Service providers indicated that tenants who challenge evictions tend to be men, younger people, and those with higher education levels and access to resources. In many cases, by the time they see clients, it is often too late to save a tenancy. Respondents also pointed to an imbalance of power in the system—one in which landlords have more money, better legal representation, and a better understanding of the system. Many seniors, especially those who already experience physical or mental health issues, feel overwhelmed and exhausted by the process, and several stressed they “just wanted it to be over.”

Evictions can have serious impacts, not only for seniors’ ongoing housing stability but also for their financial security, physical and mental health, and feelings of community and well-being. The experience of eviction can leave senior tenants financially unstable, with debts, or having lost their possessions. This can limit their ability to find or afford new housing and forces many to make hard choices, such as rationing medications, relying on food banks, or going without utilities. Effects on physical and mental health and social isolation can be especially significant for older adults, and eviction can also strain relationships with family or impact kinship structures and responsibilities. Interviews indicated that post-eviction, many seniors feel more vulnerable and disempowered. Through the process of eviction, many experienced feelings of disrespect and unimportance, because of their age, which had significant and long-lasting impacts on their mental and psychological well-being. This suggests a need for senior-specific physical and mental health as well as trauma-informed supports.

For seniors who must look for new rental housing, the process can be overwhelming and difficult, and interviews noted the need for housing navigation assistance. Once evicted, participants typically ended up moving to lower-quality or less desirable housing options, including temporary and hidden homelessness. Re-housing can be especially difficult if an older adult requires particular kinds of housing or supports related to changing physical or mental conditions. In many communities, there is simply not enough housing that is appropriate for older adults. Relocation away from home and community can be physically, psychologically, and emotionally stressful, often resulting in health impacts, and increased isolation. Our interviews and the housing outcomes documented in this study also highlight the incredible sense of stability and security that comes with settling in affordable, appropriate, senior-specific housing. The transition to fixed income and retirement at age 65 emerged as especially significant in our participants’ stories—in many cases improving financial and housing security after years of precarity as a “pre-senior.” However, our study also finds that a lifetime of precarious work may preclude someone

from retiring, and if they are physically able, some seniors find they need to return to work to stabilize current housing or cover increased costs of housing following eviction.

Social isolation and a lack of social supports—reflected across participant narratives—leave agencies providing supports to play an even more important role in seniors’ experiences and responses to eviction. Service providers outlined some of the challenges they face when working with seniors. Many respondents noted an overall lack of senior-specific services, outreach, and shelters and transitional housing options, despite the fact that seniors constitute a growing proportion of the Canadian population. This study also identifies a number of recommendations to better serve seniors facing housing insecurity and eviction. These include expanding income and rent assistance, developing senior-specific housing supports for gender-specific needs, supports for aging in place, and improved data collection and research on evictions of seniors. There were also calls for senior-specific housing outreach workers and navigators, more on-site tenant supports, a coordinated intake system for seniors who have been evicted, and assistance with moving and storing possessions for those who are transitioning housing. There is also a need for senior-specific housing and legal education/workshops, as well as education and training for landlords and service providers, and public education for people in later stages of life who are planning and navigating life transitions such as downsizing or retirement. In addition, this study identifies a number of policy and regulatory measures that could be implemented to address or prevent the eviction of seniors.

Evictions are a multidimensional issue and one that should be framed as a societal rather than individual problem. The literature also emphasizes that any interventions or supports must consider the diversity of older adults and unique experiences across genders, and acknowledge that different life-course pathways and experiences require different strategies for prevention and support. By studying the life course and recognizing that people’s housing disadvantage accumulates over time and involves the interaction of personal, policy, and societal factors, we can understand the critical points at which interventions might prevent the emergence of housing insecurity.

Résumé

Les expulsions et leurs répercussions suscitent une inquiétude grandissante, alors qu'un nombre croissant de chercheurs et d'universitaires mettent en évidence le phénomène des expulsions et leur hausse dans le monde. Les expulsions ont tendance à toucher principalement les populations à faible revenu et vulnérables, y compris les personnes âgées. Cependant, les expériences des personnes âgées demeurent un sujet mal exploré dans la recherche sur les expulsions et l'insécurité en matière de logement. En 2020, nous avons mené une étude sur les expulsions au Canada, en déterminant leurs types et en notant les tendances dans leurs causes et les facteurs sous-jacents, y compris la hausse des expulsions par les propriétaires et celles liées au marché, comme les expulsions pour cause de rénovation et pour usage personnel (Zell et McCullough, 2020). Cette étude s'appuie sur ces travaux de base pour examiner les expériences vécues par les personnes âgées victimes d'expulsion, la manière dont elles varient selon le sexe et les façons de mieux soutenir les locataires âgés.

Le rapport 1) présente des constatations tirées de la documentation sur les expulsions et l'insécurité en matière de logement chez les personnes âgées et 2) élabore un cadre conceptuel qui applique une perspective fondée sur le cycle de vie au logement et aux expulsions. Il présente également 3) les résultats d'entrevues menées auprès de personnes âgées victimes d'expulsion ($n = 10$) et d'intervenants du secteur de l'habitation ($n = 8$) qui travaillent à soutenir les locataires âgés qui font face à une expulsion ou qui en sont victimes. En comprenant les expériences que vivent les locataires âgés victimes d'expulsion, et la façon dont elles se recourent avec leur parcours de vie et varient selon le sexe, on peut faire la lumière sur les besoins particuliers des personnes âgées. On peut également souligner les mesures de soutien et les politiques qui visent à s'attaquer aux expulsions et à les prévenir.

Au Canada, les personnes âgées constituent un segment de la population en pleine croissance, avec une répartition géographique distincte et un équilibre entre les sexes. Près du tiers (32 %) sont des locataires (SCHL, 2020a). L'abordabilité représente le principal défi pour les personnes âgées qui tentent de trouver un logement, alors que 60 % des locataires âgés ont des besoins impérieux en matière de logement (Cho, 2019). Le logement est devenu plus cher, ce qui touche surtout les personnes âgées à revenu fixe et les femmes âgées seules, particulièrement vulnérables. En même temps, les expulsions par les propriétaires, les expulsions structurelles ou ce qu'on appelle les expulsions « sans lien avec une faute » se produisent fréquemment au sein du parc de logements abordables plus vieux. Dans bien des cas, les locataires à long terme sont des personnes âgées.

Les personnes âgées ont des besoins particuliers en matière de logement, souvent liés à la santé physique et aux fonctions cognitives. Ces besoins peuvent accroître leur probabilité d'être expulsées pour des raisons financières et comportementales. Les personnes âgées sont également touchées de façon différente par les expulsions : la perte de leur logement et de leur collectivité qui découle d'une expulsion peut avoir des répercussions dévastatrices pour elles sur le plan économique, social, psychologique et de la santé. L'expulsion entraîne souvent une instabilité accrue, des vies perturbées, des logements inférieurs aux normes et parfois l'itinérance. L'expulsion est à la fois une *conséquence* de l'insécurité financière et en matière de logement et une *cause* qui contribue à l'instabilité du logement et à la prolifération de la pauvreté.

Cette étude applique une perspective fondée sur le cycle de vie dont la vue d'ensemble et l'aspect longitudinal permettent de comprendre les antécédents en matière de logement et les expériences liées aux expulsions. L'objectif est d'aller au-delà d'une compréhension conceptuelle, qui se reflète souvent dans les politiques et qui est axée sur la « personne générique » (McDonald, 2011). Il faut plutôt

reconnaître le fait que les circonstances qui mènent aux expulsions sont liées au parcours de vie et au sexe et fréquemment orientées par des changements générationnels. L'adoption d'une perspective fondée sur le parcours de vie suggère que, pour comprendre les expulsions à n'importe quel moment de la vie, il faut voir les expériences liées aux expulsions en fonction d'autres dimensions de la vie, comme le travail, la famille, la santé et les antécédents en matière de logement. Il faut aussi tenir compte des contextes sociaux, institutionnels, historiques et géographiques plus généraux. Cette approche met l'accent sur la façon dont les transitions en matière de logement sont souvent liées aux périodes de transition dans la vie, comme la retraite. Elle remet également en question les hypothèses (souvent enchâssées dans les politiques) selon lesquelles certaines transitions de vie et certains choix et besoins en matière de logement sont associés à l'âge chronologique. Habituellement, on utilise l'âge de 65 ans et plus pour distinguer les « personnes âgées », car il s'agit de l'âge de la retraite et du seuil permettant d'accéder aux programmes et aux avantages sociaux connexes. Cependant, les cohortes plus jeunes de personnes âgées pourraient avoir besoin d'avantages semblables. Il existe d'ailleurs un consensus croissant selon lequel on devrait utiliser le seuil de 50 ans et plus, en particulier pour les personnes qui ont connu l'itinérance chronique, pour définir qui l'on considère comme une « personne âgée », en raison de la prévalence de problèmes complexes de santé physique et mentale dans cette population. En outre, la perspective fondée sur le parcours de vie facilite l'analyse comparative entre les sexes plus (ACS+) des trajectoires en matière de logement. Une approche axée sur le parcours de vie peut aider les décideurs à comprendre et à prendre en compte la manière dont les trajectoires en matière de logement sont liées de façon étroite et complexe à divers aspects de la vie, notamment les aspects sociaux, économiques et relatifs à la santé. Une telle approche a le potentiel d'influencer fortement l'élaboration de politiques concernant les personnes âgées et leur logement.

Des entrevues avec des intervenants du secteur du logement fournissent des renseignements sur l'efficacité des mesures de prévention des expulsions. Elles confirment que les personnes âgées sont expulsées principalement pour les mêmes raisons que les jeunes, y compris les problèmes de revenu et d'abordabilité, les questions de santé mentale et de comportement ainsi que les raisons liées au marché ou données par les propriétaires. Les résultats des entrevues font ressortir deux raisons principales des expulsions chez les personnes âgées : les facteurs financiers et les problèmes de santé. Nous examinons comment ces facteurs interagissent avec d'autres dimensions de la vie d'une personne pour créer une vulnérabilité et des risques d'expulsion au fil du temps.

Quant aux entrevues avec les personnes âgées, elles fournissent des renseignements sur l'expérience que vivent les personnes victimes d'expulsion et révèlent plusieurs types de trajectoires en matière d'expulsion. À l'aide d'une approche fondée sur l'historique des événements et le parcours de vie, nous avons examiné les antécédents en matière de logement des personnes qui ont participé aux entrevues. Nous nous sommes également penchés sur la façon dont les changements dans la structure des familles ou des ménages, la situation d'emploi, la santé et d'autres dimensions au fil du temps, soit avant, pendant et après l'expulsion, ont influé sur les possibilités, les choix, les résultats et la stabilité en matière de logement. En nous fondant sur notre analyse, nous déterminons trois grands types de trajectoires antérieures et postérieures à l'expulsion pour les personnes âgées :

Les trajectoires avant une expulsion comprennent les éléments suivants :

- 1) STABILITÉ** – Logement relativement stable avec un événement soudain
- 2) PRÉCARITÉ** – Précarité du logement à long terme, avec une accumulation de désavantages
- 3) INSTABILITÉ** – Instabilité du logement à long terme, souvent caractérisée par des antécédents d'itinérance

Voici trois trajectoires possibles après une expulsion :

A) STABILISATION – Logement neuf et relativement stable

B) PÉRIODE D'INSTABILITÉ – Instabilité à court terme, suivie du relogement

C) CYCLES D'INSTABILITÉ – Longue période d'instabilité du logement suivie de périodes récurrentes d'instabilité ou d'itinérance

Nous constatons une différence entre les trajectoires des personnes qui ont vécu une crise majeure plus tôt dans leur vie ainsi que de longues périodes d'instabilité avant leur expulsion (p. ex., type 3 – *instabilité*) et celles des personnes qui ont été expulsées pour la première fois en tant qu'aînées (après des antécédents de logement relativement stables; p. ex., type 1 – *stabilité*). Cette étude ajoute également une autre trajectoire, soit celle de la *précarité* (type 2). Pour les personnes suivant des trajectoires de type 2, les faibles revenus, les malheurs et l'accumulation des vulnérabilités au fil du temps augmentent la précarité, ce qui entraîne un risque accru d'expulsion. Il faut distinguer ces personnes de celles qui ont connu des trajectoires en matière de logement relativement stables jusqu'à ce qu'une crise précipite abruptement leur expulsion à un âge plus avancé.

Ces trajectoires peuvent nécessiter différents types d'interventions. L'adoption d'une approche fondée sur le parcours de vie révèle non seulement les conséquences à long terme des expulsions pour les personnes qui en sont victimes, mais aussi l'importance de penser au-delà d'un seul événement ou d'un seul domaine de la vie lorsqu'on envisage des approches stratégiques ou de prévention. Il existe des mesures de prévention des expulsions conçues pour soutenir les locataires dans une situation d'expulsion ponctuelle de type 1 (p. ex., les banques d'aide au loyer), alors que les personnes suivant une trajectoire de type 3 ont souvent recours aux mesures de soutien établies au sein du secteur des services aux sans-abri. Par contre, il y a moins de mesures de soutien axées sur les personnes en situation de « précarité » de type 2.

Un thème prédominant qui ressort des histoires d'expulsion est la convergence des problèmes de santé, les services de soutien social limités et les ressources économiques restreintes. Dans bien des cas, une crise ou de graves problèmes de santé physique ou mentale ont eu une incidence sur les possibilités d'emploi et le revenu, entraînant des années de précarité financière et de précarité du logement. Selon nos entrevues, l'abordabilité constitue le principal problème lié aux expulsions de personnes âgées, un défi aggravé par le revenu fixe ou limité de la plupart des personnes âgées et qui touche de façon disproportionnée les femmes. Un défi fréquemment mentionné était les hausses de loyer inattendues ou supérieures au taux autorisé, qui, lorsqu'elles étaient combinées à des revenus fixes, laissaient les locataires âgés vulnérables aux forces du marché. Ces défis soulignent l'importance de comprendre l'insécurité financière dans le contexte des facteurs structurels, lesquels interagissent avec les vulnérabilités individuelles pour entraîner des expulsions.

Lorsqu'elles ont reçu leur avis d'expulsion, de nombreuses personnes âgées qui ont participé aux entrevues ont déclaré avoir été surprises et désorientées par la situation et ne pas savoir où obtenir de l'aide ou du soutien. La plupart des fournisseurs de services et des défenseurs des droits juridiques ont relevé un manque de connaissance des locataires âgés à l'égard de leurs droits et souvent, un refus ou une incapacité de lutter contre une expulsion. Les fournisseurs de services ont indiqué que les locataires qui contestent les expulsions sont généralement des hommes, des jeunes et des personnes qui ont un niveau de scolarité élevé et un accès à des ressources. Dans beaucoup de cas, lorsqu'ils rencontrent ces personnes, il est souvent trop tard pour conserver un logement. Dans le cadre des entrevues, on a également souligné un déséquilibre des pouvoirs dans le système où les propriétaires-bailleurs ont plus d'argent, une meilleure représentation juridique et une meilleure compréhension du système. De

nombreuses personnes âgées, en particulier celles qui ont déjà connu des problèmes de santé physique ou mentale, se sentent dépassées et épuisées par le processus. Plusieurs ont souligné qu'elles « voulaient juste en finir ».

Les expulsions peuvent avoir de graves répercussions, non seulement sur la stabilité du logement continue des personnes âgées, mais aussi sur leur sécurité financière, leur santé physique et mentale et leur sentiment d'appartenance et de bien-être. Après une expulsion, les locataires âgés peuvent se retrouver avec des dettes, dans une situation financièrement instable ou sans biens. Leur capacité à trouver ou à se payer un nouveau logement peut donc être limitée et bon nombre d'entre eux pourraient être forcés à faire des choix difficiles, comme rationner leurs médicaments, compter sur les banques alimentaires ou se passer de services publics. Les effets sur la santé physique et mentale ainsi que l'isolement social peuvent être particulièrement considérables pour les personnes âgées. Une expulsion peut aussi mettre à rude épreuve les relations familiales ou avoir une incidence sur les structures et les responsabilités fondées sur la parenté. Au cours des entrevues, de nombreuses personnes âgées ont révélé qu'elles se sentaient plus vulnérables et démunies après l'expulsion. Pendant le processus d'expulsion, beaucoup de personnes ont ressenti un manque de respect et un sentiment d'indifférence en raison de leur âge, ce qui a eu des répercussions importantes et durables sur leur bien-être mental et psychologique. Cette situation indique qu'il existe un besoin pour des services de soutien en santé mentale et physique propres aux personnes âgées ainsi que de l'aide qui tient compte des traumatismes.

Pour les personnes âgées qui doivent chercher un nouveau logement locatif, le processus peut être accablant et difficile, et les entrevues ont fait ressortir le besoin d'une aide pour naviguer dans les services de logement. Après leur expulsion, les personnes ont généralement fini par se tourner vers des options de logement de qualité inférieure ou moins désirable, ou l'itinérance temporaire et cachée. Le relogement peut se révéler particulièrement difficile si une personne âgée a besoin d'un type précis de logement ou de mesures de soutien liés à l'évolution de ses conditions physiques ou mentales. Dans de nombreuses collectivités, il n'y a tout simplement pas assez de logements adaptés aux personnes âgées. La réinstallation loin de son domicile et de sa collectivité peut causer du stress sur les plans physique, psychologique et émotif, ce qui entraîne souvent des répercussions sur la santé et un isolement accru. Nos entrevues et les résultats en matière de logement qui sont documentés dans la présente étude mettent également en évidence l'incroyable sentiment de stabilité et de sécurité qui est associé à une installation dans des logements abordables, appropriés et adaptés aux personnes âgées. La transition à la retraite et à un revenu fixe à l'âge de 65 ans est apparue comme un élément particulièrement important dans les histoires que nous avons recueillies. Bien souvent, elle a amélioré la sécurité financière et la sécurité en matière de logement après des années de précarité en tant que « pré-aînés ». Cependant, notre étude montre également que le fait d'avoir vécu la précarité d'emploi toute sa vie peut empêcher une personne de prendre sa retraite. Aussi, certaines personnes âgées estiment qu'elles doivent retourner au travail, si elles peuvent physiquement le faire, pour stabiliser leur logement actuel ou couvrir les coûts accrus de leur logement après l'expulsion.

L'isolement social et le manque de services de soutien social, mentionnés dans l'ensemble des récits que nous avons recueillis, signifient que les organismes de soutien doivent jouer un rôle encore plus important en lien avec les expériences et les réponses des personnes âgées victimes d'une expulsion. Les fournisseurs de services ont décrit certains des défis auxquels ils font face lorsqu'ils travaillent avec des personnes âgées. De nombreuses personnes ont signalé un manque global de services, de communication, de maisons d'hébergement et d'options de logement de transition destinés spécifiquement aux personnes âgées, malgré le fait qu'elles représentent une proportion croissante de la population canadienne. Cette étude formule également un certain nombre de recommandations pour

mieux aider les personnes âgées qui font face à une insécurité en matière de logement et à une expulsion. Il s'agit notamment d'accroître l'aide au revenu et au loyer, d'élaborer des mesures de soutien au logement adaptées aux besoins des personnes âgées selon le sexe, de soutenir le vieillissement chez soi et d'améliorer la collecte de données et la recherche sur les expulsions de personnes âgées. Pendant les entrevues, on a réclamé des conseillers et des intervenants en matière de logement qui travaillent spécialement auprès des personnes âgées. On a aussi demandé davantage de soutien sur place aux locataires, un système de prise en charge coordonné pour les personnes âgées expulsées et de l'aide pour déménager et entreposer des biens pour celles qui font la transition vers un logement. En plus du besoin de formation et d'ateliers destinés aux personnes âgées portant sur le logement et les droits, il y a la nécessité d'informer et de former les propriétaires-bailleurs et les fournisseurs de services. Une sensibilisation publique est également nécessaire pour les personnes qui se trouvent aux dernières étapes de la vie et qui planifient et traversent des transitions de vie, comme le déménagement dans un logement plus petit ou la retraite. En outre, cette étude cerne un certain nombre de mesures stratégiques et réglementaires qui pourraient être mises en œuvre afin de s'attaquer aux expulsions de personnes âgées ou de les prévenir.

Les expulsions constituent un enjeu multidimensionnel qui devrait être présenté comme un problème sociétal plutôt qu'individuel. La documentation insiste également sur le fait que toutes les interventions ou mesures de soutien doivent tenir compte de la diversité des personnes âgées et des expériences uniques des sexes. Il faut reconnaître que différentes trajectoires et expériences de la vie nécessitent différentes stratégies de prévention et de soutien. En étudiant le parcours de vie et en reconnaissant que les désavantages en matière de logement s'accumulent au fil du temps et englobent l'interaction de facteurs personnels, politiques et sociétaux, nous pouvons comprendre les moments critiques à partir desquels les interventions pourraient prévenir l'émergence de l'insécurité en matière de logement.

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1 – Evictions for Seniors: “Like Lightning Has Struck”

In 2019 there was a series of stories in the media about the impending evictions of a seniors’ living facility in downtown Toronto. One tenant in that building was Anne Washington, an 87-year-old retired teacher, who by all appearances had lived a relatively ‘conventional’ life, working full-time and living independently in rental housing for more than 40 years (Isai, 2019). The building was sold to a real estate development company, and the facility was set to close by the end of the year. Tenants were scrambling to find suitable housing, and found even the idea of moving challenging. “I thought I would be here to the end of my life,” one lamented. “When you’re younger, you don’t feel so much pressure... If you have to move, you can take it easier. But if you are... my age, it’s really something like lightning has struck you” (Carter, 2019a).

Many tenants wanted to stay in the community, but affordable or assisted-living options in Toronto were, as Anne put it, “as scarce as hen’s teeth” (Isai, 2019). Tenants were encouraged to relocate voluntarily; if they stayed through the year until they were formally evicted, they would receive compensation money, but they would have to do so for several months without assisted-living supports (Carter, 2019b). Many of the tenants interviewed had anticipated staying there the rest of their lives. The local Councillor, quoted in the article, reflects on the situation:

“It’s all about this commodification of housing, to the point that housing isn’t a place where people live, it’s an investment that you make. ... People go out and spend this enormous amount of money buying a property just to turn a profit without thought to what the future is going to hold for the people living there—that’s a really disturbing scenario, but one that we’re seeing more and more” (Carter, 2019a).

Indeed, given recent media attention, the situation does not appear to be uncommon, and concerns about evictions have only been intensified with the financial and housing insecurity wrought by the COVID-19 pandemic. In another recent case in Toronto, tenants were being evicted during the pandemic to enable renovations after a new owner purchased the building (Gibson, 2020). Although they would have the right to move back into the units once renovations were complete, it is unlikely the tenants would be able to afford the new increased rents. Nearby comparable apartments are double their current rent, and affordable apartments are located far from their established community and jobs.

In downtown Vancouver, a real estate developer bought out most tenants in a large apartment building, with plans to renovate and charge higher rents. Two remaining tenants, both low-income seniors with mobility issues, argued that the buyouts do not provide financial security and worried they would end up in housing they couldn’t afford or would have to relocate far from their current neighbourhood. One was recently laid off from her tourism job because of the pandemic, and she worried about what would happen when the moratorium on evictions was lifted later in the summer (St. Denis, 2020).

In Winnipeg, a province-wide freeze on rent levels was lifted (in March 2021), and seniors with fixed incomes have been worried they will be forced out of their housing as above-guideline increases are approved and rents are raised to unaffordable levels (Hoye, 2020). The Residential Tenancies Branch (RTB) approved 100% of applications for above-guideline rent increases in 2019-2020, resulting in some renters seeing 30-50% increases in rent levels, at the same time that utility rates rose. Advocates worried about the impact on seniors with fixed incomes. Indeed, media sources as well as recent literature indicate that evictions may be on the rise across the country and identify seniors as one group that may be increasingly vulnerable and impacted (e.g., Beattie, 2016; Botelho-Urbanski, 2015; Capps, 2019;

Carter, 2019a, 2019b; Egan-Elliott, 2020; Isai, 2019; St. Denis, 2020; Zell & McCullough, 2020). While evictions may have slowed during the pandemic, its broader and longer-term impacts on housing insecurity remain to be seen.

Introduction and Background

Evictions and their impact are of increasing concern, with a growing number of researchers and scholars highlighting the phenomenon of evictions and their rise around the world (e.g., Desmond, 2016; Kothari, 2015; Soederberg, 2018). This is important, as a significant proportion of the global population now comprises tenants (Soederberg, 2018). An emerging body of evidence shows that the drivers, types, and magnitude of evictions have shifted over the past 15 years. In 2020, we completed a study on behalf of the Canada Mortgage and Housing Corporation (CMHC) that reviewed the types of evictions in Canada, noting trends in the contributing factors and impacts of evictions (see Zell & McCullough, 2020).¹ We developed a typology of evictions and measures aimed at preventing them. Findings from that work suggest there has been an apparent rise in landlord-driven, market-related or so-called “no fault” evictions, especially in the context of tight housing markets and a lack of affordable housing. These types of evictions—including renovictions, own-use evictions, and evictions related to property conversions or demolition—are commonly reported across the country and are often landlord responses to market conditions and rent-control environments.² Although these types of evictions have received wide media attention, and there are a number of emerging prevention programs and regulatory changes to address them, there is a lack of comprehensive data or rigorous academic study substantiating their extent or impact (see review in Zell & McCullough, 2020).

Increased financialization of housing—whereby homes are converted into a commodity for investment and speculation—impacts the magnitude of evictions that occur, with large investment companies evicting entire buildings or communities, particularly in high-demand markets (Aalbers, 2019; August & Walks, 2018; Rolnik, 2013; Soederberg, 2018). This trend is illustrated in the examples referred to above, where the sale of an apartment building or increased rental rates, often associated with renovation, lead to evictions. Large-scale evictions like these affect not only larger numbers of households, but they can be devastating to communities, can impact affordable housing supply, and can be very challenging for the service providers who are responding.

Research shows that evictions tend to be concentrated among lower-income or more vulnerable populations—including youth, racialized and Indigenous people, seniors, recent immigrants, and single-parent families (see review in Zell & McCullough, 2020), but shifts in the type and nature of evictions means they may be affecting an even wider range of people. Previous work on evictions, including our own, has clearly identified seniors and older adults as a group that may be particularly vulnerable to eviction. Seniors with fixed incomes, for example, may be especially impacted by increased rents. However, the experiences of seniors remain underrepresented in the literature on housing insecurity and evictions.

¹ Full Report:

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/evictions-and-eviction-prevention-in-canada.pdf

Research Insight: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/research-insight-evictions-new-typologies-analysis-canada>

² See Appendix A for a *Glossary of Terms* defining several of these types of eviction, including other terms used in this report.

McDonald (2011) has examined evictions with respect to life course changes, and she has critiqued policy and regulatory frameworks for focusing on ‘the generic person,’ and not accounting for the circumstances that contribute to housing insecurity throughout one’s life course and across generations. Urban and housing-specific planning often overlooks the specific needs of older adults, and the rental system could be described as focused on the ‘generic person.’ This is despite the fact that seniors and older adults constitute a growing number and proportion of Canada’s population (CMHC, 2020a). Moreover, while ‘seniors’ are often considered to be those who are 65+ years of age (and this is often encoded in policy), people’s life stages and housing needs and choices do not always align with chronological age. In fact, there is increasing consensus among researchers and policy-makers that, particularly among the population who have experienced chronic homelessness, an age threshold of 50+ years should be used to define the ‘senior’ population (see discussion in the next section, *Defining “Seniors”*).

Homeownership is often assumed to be the aspirational norm and reality for older adults. Recent research reveals that homeownership levels for seniors have remained relatively stable for the last three decades (CMHC, 2020a). However, nearly one-third (32%) of seniors are in fact renters (CMHC, 2020a), and of that group, 60% are in core housing need (Cho, 2019). In addition, research indicates that across all gender and racial groups, the risk of poverty increases with advanced old age and living alone (Gonyea & Melekis, 2017). Despite the global attention now paid to evictions, seniors’ experiences of eviction, how those experiences vary by gender, and the ways in which senior tenants could be better supported remain underexplored. The Canada Housing and Mortgage Corporation (CMHC) identified this research need and commissioned this study, which aims to fill that data and information gap for the case of Canada.

Defining “Seniors” and the Issue of Chronological Age

The definition of *senior* varies across policies, jurisdictions, and academic and public conceptualizations. In Canada, “senior” typically refers to the population that is 65 years of age and older.³ This is the age of retirement and the age threshold for accessing certain entitlement programs and benefits (Burns et al., 2018; Government of Canada, 2020). Some studies distinguish between senior (usually age 65 and older) and “older adult,” often defined as age 62 and older. This is the definition used by Gonyea and Melekis (2017), for example, in their study of factors that limit older women’s housing options in the USA.

In much of the literature on housing precarity and homelessness, however, the age of whom to include in the category of ‘senior’ or ‘older adult’ is often broadened. The age of 50 is often used by researchers and policymakers to characterize older populations who have experienced homelessness. This is especially the case for those who experience chronic or absolute homelessness, because of the prevalence of complex health issues and particular trajectories of functional impairment among this population (R. T. Brown et al., 2016, 2019; Burns et al., 2018; Grenier et al., 2016; McDonald et al., 2007).⁴ Researchers have found significant differences in terms of adverse life experiences between individuals who experienced first-time homelessness before or after age 50 (e.g., R. T. Brown et al., 2016; Giano et al., 2020). Compared with other age groups and older adults in general, older populations who have experienced homelessness

³ The CMHC and Statistics Canada do differentiate between senior cohorts. For instance, the guide *Housing for Older Canadians: The Definitive Guide to the Over-55 Market* defines “pre-seniors” as aged 55-64, and it also distinguishes cohorts of “younger seniors” (aged 65-74), “older seniors” (75-84), and the “oldest” (aged 85+) (CMHC, 2020a).

⁴ In fact, the use of divergent definitions by researchers and policymakers have led to inaccurate estimations of the population of seniors who are homeless or at-risk of homelessness (Burns et al., 2018).

tend to have poorer physical and mental health (Burns et al., 2018; Furlotte et al., 2012; McDonald et al., 2007; O’Neil et al., 2020; Brown et al., 2012 in Petersen & Parsell, 2015). For example, Burns et al. (2018) find that among this population, “their health status tends to resemble someone 15 to 20 years their senior” (p. 172). A service provider from another study on seniors at risk of becoming homeless in Vancouver explained: “We have had people aged 40, 45 coming through the door. They are not a senior and they are not a younger person yet have the health and social needs of an older adult” (Woolrych et al., 2015, p. 244). This was corroborated in our recent research on evictions and eviction prevention. One BC-based service provider we interviewed stated that, among some of the poorest and most marginalized in our communities: “If someone makes it to age 45, then they are seniors in their particular neighborhood. So, keep that in mind, in the shelter system if someone comes in [who is] 45, 50, 55, they are really seniors. Not necessarily 65+” (Zell & McCullough, 2020, p. 66).

These individuals may be unable or considered too old to find employment, but at the same time too young to access certain age-based services or forms of assistance or benefits, such as pensions or shelter allowances. This challenge is noted in many studies, which indicate that seniors between the ages of 50 and 64 often fall through the cracks, experiencing similar risk factors or challenges but not eligible for services or benefits targeted to seniors (e.g., Burns et al., 2018; Grenier et al., 2016; Zell & McCullough, 2020). Some suggest that expanding flexibility in criteria for age-based entitlement programs as well as for income support programs, especially for those aged 50-64, may reduce their risk of eviction or homelessness in later life (Burns et al., 2018; Woolrych et al., 2015).

When defining “senior,” it is not only health status or age-graded policies that should be considered, however. As Bates et al. (2020) point out, people’s activities, plans and aspirations, and decisions evolve throughout someone’s life course, and they do not necessarily align with a neatly defined age or stage in life, such as retirement. In their study of housing trajectories among older residents in New Zealand, they defined ‘older’ renters as those aged over 55 years. In their review of literature on homelessness and aging in Canada, Grenier et al. (2016) also highlight the fact that an increasing number of women aged 55+ are leaving housing because of violence in the home. In research on housing, there is a growing appreciation of the need to understand outcomes and trajectories through a life-course lens (Bates et al., 2020; R. T. Brown et al., 2016; McDonald, 2011). There are age-related roles, expectations, and norms associated with various stages of the life course, and these can vary across time, place, socio-cultural milieu, and by other factors, such as gender, ethnicity, and class. Government policies often adopt age-graded policy frameworks that assume certain expectations about the life course (Hutchison, 2019; Levy & Bühlmann, 2016; McDonald, 2011). However, as evidenced by the research on older people experiencing homelessness, focusing on chronological age can lead to a misalignment between on-the-ground realities and the policies aimed at addressing them. (See further discussion on the life-course perspective in *Section 5* below, and especially the discussion on *Social Timing*.)

For this study, following the literature on housing insecurity and homelessness, we adopt a flexible definition of “senior,” and recruited participants who ranged from around 59 years of age through 84 (though our emphasis was on people who were 65+, and we did include one participant who was 50, but who had spent most of her life living in chronic homelessness).⁵ We aimed to engage a cross-section of older adults, to reflect on how the aging process and life course intersect with their experience of eviction. In adopting a life-course framework in this study, our analytical approach recognizes that

⁵ For an overview of the research methodology, see *Section 2* below. A detailed description of the methodology can be found in *Appendix C*, and *Appendix F* includes demographic information on the sample of participants with lived experience of eviction, including a breakdown by age.

chronological age alone is not a defining feature of who might be considered a “senior,” and we acknowledge that diverse experiences of eviction may indicate that prevention, service, and policy interventions may need to be adapted to meet different needs (see also R. T. Brown et al., 2016).

Structure of the Report

In this study, we examine in depth the factors that contribute to the eviction of seniors in Canada, as well as seniors’ lived experience of eviction and its impacts on them and their lives. We begin in *Section 2 – Research Objectives and Methodology* by introducing the objectives of this study and describing our research design and methodology. *Section 3 – Setting the Context: Rental Housing and Seniors in Canada* provides background context for this study, discussing housing affordability and the rental housing market in Canada. It also discusses trends related to Canada’s senior population and their housing needs. *Section 4 – Review of Literature: Seniors and Evictions in Canada* presents an overview of findings from literature on evictions and housing insecurity among seniors. We then move into a description of our conceptual framework for this study, in *Section 5 – Life-Course Conceptual Framework*. The framework applies a life-course perspective that takes a holistic and longitudinal view to understanding housing histories and experiences of eviction. *Section 5* includes a *Matrix* that applies key principles of the life-course approach to dimensions of housing transitions, with an emphasis on seniors.

Finally, in *Section 6 – Interview Findings: Experiences of Eviction* we present findings from interviews with seniors in Canada who have faced or experienced eviction and with service providers and housing-sector stakeholders who work to support senior tenants facing eviction. In this section we describe our analysis of the eviction event histories of senior tenant participants in this study, and we identify key pre-eviction and post-eviction housing stability trajectories. Findings related to the causes and contributing factors in eviction, responses to eviction, and the impacts of eviction, including a discussion of the post-eviction housing search process, are included. We have incorporated responses in the words of our interview participants, integrating their voices throughout. Understanding the particular experiences of eviction for senior tenants in Canada—and how those intersect with the life course and vary by gender—can shed light on the specific needs of seniors and on effective targeted policy responses, services, and initiatives aimed at addressing and preventing their eviction. *Section 7 – Conclusions* brings together discussion from the previous sections, highlighting main findings across the report.

2 – Research Objectives and Methodology

Objectives

This study builds on previous work done for the Canada Mortgage and Housing Corporation (CMHC) by the Institute of Urban Studies (McCullough & Zell, 2020; Zell & McCullough, 2020), which identified types of eviction and eviction prevention and noted trends in the causes of eviction, including the rise of landlord-driven and market-related structural evictions such as renovictions and own-use evictions. (Note that several of these types of eviction, as well as other terms used in this report, are defined in a *Glossary of Terms*, which can be found in *Appendix A*.) This project focuses on understanding the causes, impacts, and lived experience of evictions for *seniors*. The objective is to move beyond a conceptual understanding, often adopted in policy, centered on ‘the generic person,’ and instead recognize that the circumstances leading to evictions are tied to the life course and gender, and often informed by generational changes. Seniors remain an under-represented population in studies of eviction and housing insecurity, and this project seeks to fill that gap for the case of Canada. Moreover, previous work highlights that emerging landlord-driven or market-related structural evictions (such as renovictions and own-use evictions) are on the rise, and this study examines how these kinds of evictions may be affecting senior tenants.

This project addresses the following research questions:

- What are the causes, impacts, and lived experience of evictions for seniors in Canada, and how do these vary by gender?
- How are senior tenants responding to eviction notices and the experience of eviction, and do these responses vary by gender?
- How has the current COVID-19 pandemic impacted seniors’ experiences of eviction?
- How well does the existing system of supports respond to or protect senior tenants from evictions, and what measures could be improved or introduced?

The objective is to develop a better understanding of seniors’ experiences of eviction in Canada, how senior tenants respond to evictions, and how those experiences and responses are shaped by gender, in order to inform and support policy change around seniors and evictions.

Methods

The research consisted of three phases:

- (1) *Conceptual Framework*. First, we developed a conceptual framework for understanding evictions of seniors and prevention measures specific for them. This framework builds on our previous work (Zell & McCullough, 2020) and applies a life-course perspective. It can be found in *Section 5*, below. The framework includes a matrix that applies key principles of the life-course approach to dimensions of housing transitions, with an emphasis on seniors.
- (2) *Literature Review*. Second, we conducted a targeted review of literature on housing insecurity and evictions as relevant to seniors and older adults. Findings from the review inform the entire report, and are discussed specifically in *Sections 3 and 4* below. The literature review search strategy is included in *Appendix B*.

The results of phases 1 and 2 informed the research design and analysis in phase 3.

(3) *Interviews*. Finally, we conducted 17 interviews with 18 participants (one interview was with a couple who were evicted together). Participants included seniors with lived experience of eviction ($n = 10$), and service providers and advocates ($n = 8$) who work to support senior tenants who are facing eviction or have been evicted. This third phase complements the first two, and deepens understanding of the current context, contributing factors, and impacts of evictions for seniors in Canada. It adopts a life-course approach and gender-based analysis (GBA+).

In total, 18 interviews were conducted by phone with participants in Metro Vancouver and Victoria, BC; Winnipeg, MB; and in the Greater Toronto Area (GTA), ON. Of the 18, ten were with participants who with experience of eviction, and eight were with key informant service providers/professionals. Questions were designed to ask about seniors' current housing and housing history, their experience of eviction, the reasons for their eviction, their responses to eviction, and the impacts of eviction on their lives. Service providers and professionals were asked about current trends in evictions in their communities, reasons seniors or older adults were evicted, and the eviction process, response, and impacts on senior tenants with whom they worked. Participants were also asked about the impact of the COVID-19 pandemic on evictions in their communities. All participants were also invited to offer recommendations for improving or implementing prevention supports or measures aimed at seniors experiencing housing insecurity.

The interviews provide insights into seniors' lived experience of eviction and the effectiveness of eviction prevention approaches and supports, and how these are affected by the life course and vary by gender. Findings from interviews can be found in *Section 6* below.

A more in-depth description of the research methodology, including information about sampling and recruitment, data collection, and data analysis, can be found in *Appendix C*.

3 – Setting the Context: Rental Housing and Seniors in Canada

Housing Affordability Context

In our recent study reviewing evictions and prevention measures in Canada, we noted a shift in the evictions landscape, with a marked rise in landlord-driven, market-related, or so-called “no fault” evictions in the context of tight housing markets and a lack of affordable housing evictions (see Zell & McCullough, 2020). Housing has become more expensive. Worldwide, the cost of housing is rising faster than wages, creating what some have called a global urban “housing affordability crisis” (Casey, 2019; Glynn et al., 2018; McDonald, 2011; Wetzstein, 2017).

Shifts in labour market conditions also impact the housing market. Stagnating wages limit renters’ ability to absorb increasing rental rates. In their analysis of income levels in Ontario, for example, the Advocacy Centre for Tenants Ontario (ACTO, 2019) found that income for most households did not see a significant increase between 1977 and 2017, that income gains were concentrated in the hands of the top 20% of Ontario’s population, and that there has been a widening gap between the average incomes of renters and homeowners in recent decades. Over the last two decades, there has also been a rise in employment precarity and proportionally fewer full-time and secure jobs with benefits and pensions (Fudge & Strauss, 2014; Kalleberg & Vallas, 2018; Lewchuk et al., 2016; Peck, 2015; Peck & Theodore, 2019; Standing, 2011).

The impact of increasing housing prices combined with stagnant incomes leads to an “affordability crunch with cascading effects,” including increasing evictions and homelessness (Glynn et al., 2018; Glynn & Casey, 2018). A rising number of people have few options but to reduce the quality of their housing or devote ever-increasing amounts of their income to housing at the expense of other items (ACTO, 2019; Casey, 2019). The impacts of this affordability crunch are concentrated among lower-income and vulnerable populations in Canada, including seniors. One in five Canadian renters spend more than half their income on shelter, and two in five spend more than 30% of their income on rent and utilities (McMahon, 2015). Recent updates to the Canadian Rental Housing Index show the situation has not improved since 2015 (BCNPHA, 2020), and a recent review of Canadian housing market conditions highlights significant affordability challenges across the country, specifically citing Vancouver, Ottawa, Calgary, Edmonton, Halifax, and Toronto (Murchison et al., 2019).

With tenants spending substantial and perhaps increasing portions of their income on housing, they are even more vulnerable to the impacts of unexpected expenses or changes in income. Sudden expenses may be related to medical issues, for example, and loss or change in income may be related job loss, a change in benefits, retirement or transition to a fixed income, or the loss of a roommate or spouse. Changes in a tenant’s economic situation can cause them to fall behind on rent and enter a cycle of housing instability and, potentially, experience eviction (Desmond, 2016; Desmond & Gershenson, 2017).

Policy and Regulatory Context

Legislation and regulations governing rental housing as well as landlord–tenant relationships are a provincial and territorial responsibility. Each Province and Territory is responsible for:

- Enacting rent control regulations, usually in the form of a *Residential Tenancies Act* (RTA), that set out:
 - the content and requirements of rental agreements (i.e., leases);
 - limits to the amount a landlord can increase rent when renewing a lease (usually linked to inflation);

- the time-period over which a landlord can increase rent (usually once per year);
- notice periods for increases (commonly three months);
- the rights and responsibilities for tenants and landlords; and,
- above-guideline increases of rental rates (usually adjusted on an annual basis).
- Establishing rental authorities to resolve disputes between landlords and tenants (often called a Residential Tenancies Branch or Landlord and Tenant Board), as well as their procedures, operations, and limits.
- Establishing procedures for appeals of RTB/LTB decisions, often to Provincial Courts.
- Determining policy on vacancy decontrol, which allows a landlord to set rent for a *new* tenant.

All three provinces where interviews were conducted as part of this project—BC, MB, and ON—have rent controls that limit increases to a percentage of the current rent and are tied to inflation, and they limit increases to once per year. All have notice periods of three months. BC and Ontario have full vacancy decontrol, but Manitoba places a cap on the rent that can be charged to a new tenant.

The regulatory context establishes the parameters for eviction. Changes to policy and regulations at the provincial level can dramatically impact the possibilities of eviction and the conditions under which they occur. Some have argued that vacancy decontrol policies of provincial governments incentivize landlords to evict long-term tenants so they can increase rents for new tenants—impacting the availability of affordable housing, and having inequitable consequences for some vulnerable populations such as seniors.⁶ Another example is Ontario’s Bill 184, sometimes referred to as the ‘Eviction Bill.’ It was introduced during the COVID-19 pandemic, and makes substantial changes to Ontario’s *Residential Tenancies Act* of 2006. Advocates have argued that the Bill will “increase housing insecurity in Ontario, drive up rents, and hasten the loss of affordable housing units” (Majid, 2020). The Bill does this by enacting several new measures:

- Enabling an Alternative Dispute Resolution, consisting of repayment agreements created by landlords that do not consider tenant ability to pay, and include clauses that permit evictions without a hearing or notice;
- Shifting legal proceedings for arrears from Small Claims Court to the Landlord and Tenant Board (LTB), effectively lowering the standards for notification of applications and hearings, and exacerbating already long LTB proceedings delays;
- Restricting tenants’ rights to bring forward repair and maintenance issues in rent arrears cases by requiring prior notice; and
- Failing to deter the abuse of no-fault eviction provisions by landlords.

Effectively, the changes require “tenants to be legally savvy or have legal representation to plan their arguments well in advance of their hearing” (Majid, 2020). Research has consistently shown that tenants often don’t have the time, education, or knowledge of legal processes to fight evictions, rarely have legal representation, and often are too intimidated to even attend hearings (ACTO, 2019; Majid, 2020; Zell & McCullough, 2020).

In addition to these regulations around rental housing and evictions, the availability of social housing, and the capacity and resources to address housing challenges also vary across provinces and territories, impacting the availability of affordable housing, the actions of landlords, and the prevalence of evictions.

⁶ See, for instance, the Centre for Equality Rights in Accommodation – <https://www.equalityrights.org/>.

The federal government’s role on housing is to set strategic policy direction, and critically, to provide funding that promotes provincial adoption of those policies. A major contextual challenge is the lack of affordable housing across Canada—a challenge the federal government has begun to address. Many analysts and researchers have argued that the Canadian federal government was less involved in housing from the early 1990s into the 2010s (e.g., Burns et al., 2018; Hulchanski, 2003), and less government intervention has impacted affordable housing supply, as the private market does not respond to the need for affordable housing without incentives, subsidies, or regulation. This has begun to change, though, with Canada recognizing the right to housing and adopting the *National Housing Strategy Act* in June 2019. The *Act* applies a human rights-based approach to Canadian housing policy, and its goal is “to make sure Canadians across the country can access housing that meets their needs and that they can afford” (Government of Canada, 2018). The Strategy will invest \$55 billion in housing-related programs across the country over ten years and seeks to:

- cut chronic homelessness in half;
- remove 530,000 families from housing need; and
- invest in the construction of up to 125,000 new affordable homes.

The Strategy is being enacted through multiple programs and initiatives, including the Rapid Housing Initiative, which is expected to deliver 3,000 new permanent affordable housing units by 2022. This Initiative is targeted to help vulnerable people, “especially in the context of COVID-19” (CMHC, 2020b).

Additional *National Housing Strategy* initiatives include the National Housing Council and the Federal Housing Advocate, to be embedded in the Canadian Human Rights Commission. Both are focused on renting related issues—especially evictions and discrimination—in the rental housing market.

The provincial and federal roles in housing come together in the Canada Housing Benefit. The Benefit was co-developed between the federal and provincial and territorial governments with housing Ministers endorsing a Housing Partnership Framework, which sets out a “shared vision for housing and sets the foundation for bilateral agreements” as well as commits Provinces and Territories to achieving better housing outcomes, especially for vulnerable people (CMHC, 2021). The bilateral agreements are cost-shared between the federal and provincial/territorial governments, and allow those governments to identify and address critical housing needs in their jurisdictions. It is expected that the Government of Canada will invest \$2 billion in the Canada Housing Benefit, matched by Provinces and Territories for a total \$4-billion investment in housing. Part of the Canada Housing Benefit will be the development of housing benefit programs in each province and territory, to provide direct assistance to vulnerable populations.

COVID-19 Pandemic-Related Measures

Housing-related and financial assistance initiatives responding to the COVID-19 pandemic varied across jurisdictions in Canada. Public health-mandated lockdowns and restrictions have had massive and far-reaching impacts on the Canadian and global economy. This has raised concerns about evictions for many people—especially low-wage workers and contract or gig-economy workers, and already vulnerable populations including seniors. The Canadian federal government, provincial and territorial governments, as well as municipalities have responded with a range of measures to assist Canadians. The Canada Mortgage and Housing Corporation (CMHC) has documented these efforts, along with initiatives implemented by First Nations, grassroots groups, and NGOs.⁷ More than 70 generally broad-scale

⁷ CMHC proprietary database of COVID-19 responses (accessed April 27, 2020). The most recent updates on eviction moratoriums related to COVID-19, as well as a link to the Government of Canada’s COVID-19 Economic Response

measures have been implemented at the federal level. These have ranged from high-level credit market and monetary policy interventions; to support for Provinces and Territories; to emergency assistance for individuals, businesses, industries, charities, and non-profits. These have included commercial rent assist as well as targeted supports for vulnerable people, including seniors and people experiencing homelessness.

Provincial responses have been even more numerous, and often implemented in cooperation with the federal government and municipalities. The CMHC has recorded more than 400 measures undertaken by provinces and territories, and more than 150 by municipalities. Provincial-level eviction-related measures have included regulatory changes and tax deferrals, redeployment of staff and resources, extensions on grants and programs, municipal relief funding, emergency wage subsidies, public health measures, and a host of other actions. Measures that have focused directly on housing typically included the suspension of evictions and eviction enforcement, rent freezes, emergency rental supplements, increased supports for people experiencing homelessness or at risk of homelessness, creation of emergency isolation sites, rapid investments in affordable housing, reallocation of social housing, and mortgage payment deferrals for landlords. Provincial measures have also included targeted emergency supports for vulnerable populations including emergency income support for seniors and Indigenous families. A list of measures identified in our three research sites—Metro Vancouver and Victoria, BC; Winnipeg, MB; and the Greater Toronto Area (GTA), Ontario—can be found in *Appendix D*. The varying eviction bans and moratoria (and their roll-back) related to COVID-19 are confirmation that provincial/territorial governments have the power to regulate evictions.

Seniors and Housing in Canada

Demographic Trends

Seniors are a rapidly growing segment of the Canadian population. For one, the large “baby boomer” generation (those born between 1946 and 1964) is now entering older age (currently 57-75 years old). At the same time, there has been a significant increase in lifespan compared to previous generations; in the last 60 years, life expectancy for men has jumped from 68 to 74 years, and for women from 76 to 81. In 2006, 13.7% of the population was aged 65 or older, in 2020 that proportion rose to 18%, and by 2041, seniors are expected to make up 24.2% of the population (CMHC, 2020a; Statistics Canada, 2020). These shifts may have significant impacts on housing needs across the country.

The gender balance also has an impact on housing needs among seniors. Women tend to outlive men, so in older cohorts of seniors the proportion of women to men skews increasingly higher. For the group aged 85 and older, there are only 53 men for every 100 women (CMHC, 2020a). This impacts the types of housing and services needed for older adults (O’Neil et al., 2020). Gender also significantly impacts the ability to afford housing as a senior. Senior women are disproportionately likely to have incomes very close to the poverty line (Ivanova, 2017). This is even more so the case for racialized seniors. There is also a significant gender income gap, and a resultant wealth gap. When in the workforce, women earn significantly less than men (CMHC, 2020a; Ivanova, 2017). Over a working career, this wage gaps makes it more difficult to save for retirement. Some older women are also of a generation in which they would have been less likely to participate in the workforce, further affecting retirement savings. Additionally, the Canada Pension Plan (CPP) pays benefits partially based on total income earned over a lifetime, so there is a significant gender gap in the benefit amounts received by women (Ivanova, 2017). Ultimately, senior

Plan, can be found here: <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/covid-19-eviction-bans-and-suspensions-to-support-renters>

women have significantly lower retirement incomes than senior men, and they are more reliant on government pensions, which pay women less (CMHC, 2020a). This affects their ability to afford appropriate housing, especially when they don't have a partner to share expenses.

The geographic distribution of seniors is also important. Atlantic Canada is the region with the highest proportion of seniors, Nunavut and the Northwest Territories the lowest. Suburban, rural, and small towns have much higher proportions of seniors than urban areas, as young adults tend to move to urban areas for educational and employment opportunities. In the most recent CMHC reports, across the six large urban areas of Toronto, Montreal, Vancouver, Calgary, Edmonton, and Ottawa, the average proportion of seniors was 14.7%. In contrast, across a selection of small and rural towns the average was 33.2% (CMHC, 2020a). These regional differences are important—small towns and rural communities do not have the economies of scale to attract affordable housing development, or to provide the same level of transportation options, amenities, or services, including health services (Anarde, 2019; CMHC, 2020a). These challenges are magnified in remote and northern areas.

The growing number and proportion of seniors means that demand for housing suitable for seniors will be high for decades (CMHC, 2020a). This will especially be the case for affordable housing, and for housing with some kinds of support services.

Seniors in Core Housing Need

“Core housing need” is a concept used to identify households that may need help with their housing. A household is said to be in core housing need if its housing falls below at least one of the *adequacy*, *affordability*, or *suitability* standards *and* the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets these standards (Statistics Canada, 2017). The standards are:

- *Affordable* housing has shelter costs less than 30% of total before-tax household income.
- *Adequate* housing is reported by their residents as not requiring any major repairs.
- *Suitable* housing has enough bedrooms for the size and composition of resident households.

Affordability is the number one challenge for seniors trying to find housing, especially for those on a fixed income (Anarde, 2019; H. C. Brown & Teixeira, 2015; Cho, 2019; Ngoundjou, 2019). The incidence of senior households spending more than 30% of income on housing is rising, almost reaching 20% in 2016, and this number is rising faster than in non-senior households (Cho, 2019; CMHC, 2020a; Ngoundjou, 2019). The CMHC (2020a) notes that “this number is doubled for seniors living alone and disproportionately impacts seniors who are renters, residents of large cities, women, and older seniors (85 or over).” Seniors living alone are three-quarters of all senior households in core housing need (Ngoundjou, 2019). Seniors who are single women are especially vulnerable, with 28% experiencing low income and relying on government pensions (Shillington, 2016). About twice as many senior women live alone compared to men, and more than half of senior households in core housing need are female-led, one-person households (Cho, 2019; CMHC, 2020a).

For all senior households in core need, 86% did not meet the criterion for affordability alone. This emphasizes that affordability is the key challenge for seniors (Cho, 2019). If we expand the view to include all older Canadians (55+) in core housing need, 20% of all homeowners and 52% of renter households are in need. Among the oldest Canadians (aged 85+), 63.5% are in core housing need (CMHC, 2020a). Seniors in core housing need are also highly concentrated in rental housing, with nearly 60% of households in core need being renters (Cho, 2019).

Many seniors rely on fixed incomes, but they rent in markets where prices are increasing, and rising rental rates can be especially problematic for them. At the time of the 2016 Census, about 62% of senior men and 78% of senior women relied on income other than employment—for example, investments, or government-provided pensions (CMHC, 2020a). Additional financial challenges for many seniors include health care costs (many lose employer health insurance at retirement), and limited access to services, especially in areas where affordable housing is also available (Anarde, 2019; Stone, 2016).

Retirement savings affect the ability of seniors to afford housing later in life, though more seniors are choosing to continue to work after age 65, and the average age of retirement is increasing. Delayed retirement can give seniors more time to save and greater ability to afford housing that meets their needs (CMHC, 2020a). Currently, “47% of ‘young seniors’ aged 55-65 don’t have enough savings for retirement,” though, and “although many older Canadians are working longer than in the past, not all are doing so by choice” (CMHC, 2020a).

The specific housing and health needs of seniors is also a growing challenge. Out-of-pocket health care costs are much higher for senior households (Chartwell, 2014 in CMHC, 2020a) Canadians are living longer, resulting in a higher number of older people who need health care and daily living supports. The oldest cohorts of seniors experience higher levels of chronic diseases, especially heart disease, strokes, cancer, and dementia (World Health Organization, 2015). The number of Canadian seniors experiencing dementia is expected to double by 2031, with 65% being women (Alzheimer Society of Canada, 2016). Seniors with dementia have special housing requirements and service needs. Other disabilities, including sensory and physical disabilities, are also increasingly prevalent in the senior population. The costs of health care mean that seniors often have less to spend on housing, and additional housing supports will be needed for many. All of these challenges point to a growing demand for seniors-appropriate and affordable housing options with a wider spectrum of services and supports.

Because of combined demographic and market shifts, within a context of growing housing affordability challenges, seniors are a group especially vulnerable to housing insecurity. With this context in mind, the next section reviews literature specifically on seniors and eviction, focusing on the causes, experiences, and impacts of eviction.

4 – Review of Literature: Seniors and Evictions in Canada

Seniors and older adults constitute an increasing number and proportion of Canada’s population, and at the same time, an increasing number of older people in Western countries are experiencing deprivation (H. C. Brown & Teixeira, 2015; CMHC, 2020a; Petersen & Parsell, 2015). However, it is widely acknowledged that there is limited research on the specific housing pathways and experiences of this age group, especially with regard to renters, and calls for more in-depth and interdisciplinary research on these issues abound (Bates et al., 2020; H. C. Brown & Teixeira, 2015; Burns & Sussman, 2019; Torres, 2020; Versey et al., 2019). Furthermore, there is limited attention in the literature paid to older people’s experiences of housing insecurity, especially that of women (Gonyea & Melekis, 2017; O’Neil et al., 2020; Smith, 2017).

Studies on eviction and homelessness often focus on identifying particular risk factors and outcomes for low-income residents generally but have paid less attention to age. Research focused on age or stage in the life course tend to focus on youth (e.g., Schwan, French, et al., 2018; see review in Zell & McCullough, 2020). Older people have generally not been a focus in homelessness research and policy, and what research there is on the elderly tends to focus on health outcomes (Burns & Sussman, 2019; Hedman, 2019; Lichtenstein, 2017; Jones & Petersen, 2014 in Petersen & Parsell, 2015). An understanding of age- and gender-specific experiences of housing insecurity must often be inferred from more general work on housing and populations living with lower incomes or in poverty (O’Neil et al., 2020). In fact, in this review, much on seniors’ experiences of eviction specifically, rather than of homelessness or housing instability more broadly, must be inferred from work in those areas. There is a dearth of literature that focuses explicitly on older adults and eviction, especially in Canada. The absence of specific work in these areas not only fails to capture current trends in population aging and financial precarity, but also limits our understanding of their particular needs and experiences and, concomitantly, the development of specific policies and measures to support them.

Seniors and Housing Insecurity

While the literature on senior-specific experiences of eviction is scarce, there is an emerging body of research that focuses on the risk factors, experiences, and impacts of housing insecurity for seniors and older adults in general, and in Canada specifically. As with evictions literature generally (see review in Zell & McCullough, 2020), most literature on seniors and evictions comes from work on homelessness. There is also a growing literature on “aging in place”—on barriers to doing so as well as conditions and policies promoting it.

Studies on older people’s experiences of housing insecurity often take a housing pathways approach (Bates et al., 2020; Clapham, 2002; Shinn et al., 2007). Influenced by life-course theory, they examine how a person’s housing history and health, financial, and personal experiences affect their housing insecurity or lead to homelessness. Studies of older homeless adults have discerned two distinct groups; key differences were found for those who experienced first-time homelessness before age 50 versus after. The first group is those who became homeless earlier in life. They tend to have had more adverse life experiences (i.e., mental health and substance use issues, disruptive childhood events, imprisonment), more health and functional impairment, and are less likely to have been married or full-time employed than those who became homeless later in life (R. T. Brown et al., 2016; Burns et al., 2018; McDonald et al., 2007; Shinn et al., 2007). Their housing histories also tend to be marked by multiple bouts of housing instability and homelessness.

Historically, homelessness was thought to stem from an accumulation of problems beginning in early life, but recent studies suggest that up to half of older homeless adults become homeless for the first time in later middle age (R. T. Brown et al., 2016; Burns et al., 2018; Shinn et al., 2007). They have led relatively “conventional” lives in terms of maintaining stable employment, family, and housing histories prior to becoming homeless late in life (R. T. Brown et al., 2016; Burns et al., 2018; Crane et al., 2005 in Burns & Sussman, 2019; McDonald et al., 2007; Petersen & Parsell, 2015; Shinn et al., 2007). In their study of newly homeless older adults in Montreal, Burns and Sussman (2019) discern two pathways into homelessness for this age group. The first is gradual, wherein homelessness comes as the culmination of a long struggle related to poor housing conditions, financial precarity, and social distress. This group typically suffers from limited social capital. A second pathway into first-time homelessness for older adults is more abrupt, often resulting from unanticipated losses that threaten economic and social resources. Despite having social networks, some were reluctant to ask for help and wanted to avoid being perceived as dependent.⁸

Noting the heterogeneity among older adults, studies examining their housing pathways stress the importance of understanding housing histories through a life-course lens, recognizing that there are specific critical periods of development and that differing life experiences may contribute to different needs and strengths, and thus require different services and interventions.

Seniors and Vulnerability to Eviction

The literature identifies specific vulnerabilities among senior populations, though they often must be inferred from studies on homelessness or housing insecurity generally. Eviction was highlighted as one factor contributing to homelessness among seniors. In their study of pathways into homelessness among older adults in Australia, Petersen and Parsell (2015) found older people were at risk of homelessness when they were evicted, but also when they were unable to continue living with family, were facing financial problems, could not continue living in housing because it was inaccessible, or when they experienced a breakdown in an important relationship (and an associated loss of emotional and financial support). Financial problems were often related to unaffordable rent in the private rental market, but also sometimes to financial elder abuse. Again, though not explicitly on evictions, another study in the southern USA found that older homeowners were at risk of foreclosure following life-changing events, especially death, divorce, or sudden loss of income (Lichtenstein, 2017).

These kinds of disruptive and often aging-related life experiences—related to both individual and structural causes—were found to be factors leading to eviction or housing loss in other studies as well (e.g., Bates et al., 2020; Burns et al., 2018; Giano et al., 2020; Woolrych et al., 2015). Loss of career and the transition to fixed incomes are noted as one life transition that especially impacts housing insecurity for seniors (Woolrych et al., 2015). Multiple studies highlight seniors’ shrinking social supports and social isolation as a vulnerability that contributes to instability and results in fewer resources (H. C. Brown & Teixeira, 2015; Torres, 2020; Woolrych et al., 2015). These factors are often interrelated, for example when family breakdown may be related to challenges associated with caring for an older parent (Petersen & Parsell, 2015). This underscores the importance of more research on how intergenerational family issues intersect with housing crises and needs.

⁸ Petersen and Parsell’s (2015) study of housing pathways of newly homeless older adults in Australia adds a third group, who have lived a more “transient” lifestyle characterized by ongoing temporary employment and high residential mobility.

Other factors cited in the literature include barriers to accessing services (including negative experiences that affect dignity and pride), loss of continuity in home-based health care services, and complex health challenges often related to unexpected illness or deteriorating health, including cognitive impairment (Bates et al., 2020; Hedman, 2019; Woolrych et al., 2015). One study found older tenants were at risk of eviction if they did not or were not able to maintain their apartments (Hedman, 2019). The role of pets as important social and health supports, and smoking as a coping strategy that often caused housing conflict, emerged as important barriers to housing stability for older women living alone in Nova Scotia (O'Neil et al., 2020).

A few studies, especially those on barriers to aging in place, point to vulnerabilities related to housing itself. Seniors often occupy older housing stock. Available housing that is affordable, especially rental stock for lower-income seniors, often has structural problems and poor design (Bates et al., 2020; H. C. Brown & Teixeira, 2015). Hedman's (2019) study of seniors' housing insecurity in the USA found that some tenants were threatened with eviction when they were not able to clean their apartments, when they fainted, or when they fell and had problems walking. Her participants often struggled to perform household chores with ailing physical health, mental problems, and limited incomes. Adaptations and in-house supports may be needed to promote mobility and allow older residents to age in place (Bates et al., 2020; Gonyea & Melekis, 2017; Torres, 2020). The dilapidation of existing stock impacts seniors' housing security, making it less accessible and appropriate and contributing to deterioration of residents' health and well-being.

Interestingly, while most of this literature discusses the intersection of both individual and structural factors that contribute to housing insecurity and homelessness among older adults, few if any studies highlight the role of landlords or property owners. A few mention conflicts with landlords (e.g., Hedman, 2019; O'Neil et al., 2020), but very little published research explicitly mentions housing loss associated with, for example, market-related structural evictions. There are, however, a small number of studies that focus explicitly on dislocation of seniors associated with gentrification (e.g., Suzuki et al., 2018; Torres, 2020; Versey et al., 2019). As Versey et al. (2019) point out, involuntary moves resulting from formal evictions, increased rent, and deliberate neglect of a property all threaten the ability to age in place, and the specific experiences and impacts of these kinds of moves on older adults is a sorely understudied area.

In Canada, Woolrych et al. (2015) argue that seniors in core housing need should be considered at risk of "economic eviction"—vulnerable because of ongoing poverty, sudden changes in income, unemployment, and because of a lack of employment opportunities for older people. In their study of first-time homelessness among older adults in Montreal, Burns et al. (2018) found that most of their participants were spending more than 30% of their income on rent, with some spending upwards of 80%. Those who were in affordable housing often faced extreme housing inadequacy (e.g., bedbugs, substandard conditions) but few options for relocation. Broadly, many older people experience financial precarity associated with low-paid or part-time employment, fixed incomes, living alone, depletion of savings, lack of insurance, or asset poverty. However, as Brown et al. (2016) point out, precarity in older age is "inherently shared, but unequally experienced," with women and racialized individuals often more unstable. Kum (2017) notes that racialized older retirees tend to have fewer sources of income and are less likely to have pensions or investments, and therefore are more likely to be living in housing instability.

Some studies, especially those drawing on feminist and critical gerontology theoretical approaches, also illustrate how vulnerabilities vary by gender. Although men are more likely to be homeless than women,

those who become homeless for the first time in old age are more likely to be women. Women’s attachment to a male partner emerges in many studies as an important factor influencing housing insecurity. Unattached senior women, especially those divorced, widowed, or living alone, tend to live on lower incomes and are more likely to experience financial difficulty (Gonyea & Melekis, 2017; Ivanova, 2017; O’Neil et al., 2020; Torres, 2020; Woolrych et al., 2015). Researchers point to women’s life experiences to explain their financial insecurity in older age—they typically have a lifetime of lower incomes, workforce absences, fewer savings, and lower likelihood of having a private pension (Gonyea & Melekis, 2017; Hedman, 2019; Ivanova, 2017; O’Neil et al., 2020; Woolrych et al., 2015). Throughout the life course, gender relations influence access to resources and opportunities and shape life choices. Drawing on life-course theory, researchers point to cumulative disadvantages for senior women, associated with their labour force patterns and pay inequities, family roles and kinship responsibilities, and historically restricted access to credit and assets (Gonyea & Melekis, 2017).⁹ This is compounded by the fact that women tend to live longer than men, and they are at greater risk of outliving their retirement savings. Furthermore, the aging process itself is qualitatively different for women, who may live longer than men but also experience higher rates of disability and degenerative diseases (Ostan et al., 2016 in Gonyea & Melekis, 2017). O’Neil et al.’s (2020) study examining housing insecurity among older women with low incomes in Nova Scotia notes that death and divorce of partners, flight from abusive partners, marginalized employment, and early trauma were especially destabilizing factors in women’s housing. Findings across the literature reinforce that older women living alone are among the most vulnerable seniors.

Responses and Impacts of Eviction

Tenant Responses and Impacts

The loss of housing through eviction can have devastating economic, social, psychological, and health impacts for seniors. Evictions can lead to a cycle of increasing housing instability and can be an indicator of more complex needs. Most people who experience eviction do not become homeless. However, in the literature on homelessness, evictions are cited as one of the most common pathways into homelessness (see review in Zell & McCullough, 2020). Much of the literature links evictions with a cycle of instability—eviction often leads to increased instability, increased mobility, disrupted lives, substandard housing, and sometimes homelessness. Therefore, it is imperative to recognize that eviction is at once a *consequence* of housing and financial insecurity, and also a contributing *cause* of housing instability and the reproduction of poverty. In their study, Brown et al. (2016) find that for older adults, insecure rental tenure and residential mobility, including eviction, increases financial and social stresses, diminishes seniors’ sense of stability and place attachment, depletes well-being, exacerbates health problems, and inhibits successful aging in place. Eviction can contribute to a state of what Kearns et al. (1992 in Bates et al., 2020) refer to as “incipient homelessness”—a state in which housing precarity means tenants feel they are constantly living in a state of potentially becoming homeless. As instability is both cause and consequence of eviction, it is important to remember that the impacts of housing loss can have cascading and intergenerational impacts (Lichtenstein, 2017; McDonald, 2011; McDonald et al., 2007).

Once they lose their housing, most literature indicated that senior participants experienced great difficulty finding housing that would be both affordable and adequate, not to mention in the same community (R. T. Brown et al., 2016, 2019; Suzuki et al., 2018). The act of moving itself is seen as arduous and can have long-lasting impacts on physical health (e.g., Suzuki et al., 2018). Relocation away from a home and community can be psychologically and emotionally stressful. Older adults who are displaced

⁹ See Section 5 of this report for an in-depth discussion of the life-course approach.

from their homes and communities, often as a result of high rents, lose meaningful social networks and may become disengaged from community life and more isolated and lonely, especially when they have lived there for many years (Woolrych et al., 2015). They are often sad or depressed about losing a familiar home and community, where they wished to live out their lives (Botelho-Urbanski, 2015; Carter, 2019a, 2019b; Suzuki et al., 2018). Seniors often have particular attachment to their homes, extending to “special things” including furniture, photographs, and sentimental belongings (Torres, 2020).

Housing is, as many point out, more than just a physical space; it is also the place of home and a “foundation of social order” and social identity, which provides a sense of belonging and meaning to life (Gonyea & Melekis, 2017; Torres, 2020). As such, the loss of housing or belongings through eviction, as Burns et al. (2018) argue, can be framed as a form of mourning. Other losses, such as loss of loved ones or good health, are seen as more normative losses in old age, but housing loss is a “loss that is not or cannot be openly acknowledged publicly, mourned, or socially supported” (Doka, 1989 in Burns et al., 2018).

Just as precarity can be both cause *and* consequence of eviction and housing insecurity, social isolation is as well. A lack of social resources may inhibit seniors from getting help they need to avoid eviction—something that Brown and Teixeira (2015) note may be especially acute for seniors living in rural areas. Eviction, especially if it means relocation away from community, can also entrench and exacerbate social isolation. Burns et al. (2018) found that even their senior participants with extensive social capital, though, were often reluctant to draw on those resources, out of pride or to avoid being seen as dependent—and this differed by gender (see also Burns & Sussman, 2019). For men in their study, this sometimes led to suicidal ideation, as they felt that employment or housing loss was a sign they had failed and made their lives feel meaningless. For women, their sense of worth was tied to appearing independent, and they often resisted asking for help and were unlikely to access traditional homelessness or housing-support services—a finding echoed in other studies (e.g., Gonyea & Melekis, 2017; Petersen & Parsell, 2015; Shinn et al., 2007). One way of combatting this would be through efforts aimed at shifting public discourse so that independence and self-sufficiency were less idealized in our society (Burns & Sussman, 2019).

On the other hand, some research focused on the strengths and supports older people mobilize when facing housing loss or eviction. Among older participants facing eviction, Hedman (2019) found that primary sources of support and strength included family and friends, home-based support services, senior centres and activities, psychological strength, and spiritual faith and churches. A few studies pointed out that individuals or groups with a history of marginalization or discrimination, who might have been forced to be resilient for other reasons earlier in life, were able to draw on coping strategies developed from those experiences. Examples include older gay males or racialized people who faced homophobia or discrimination (Kum, 2017) and seniors who endured hardships of the 1930s Great Depression (H. C. Brown & Teixeira, 2015). Bates et al. (2020) found that even in the context of high residential mobility and housing adversity, participants were able to “make the best of things” and stressed that despite common perceptions, older renters should not be viewed as lacking in agency or ability. O’Neil et al. (2020) found that sense of safety was a factor that contributed to women’s housing instability and involuntary moves, and in some instances inhibited re-housing. However, their work demonstrates how older low-income women renters are still able to claim a sense of safety, privacy, and autonomy within their living spaces, even in the context of housing loss.

Recommendations

There are a number of targeted policy interventions and supports highlighted in the literature to address housing instability of seniors and older adults. Briefly, these include the following recommendations:

Services/supports

- Supports should be gender-specific and trauma-informed, recognizing and validating housing loss as a source of grief (Burns et al., 2018; Woolrych et al., 2015).
- Supports could be aimed at empowering seniors and assisting them in building social capital and building a sense of purpose—this could be done by bridging outreach efforts and supports between housing and gerontology sectors (Burns & Sussman, 2019).
- Development of intergenerational community-building programs that could provide support and increase social engagement, and recognize seniors not only as consumers but also contributors and community resources in their own right (O’Neil et al., 2020; Versey et al., 2019).
- Seniors should be involved in the development of interventions and have input into how they are designed and administered (especially in the case of Indigenous people; Woolrych et al., 2015).
- Better education of tenants around existing housing supports and tenants’ rights (O’Neil et al., 2020).

Policy and regulatory measures

- Expansion of the eligibility requirements for age-graded forms of income and rent assistance (H. C. Brown & Teixeira, 2015).
- Development or expansion of forms of assistance and incentives to help seniors and both public and private landlords modify or maintain housing to adapt to changing needs and improve accessibility (Bates et al., 2020; H. C. Brown & Teixeira, 2015).
- Enact policies and incentives and commit funding to promote the repair and maintenance of affordable, senior-specific, and or older housing stock, addressing dilapidation of stock and its corrosive effects on well-being (Bates et al., 2020).
- The adoption of long-term and more holistic thinking in policies on housing and seniors, which adopts a rights-based approach and which takes into account the unique needs of various age groups and the aging population (Bates et al., 2020; Fowler et al., 2019; McDonald, 2011).
- Revise policies that prioritize on the basis of vulnerability; policies “must consider an equitable distribution of both benefits and harms in resource allocation strategies” (Fowler et al., 2019, p. 479).
- Amend regulations, including *Residential Tenancies Acts*, and eviction policies to adopt preventative rather than remedial approaches—“policies, and especially system performance goals, need to create incentives for balancing crisis response with upstream interventions” (Fowler et al., 2019, p. 480; McDonald, 2011).
- Update regulations, including *Residential Tenancies Acts*, so they are no longer modelled on outdated views of life-course transitions and assumptions about employment (i.e., to consider labour market restructuring and shifts to precarious work and wages lagging behind rent levels; McDonald, 2011), and take into account gendered differences in labour force participation, with a lifetime or longer-term view (O’Neil et al., 2020; Smith, 2017).

- Revise policies to take into account the interdependency of lives, recognizing how policies that apply to certain individuals may directly or indirectly impact other members of the household (and how current regulations and approaches might differentially and unfairly impact women; Smith, 2017).
- Introduce legislation at the provincial level that limits rent gouging through vacancy decontrol, driving up rents beyond reach of many tenants (ACTO, 2019).
- Introduce legislation at the provincial level that limits demolitions, conversions, and renovations of existing rental housing (which may disproportionately impact seniors; ACTO, 2019).
- Fund and increase funding for comprehensive, provincial-level eviction prevention programs (e.g., which build on the City of Toronto’s successful Eviction Prevention in the Community (EPIC) program; ACTO, 2019).
- The adoption of policies that promote aging in place, from an age-friendly cities perspective (Versey et al., 2019).
- Enact policies and incentives and commit funding to promote the building of more affordable, senior-specific housing stock, especially at the lower end of the rent spectrum, and ensure that the definition of “affordable” aligns with the reality for a majority of tenants, and not merely middle-income earners (ACTO, 2019; McDonald, 2011).
- The development of more senior-specific, affordable housing, especially that promotes community-building (Burns & Sussman, 2019; McDonald, 2011; McDonald et al., 2007; Petersen & Parsell, 2015; Woolrych et al., 2015) and that takes into consideration specific needs by gender (e.g., women’s private, social, and sexual needs; O’Neil et al., 2020).
- Databases of available, affordable, and accessible housing would help seniors with lower incomes or those with certain needs or seeking particular amenities (H. C. Brown & Teixeira, 2015).
- More data on evictions and displacement risk, as part of an age-friendly cities and communities approach, and a centralized data system registering rental buildings (ACTO, 2019; Fowler et al., 2019; Versey et al., 2019).
- Shifts in public discourse to have a more compassionate understanding of what it means to be independent and age successfully (Burns et al., 2018; Burns & Sussman, 2019; Woolrych et al., 2015).

Generally, literature in this area stresses that evictions and homelessness for seniors, as for any population, is a multidimensional issue and one that should be framed as a societal rather than individual problem. The literature also emphasizes that any interventions or supports must consider the heterogeneity of older adults and across genders, and acknowledge that different life-course pathways and experiences require different strategies for prevention and support. By studying the life course and recognizing that people’s housing disadvantage accumulates over time and involves the interaction of personal, policy, and societal factors, we can understand the critical points at which interventions might prevent the emergence of housing disadvantage. It is for this reason we adopt a life-course perspective to frame this study, which we introduce and describe in detail in the next section.

5 – Life-Course Conceptual Framework

Understanding Evictions as a *Process*

It is widely acknowledged that eviction is both a *consequence* of housing and financial insecurity, and at the same time it is also a contributing factor and *cause* of insecurity (Desmond, 2016; Zell & McCullough, 2020). As research has shown, the financial and other costs associated with eviction can be the first step in a longer downward spiral of increased housing and financial instability. For this reason, much of the literature on evictions and homelessness prevention refers to “cycles of housing instability” (Acacia Consulting & Research, 2006; Gaetz & Dej, 2017; Paradis & Heffernan, 2016; Schwan, French, et al., 2018). Evictions can haunt people for years, and their consequences can reinforce and entrench instability (Desmond, 2012, 2016; Desmond & Kimbro, 2015; Soederberg, 2018), racial and gender inequalities (Desmond, 2012; Smith, 2017), and spatial marginality (Fleming et al., 2019; Shelton, 2018).

While recognizing that evictions contribute to insecurity, much research tends to focus on outcomes, and few studies of housing instability and eviction take a longer-term or longitudinal approach. Most Canadian studies have been cross-sectional, rather than examining housing trajectories longitudinally. The few studies that do situate evictions within longer-term housing trajectories note their cascading effects over time. In her study of evictions in Toronto, for example, McDonald (2011) found that younger participants experienced rapid residential mobility, indicating cycles of housing instability—“the main reason for each move was formal eviction, and each time the individual moved, the type of residence appeared to become less stable” (p. S122).

Because of their cyclical nature, McDonald (2011) proposed viewing evictions as a *process*—a complex one that occurs over time, with cycles of residential stability and transitions from eviction to homelessness entangled across the life course and stretched across generations. She applies a life-course perspective to the study of evictions. Adopting a life-course lens suggests that to understand evictions at any point in a life trajectory, eviction experiences must be understood in relation to other dimensions of a person’s life, including education, work, family, health, housing, and other trajectories. The approach also analyzes evictions in terms of their context within larger social, institutional, historical, and geographical contexts.

In the next section we elaborate how evictions can be situated within a life-course perspective, and how this enables a rich and complex analysis and, concomitantly, points to potential strategies and points of intervention for approaches to eviction prevention.

Applying a Life-Course Perspective to Housing

The life-course perspective as an analytic frame emerged in the 1970s, based on large-scale longitudinal studies, and was proposed as a way of understanding complex phenomena (Elder, 1994; Hutchison, 2019). The approach has grown into a field of study, which has seen a recent surge of interest. The approach has evolved to include additional emphasis on lived experience and subjective aspects of people’s lives, and there is increased consideration of the role of human agency (Clapham, 2002).¹⁰ As an

¹⁰ It is outside the scope of this report to outline the development of the field, but a good overview can be found in Hutchison (2019) and Dannefer and Daub (2009) and, as it relates specifically to housing, in Beer et al. (2011). The life-course approach has evolved based largely on its methodological application. On the one hand, the field continues to be dominated by large-scale longitudinal studies and quantitative analysis aimed at modeling and analyzing certain life-course concepts. On the other hand, life narratives and qualitative methods aimed at studying life histories have been used to analyze and explain human behaviour and its context, often emphasizing

analytical framework, the life-course perspective offers an approach and fundamental concepts which prove valuable in the analysis of housing transitions—in this case, the eviction of seniors.

In general, a life-course perspective provides a framework that is useful in analysis of housing transitions. For one, it is a complex system approach that allows for the view of an individual's whole life, over time, and recognizes the complexity of housing trajectories (Beer et al., 2011). It allows for a more holistic analysis, recognizing that one's experiences are connected both *cumulatively* and *interactively* to what happens in other periods and dimensions of a person's life (Hutchison, 2019). Such an approach recognizes the limitations of studying the experiences of older adults at a single point in time, for example. Eviction seen through a life-course lens is conceptualized as a *process*. It is viewed as an experience that is part of an individual's larger housing trajectory, unfolding based on experiences over time and related to different aspects of life.

The life-course approach emphasizes the relationship between life stages and housing trajectories. Housing transitions are related to life-stage transitions—for example associated with education, family (marriage, having children, divorce), or work (gain or loss of job, retirement), etc. There are known gender differences in labour market and family experiences as well as economic resources across the life course, and a life-course perspective lends itself to a gender-based analysis (GBA+) of housing trajectories, one which acknowledges gender-differentiated variations in housing trajectories (e.g., as related to changing kinship structures and care roles, or the likelihood of living alone, etc.) (Corna, 2013; Coulter et al., 2016). The approach also allows for consideration of the effects of gendered power relations.¹¹

The emphasis on life stages also makes the approach particularly useful for analyzing housing experiences of a sub-population and generational cohort such as seniors, while still recognizing their diversity. Not only do housing needs and desires in terms of type and tenure vary in relation to life stages, but so do access to resources and levels of risk. Older people may not find appropriate accommodation when particular supports are needed to address health issues or a disability. In addition, people with specialized needs may be at risk of not being able to find or afford appropriate housing in an era when governments no longer provide large-scale targeted investments to meet housing needs (Beer et al., 2011).

In addition, while the life-course lens was proposed in part to acknowledge temporal dynamism, both at the scale of the individual and historically in terms of generational cohorts, empirical studies using the approach have been criticized for relying on rather orthodox representations of space and place. Studies often assume a durability of place, even as the spaces through which people transition both shape and are shaped by those experiences. Recent studies, particularly those that apply a life-course perspective to studies of housing and residential mobility, aim to address that gap (Coulter et al., 2016; Pearce et al., 2018). Places are perpetually evolving and can be highly dynamic or change very little, with implications

the role of the subjective or psychological dimension (e.g., Clapham, 2002; Hollstein, 2019; Sprague et al., 2017 in Hutchison, 2019). Some have argued that its emergence from empirical work, based in specific methodological approaches, has inhibited its development as an actual theory (Bernardi et al., 2019). Regardless, we find the framework and its key concepts useful in examining housing transitions over time in this case.

¹¹ In their discussion of residential mobility, Coulter et al. (2016) propose rethinking *housing transitions* with a sensitivity to gendered power relations, and considering them not as transitions, but “more as a relational practice linking lives together,” which “can thus help us to better understand how, why and when people move in particular ways or stay in particular places in order to support or be helped by others” (p. 361).

for housing options and constraints. People's lives are temporally and spatially embedded. Recognizing this, Pearce et al. (2018) bring together advances in migration, mobility, and health literature to discuss how residential movement can change an individual's social and physical milieu, with broad implications for people's health. This also means that geographical variation in housing options and markets, institutions and government and social policies, and socio-cultural norms and expectations related to housing can impact individual housing trajectories. The life-course perspective thus provides opportunities for understanding the role of social, historical, and geographical context in "establishing and perpetuating (or disrupting) inequalities" (Pearce et al., 2018, p. 569).

Through linking to other lives and a broader context, the life-course approach examines both individual *and* social and structural factors that influence eviction transitions across housing trajectories. This enables analysis of interactive effects and the impacts of contextual changes, including changes in social policies, on housing trajectories throughout life. McDonald (2011), for example, uses a life-course perspective to examine circumstances that contributed to evictions. She notes how some housing trajectories spiralled into homelessness, and how the confluence of social policies operated during these transitions.

While recent studies of eviction examine outcomes or causes of eviction, they are commonly and increasingly situated within frameworks that understand housing trajectories as related to wider, systemic conditions that impact housing stability and affordability. Adopting a wider perspective involves taking a step back and examining root causes. Eviction is a sign of housing insecurity, and within the homelessness prevention literature, delaying or preventing eviction is seen as an early intervention and essential component in the prevention of homelessness (Gaetz et al., 2018; Gaetz & Dej, 2017; Paradis & Heffernan, 2016; Schwan, French, et al., 2018; Schwan, Gaetz, et al., 2018; Zell & McCullough, 2020). Homelessness occurs when formal or informal housing supports are inaccessible, and literature stresses that while the presence of personal barriers intensifies vulnerabilities, they fail to fully explain evictions or homelessness.

Patterns of housing insecurity and homelessness reveal distinct sub-populations with varying needs, and supports and assistance are aimed at different stages along housing trajectories (Fowler et al., 2019). Such patterns over time can be identified readily through a life-course lens. Because the approach pays attention to temporal and spatial embeddedness in networks over time, it allows not only for the examination of particular housing options, outcomes, or transitions, but significantly, it allows for the prioritization of *the processes that lead to* those options or outcomes. This enables the identification of confluences of contributing factors, as well as potential areas and time points for interventions. This can be particularly useful for policy development, especially policy with a prevention orientation.¹²

Analysts adopting a life-course perspective have critiqued policy and regulatory frameworks for focusing on 'the generic person,' and not accounting for the circumstances that contribute to eviction throughout one's life course and across generations (McDonald, 2011). The importance of situating an analysis of individual linked lives within larger contexts of power and material inequalities is all the more acute with

¹² As Stroschein (2011) points out, a life-course approach is important "as a means of shifting social policy from a curative to a preventive approach" (see also Mayer, 2019) Tracking variations in life transitions may bring in more sensitive measures of aging and also "bring into visibility future policy pressures and opportunities" (Stroschein, 2011, p. S59).

recent structural changes in housing systems.¹³ Coulter et al. (2016) point out that recent trends in housing systems mean that “residential mobility is becoming an increasingly relevant mechanism for the transmission of resources and inequalities over time” (p. 362). Researchers argue that inequalities and contemporary social problems can be analyzed and understood—and importantly, challenged and addressed—through application of a life-course lens, which emphasizes that supportive policies are necessary for addressing inequalities across the entire life course (e.g., Corna, 2013; Coulter et al., 2020; McDaniel & Bernard, 2011).

Applying a life-course perspective to the study of housing stability and evictions can reveal how socioeconomic and contextual factors shape housing trajectories, are interrelated, and influence patterns in housing stability, outcomes, and inequalities over the life course. While the life-course perspective has continued to evolve, there are a few key concepts and guiding principles that characterize the approach. We outline these below, in a conceptual framework for examining housing stability—and specifically evictions—for seniors in Canada.

Conceptual Map of the Life Course Across Housing Dimensions

The life-course approach is a complex system approach that has been developed to see individual lives and experiences more holistically. It offers analytic concepts and principles which can be incorporated into or combined with other theories and concepts, in this case related to housing insecurity (Mayer, 2019; McDonald, 2011). We see the approach as an insightful way of studying housing (in)stability and eviction among older adults through these guiding principles, as elaborated below and in the accompanying *Matrix* (see *Table 1* below).

The following organizing principles are common in a life-course approach:

1- Lifelong development and aging

This posits that personal development continues over the life course, through multiple interconnected and interdependent *trajectories* across a range of domains (e.g., education, work, family, housing, health, etc.). The life course is composed of *events*, *transitions*, and *turning points*. A lifelong development perspective enables the analysis of complex phenomena affecting housing over time. Changes in family structure, employment status, health, and other dimensions affect housing opportunities, choices, and outcomes. Not only is it important to see these trajectories as *interactive*, but this approach also sees them as *cumulative*. That is, disadvantages (e.g., unstable housing) or advantages (e.g., more secure housing such as homeownership) occurring at an earlier point in life can have ripple effects, and they may perpetuate and even intensify over a person’s life.¹⁴ For seniors, critical *transitions* or *turning points* impacting housing

¹³ Global patterns of financialization of housing (e.g., August & Walks, 2018; Rolnik, 2013; Soederberg, 2018), coupled with government disinvestments in affordable housing in many areas, have contributed to a global “housing affordability crisis” (Casey, 2019; Glynn et al., 2018; McDonald, 2011; Wetzstein, 2017). There is evidence that increased financialization of housing impacts both the type and magnitude of evictions that are occurring, and these shifts may be affecting a wider scope of people, including seniors (Desmond, 2016; Desmond & Gershenson, 2017; Zell & McCullough, 2020).

¹⁴ In the literature, this is often referred to as the cumulative advantage/disadvantage hypothesis or theory (e.g., Dannefer, 2003). It posits that certain events or transitions can provide *cumulative risk or protection* over a life course. Some researchers use the notion of capital (human, social, financial, etc.) to express and conceptualize this process.

stability include those related to retirement, health issues, and maintenance or loss of social capital.

2- [Social timing](#)

Life transitions affect people differently depending on when they occur. Key concepts include *sequencing* (order of experiences), *spacing* (time between experiences), *density* (number of changes of experience over time), and *duration* (length of experience). An individual's life stage becomes central to the analysis, situating events at a given stage and examining how those events impact the rest of the life course. This may involve an analysis of the relation between life stage and housing type, for example, and the identification of common 'housing sequences' (e.g., Beer et al., 2011).

There are also age-related roles, expectations, and norms associated with various stages of the life course, and these can vary across time, place, and socio-cultural milieu. Age-related roles and norms are also influenced by other factors, such as gender, ethnicity/race, and class. Many traditional understandings view the life course as an age-graded sequence of socially defined roles and events, and government policies often (implicitly or otherwise) adopt this view. Policies often focus on chronological age, but this can create misalignment between policy and the on-the-ground needs and realities of individuals, including seniors.¹⁵

3- [Linked lives](#)

Individual life courses are embedded in and connected to the lives of others—and this can be especially true as people become older and have more relationships. This approach recognizes that the social bonds we form throughout our lives affect not only our own life course but others as well. This means that experiences that occur in the life of one person can have short- and long-term effects on others' lives. This interdependence of lives becomes prominent, for example, in gender-based or intergenerational analyses of changing kinship structures and care roles.

The interdependence of linked lives can present resources as well as challenges. Social bonds can be a source of social capital and resilience, carrying economic or emotional support, for example, but interdependencies can also take the form of responsibility or obligation. These can impact health and well-being, housing options, adaptation to change, and access to care.

4- [Lives in historical time/place](#)

Lives are shaped by—and, in turn, shape—the time, place, and particular context in which they are embedded. A life-course approach can enrich the understanding of interconnections between historical time periods and human life experiences and trajectories. Some studies adopting a life-course approach identify historical or generational *cohorts* and *cohort effects*. Adopting this approach, some note that many in the "baby boomer" generation had distinct advantages when entering homeownership as compared with subsequent generational cohorts, for example. Its

¹⁵ As many point out, *chronological* age is not the only way of measuring and understanding the timing of lives, and there are different ways of categorizing and understanding age (see discussion in *Section 1* above). Age-graded differences in roles, behaviours, and norms are social processes expected by society and they carry dynamic and socially constructed meanings. Some scholars prefer not to incorporate chronological age as a structuring factor in life course processes, arguing that imposing age-graded understandings obscures their social or historical significance (Hutchison, 2019; Levy & Bühlmann, 2016).

large cohort continues to significantly impact market conditions, for instance as large numbers of boomers retiring influence demand for senior-targeted or multi-family housing (Beer et al., 2011).

Scholars note that changes in policy often lag behind social changes, but adopting a life-course perspective can improve policy planning. Research on cohorts can alert us to specific opportunities and challenges faced by members of particular cohorts, and may suggest ways of tailoring interventions.

5- [Human agency](#)

Though one of the strengths of the life-course approach is to account for larger structural and contextual impacts, it also emphasizes people's individual choices, competencies, capacities, and subjective understandings. This acknowledges that we all construct our own life course and exercise some degree of power in making choices and decisions. However, those choices and decisions are not without constraints.¹⁶ For example, some seniors have the resources to pursue aspirational housing choices (e.g., purchasing a second home or retiring to cottage country). For others, however, housing options may be severely limited by the availability or accessibility of affordable, appropriate housing stock.

These five principles offer an analytical framework through which to view housing transitions over the life course. Housing transitions are based on a complex set of factors impacting decisions and life events (Beer et al., 2011). These include:

- Social and demographic factors,
- Housing history,
- Health and well-being,
- Economic resources, and
- Psychological dimensions, including values and aspirations.

In the *Matrix* below (see *Table 1*) we frame our understanding of a life-course perspective as applied to an analysis of housing stability. The five life-course principles are crossed with five dimensions affecting housing transitions. This produces a matrix relating the various domains, revealing the complexity in understanding housing transitions for seniors over their life course.

Note that the content of the matrix consists of key illustrative examples, with an emphasis on seniors, and it is not intended to be exhaustive. The matrix indicates how evictions as housing transitions can be analyzed using a life-course framework, and how this approach captures the complexity and overlapping and interactive aspects of people's lives. We include examples with factors related to the individual, household, landlord, and system-level institutions.

¹⁶ Agency is a complicated concept, and how to define and integrate it into a life-course approach has been fiercely debated. In-depth elaboration of this concept is outside the scope of this report. In our study of the lived experience of evictions, we highlight individual and collective agency, even as it operates and is expressed within social and structural constraints.

Table 1 – Matrix of Life-Course Principles Across Housing Dimensions

KEY LIFE-COURSE PRINCIPLES*	DIMENSIONS OF HOUSING TRANSITIONS** ^a (emphasis on seniors)				
	<u>Social and demographic</u>	<u>Housing history</u>	<u>Health and well-being</u>	<u>Economic resources</u>	<u>Psychological, lifestyle and identity-based values and aspirations</u>
<u>Aging as lifelong process</u> <ul style="list-style-type: none"> ● Multiple, interdependent trajectories of domains; events, transitions, turning points 	<ul style="list-style-type: none"> ● Shifts in kinship structures (e.g., partnership changes; family formation; death of parents) ● Socioeconomic status impacts start points and options over time ● <i>Landlord</i>: Responses to retirement and fixed income, changing health and housing needs ● <i>System</i>: Policy frameworks impact access to resources across time 	<ul style="list-style-type: none"> ● Housing transitions across dwelling/tenure types ● Housing and other dimensions (jobs, health, well-being, family, etc.) are interrelated ● <i>Landlord</i>: Tenure history impacts options ● <i>System</i>: Silos and coordination challenges across systems 	<ul style="list-style-type: none"> ● Changing health over time – impacts housing required (physical and cognitive change for seniors, disability) and can drive housing choice ● <i>Landlord</i>: Challenges of older adults’ health needs; Accessible housing requirements ● <i>System</i>: Increasing demand for seniors’ housing and services; Aging in place impacts service planning 	<ul style="list-style-type: none"> ● Employment status (e.g., retirement, fixed income/pension, need to return to work) ● Income levels change over time and intersect with other dimensions, influencing housing ● Differing economic start points and access to resources/assets ● <i>Landlord</i>: Some target older/wealthier tenants ● <i>System</i>: Policy (e.g., social safety nets or redistributive policies) can mitigate negative events 	<ul style="list-style-type: none"> ● Rise of desire for aging in place (related to cultural norms, desire to remain in community) ● Many seniors in position to use housing to pursue ‘lifestyle values’ (e.g., aspirational housing, second homes) ● Changed meaning of ‘home’ for seniors ● Strategies in life planning often involve housing ● <i>System and Landlord</i>: Construction of senior-specific housing to align with aspirational desires
<u>Social timing</u> <ul style="list-style-type: none"> ● Sequencing, spacing, density, duration of transitions ● Age-graded transitions and expectations 	<ul style="list-style-type: none"> ● Delays in normative life-sequence events ● <i>System</i>: Age-graded policy frameworks and access to resources (often uses chronological rather than social/functional age definitions) 	<ul style="list-style-type: none"> ● Links between life-stage and housing type – common ‘housing sequences’ ● Cycles of (in)stability in tenure history - stable periods important ● Entry to homeownership later in life (if at all) ● Increased pathways to solo living for seniors ● Increased residential mobility for seniors (may be related to service needs/access) ● <i>System</i>: Government policy can impact sequencing 	<ul style="list-style-type: none"> ● Changing health over time varies transitions, drives expectations and options (e.g., age-graded entry to retirement and care homes) ● <i>Landlord</i>: Age-graded entry into certain housing types ● <i>System</i>: Coordination between health and housing systems (e.g., provision of care/access to services can enable aging in place; mobility in/out of institutional care) 	<ul style="list-style-type: none"> ● Restructured labour markets impact life course timing; Career progression impacts housing choice ● Changes to normative age-graded expectations of retirement ● <i>System</i>: Age-graded eligibility thresholds for services/resources 	<ul style="list-style-type: none"> ● Generational differences in desired housing, attitude towards costs, identity as tenant vs. homeowner ● <i>System and Landlord</i>: Normative expectations around who ‘belongs’ in what type of housing, at what point in life cycle (e.g., assumption of a generic “senior”)

<p><u>Linked lives</u></p> <ul style="list-style-type: none"> ● <i>Embedded and interdependence on others – challenges and resources</i> 	<ul style="list-style-type: none"> ● Kinship structures and changing roles (including intergenerational) ● Limited social capital/resources for single/isolated seniors ● <i>Landlord</i>: Ability to recognize/accommodate extended kinship relationships (e.g., Indigenous, newcomer) ● <i>System</i>: Policy focused on individual-level 	<ul style="list-style-type: none"> ● Shift in household size, patterns of habitation; ● Shifting care responsibilities impacts housing needs over time ● Events in other family/household member’s lives impacts housing options ● <i>System</i>: Policy focused on individual-level 	<ul style="list-style-type: none"> ● Social capital influences well-being and care options ● Health/well-being/ disability of other family/household members impacts housing options ● <i>Landlords</i>: Can have a role in care, service provision ● <i>System</i>: Can have a role in care, service provision; Policy tends to focus on individual-level 	<ul style="list-style-type: none"> ● Impacts of inheritance ● Increasing inequalities between generations and across populations ● Changes in income/employment status affects others in family/household ● <i>System</i>: Policy focused on individual-level 	<ul style="list-style-type: none"> ● Housing aspirations and meanings of ‘home’ linked to cultural norms / family structures (e.g., Indigenous, non-Western) ● <i>System</i>: Policy focused on individual-level, fundamentally based in Western/neo-colonial worldview
<p><u>Lives in historical time/place</u></p> <ul style="list-style-type: none"> ● <i>Embedded in and shaped by time and place</i> 	<ul style="list-style-type: none"> ● Generational cohort effects (increasing proportion of seniors, e.g., boomers) ● Increased ethnic/cultural diversity ● <i>Landlord</i>: Senior cohorts impacting markets (e.g., new builds of senior-specific housing) ● <i>System</i>: Responds to demographic drivers 	<ul style="list-style-type: none"> ● Local market conditions impact housing options ● Entry to homeownership later in life (if at all) ● <i>Landlord</i>: Affordable housing crisis, increased financialization of housing (e.g., rise in structural evictions) ● <i>System</i>: Generational differences in affordable housing provision, (neoliberal) economic restructuring, governments less invested in housing 	<ul style="list-style-type: none"> ● Seniors healthier, living longer ● <i>System</i>: Generational and location-specific variations in health provision/access; Increased awareness of aging-related issues and mental health 	<ul style="list-style-type: none"> ● Generational wealth differences ● Increasing income/ economic polarization, low-income seniors more vulnerable ● Economic restructuring and financialization of housing – local and regional market conditions impact housing choice for many ● <i>Landlord</i>: Changing market impacts investors, housing provision ● <i>System</i>: Government withdrawal from investments in housing influencing affordable housing crisis; Geographical and historical variation in capacity 	<ul style="list-style-type: none"> ● Many seniors have high expectations for housing ● Rise of desire for aging in place ● Generational cohort in position to pursue aspirational housing choices ● <i>Landlord</i>: aspirations impact investors and provision of housing
<p><u>Human agency</u></p> <ul style="list-style-type: none"> ● <i>Choices, decisions, competencies</i> 	<ul style="list-style-type: none"> ● Greater individualism and increased risk - increases vulnerability for many seniors 	<ul style="list-style-type: none"> ● Seniors’ housing histories reflect choices over time; choices limited by markets ● <i>System</i>: Policy and provision of housing can increase and improve options 	<ul style="list-style-type: none"> ● Health and well-being strongly influences agency and choices ● <i>Landlord</i>: Accessible housing requirements; Ability and willingness for accommodation 	<ul style="list-style-type: none"> ● Financial capital influences housing options, agency can be constrained by income/ employment/education 	<ul style="list-style-type: none"> ● Belief in individual choice, but constrained by markets, policy, lack of affordable or senior-specific housing ● Socioeconomic position impacts ability to realize “consumption preferences”

* *Life-course principles as developed by Elder (1994) and elaborated by Hutchison (2019).*

** *Dimensions are adapted from the housing transitions framework developed by Beer et al. (2011, pp. 31–32). While proposed in relation to decision-making in housing choice, these dimensions offer categories by which to understand housing transitions, including those related to housing stability.*

Applying a Life-Course Perspective to Seniors' Experiences of Eviction

To our knowledge there is only one previous study of evictions that explicitly adopts a life-course perspective. Applying a life-course lens to evictions, McDonald (2011) examined individual and structural circumstances that contributed to evictions across the life course of her participants. She conducted a survey as well as in-depth interviews in 2007 with three different age groups of people who experienced or were threatened with eviction in Toronto, ON. In her study, two major themes emerged from the narratives of the older adults she interviewed. First, the older age group had some difficulty navigating the 'normal' transition into older adulthood. This was primarily because they were "aging in place" in an unsuitable environment, one they could have coped with at an earlier age, perhaps, but which did not align with their current physical, social, economic, or psychological needs. She found that challenges related to aging in place became *turning points* in people's lives and housing trajectories. Second, many older adults in her study had *long, unstable housing trajectories* typical of chronic homelessness. Her work highlights the fact that eviction must be understood in relation to other life trajectories, and that distinct types of housing trajectories may call for different interventions or sets of supports.

Taking the life course seriously in an examination of evictions, their outcomes, and the factors contributing to them can enrich policy development, and address gaps in existing understandings of seniors' housing and evictions. As part of her study, McDonald (2011) also analyzed Ontario's *Residential Tenancies Act, 2006* and its interactive effects on eviction transitions among her participants in Toronto. Based on her critique of social policies during these transitions, she outlines five key advantages the life-course approach offers to policy development and refinement:

- 1- The approach is long-term, recognizing that individual's lives, circumstances, and contexts are dynamic, and not static (and that different ages and life stages may require different policies).
- 2- Policies often target or are sensitive to certain domains (e.g., housing, income) without acknowledging their interrelation to other spheres of life.
- 3- Policies often address a 'generic person' without attention to diversity across sub-populations and lifetimes.
- 4- The life-course approach can direct attention to those who may be left out of a policy.
- 5- Policies generally do not recognize the interdependence of lives and the associated resources and challenges of these social bonds and interdependencies.

A life-course approach can help decision-makers understand the complex social and economic dimensions of life trajectories and how they intersect (McDaniel & Bernard, 2011; McDonald, 2011). This can help identify the needs of different individuals at different stages in the life cycle and points at which resources might be most beneficial. Therefore, the approach has the potential to strongly inform policy development regarding seniors and their housing. It is for all these reasons we adopt a life-course framework for our analysis of the eviction history narratives we gathered through qualitative research. Findings from this research are presented in the following section.

6 – Interview Findings: Experiences of Eviction

This section of the report provides a summary analysis of findings from interviews conducted with seniors with lived experience of eviction and with housing stakeholders, service providers, and seniors advocates who work to support senior tenants facing or experiencing eviction. This qualitative research complements and builds from the Literature Review (*Section 4*) and Conceptual Framework (*Section 5*). The interviews contextualize findings from the literature review and provide a more in-depth understanding of eviction from a lived experience perspective. They deepen understanding of the current context, contributing factors, responses to, and impacts of eviction for seniors in Canada. The analysis adopts a life course and gender-based (GBA+) lens, using the conceptual framework described in the previous section.

The interviews provide insights into the effectiveness of eviction prevention approaches and supports, and how these are affected by the life course and vary by gender. While the findings from these interviews provide a snapshot of the challenges and impacts related to evictions (and should not be considered generalizable), they do reveal several types of eviction trajectories for seniors. These may require different types of interventions, and taking a life-course approach reveals not only the longer-term consequences of evictions on those who face them, but also the importance of thinking beyond a singular event or life domain when considering policy or prevention approaches.

An overview of the methodology for the research interviews can be found in *Section 2* above, and more detailed information can be found in *Appendix C*. Recruitment materials and detailed information on the sample are included in *Appendices E, F, and G*, and copies of the interview guides (data collection instruments) are included in *Appendices H and I*.

Eviction Event Histories

The life-course perspective views a person’s life as composed of multiple interconnected and interdependent trajectories, with events, transitions, and turning points. As part of our analysis, stories shared by participants were plotted along an event history grid, and for each story we developed an event history—a truncated version of a life history indicating major transitions and turning points along a range of dimensions (social, employment, health, lifestyle, etc.).¹⁷ The event history grid we used for housing trajectory analysis can be found in *Appendix J*. Our analysis started with charting the general housing history for each senior tenant participant—a condensed summary version is shown in *Table 2*.

All tenants interviewed reported facing eviction while living in private rental housing—five in apartment buildings, one in a rented condo, three in a private house, and one in a communal rooming house. Four evictions were due to non-payment of rent/arrears, and one of those was saved (with the help of a loan from a rent bank), and the tenant was able to stay in her home. Two were own-use evictions. One faced renoeviction and multiple threats of eviction, but she fought each notice and was able to stay in her home. Another was an exceptional case of a man who had worked as a superintendent losing his job—and thus his housing—after the passing of his wife, and one was related to conflict between the landlord and tenant (and intimidation by the landlord), resulting in the tenant being forced to move out.

¹⁷ This approach borrows from both oral history and life-course life grid analytical approaches (e.g., Belli et al., 2001; Harris & Parisi, 2007; Heinz, 2016; Jessee, 2018; Nelson, 2017; Ntinda, 2018; Porcellato et al., 2016; Schatz et al., 2020).

Table 2 – General Housing Histories of Senior Tenants with Lived Experience of Eviction

<u>Name, * Site, Date of Interview</u>	<u>Housing History</u>	<u>Last Housing (duration, rent)</u>	<u>Landlord Type</u>	<u>Primary Cause</u>	<u>Other Factors</u>	<u>Pre- Eviction Trajectory Type</u>	<u>Notice, Time Given</u>	<u>When Evicted **</u>	<u>Type of Eviction</u>	<u>Response</u>	<u>Interim Housing</u>	<u>Current Housing (rent)</u>	<u>Post- Eviction Trajectory Type</u>	<u>Housing Future?</u>
Steven Vancouver March 11, 2021	High residential mobility, health crisis & bankruptcy led to housing insecurity, previous eviction	3-bed house (7 years, \$2,750)	Small-scale	Non-payment of rent	Job loss, physical & mental health issues	Type 2 – <i>Precarity</i>	Formal, 6 mo.	Mar 25, 2020 (past: 2010)	Non-payment of rent	Moved out	Living in van for 6 months	Temp housing through service agency	Type B – <i>Period of instability</i> or Type C – <i>Longer-term instability</i> (?)	Has 3 months to find new housing
Margaret Toronto Mar 17, 2021	Decades renting entire houses (had homestay for foreign students) – evicted 3 times for own-use	1-bed basement unit in house (2 years)	Small-scale	Own-use	Felt unsafe (pests, drugs, conflict with landlord)	Type 1 – <i>Stability</i>	Formal, 6 mo.	Oct 2018 (past: 2017, 2010, 2002)	Own-use (suspects illegal), moved out	Went to tribunal with legal representation, decided to move out (feeling unsafe)	Couch surfing, in shelter, agency helped look for housing	Senior social housing (RGI, \$504 including hydro)	Type B – <i>Period of instability with re-housing</i>	Content & living just within budget
Florence Toronto Apr 8, 2021	Lifetime of renting in large apartment buildings (raised in public housing), previous evictions, time in shelters	2-bed in large apartment building (3 years, \$1,157)	Large property management company	Non-payment of rent / arrears	Domestic violence, loss of roommate & job loss	Type 2 – <i>Precarity</i>	Formal, 1 mo.	Only threat – Feb 2020 (past: 2017, 2013, plus 2 others)	Not evicted, paid \$10,800 owing, able to stay	Got loan, budgeting help from service agency, took male roommate off lease		Able to stay in current housing	Not evicted	Has to budget, uses food bank often, wants to work but can't with disability
Robert Greater Toronto Apr 12, 2021	Worked as super intendent/ caretaker since 1980s	Super-intendent for large apartment building (6 years, no rent)	Large property management company	Lost job & housing when wife died		Type 1 – <i>Stability</i>	Notice to go to court, 7 days	~Feb 2020		Not covered by Act, had to look for new housing	Stayed 3 months in motel while looking for housing	Seniors building (\$1,130)	Type B – <i>Period of instability with re-housing</i>	Satisfied, has option to access assisted care

<u>Name, * Site, Date of Interview</u>	<u>Housing History</u>	<u>Last Housing (duration, rent)</u>	<u>Landlord Type</u>	<u>Primary Cause</u>	<u>Other Factors</u>	<u>Pre- Eviction Trajectory Type</u>	<u>Notice, Time Given</u>	<u>When Evicted **</u>	<u>Type of Eviction</u>	<u>Response</u>	<u>Interim Housing</u>	<u>Current Housing (rent)</u>	<u>Post- Eviction Trajectory Type</u>	<u>Housing Future?</u>
Donna Greater Toronto Apr 15, 2021	Homeowner pre-divorce (lost through bankruptcy), about a decade renting	2-bed rented condo (11 years, \$865)	Small-scale	Landlord said owner sold building	Threats from landlord, loss of roommate	Type 1 – <i>Stability</i>	Never formal, 1 year	May 2019	Change in building owner, moved out	Called LTB, no record of formal notice, felt unsafe, difficulty with rent, decided to move out		1-bed (\$1,380 utilities included)	Type A - <i>Stabilized</i>	Not long-term, able to stay with financial help from son
Denise Winnipeg Apr 15, 2021	Decades renting in same area	Top floor of 2-storey house (30 years, \$450)	Small-scale (owner lived on main floor)	Owner died, family to move in		Type 1 – <i>Stability</i>	Formal, 4 mo.	Dec 2016	Own-use, moved out	Difficult housing search, moved out after 2 months		55+ building (RGI, \$567 including utilities)	Type A – <i>Stabilized</i>	Unhappy with current housing, waitlists for other buildings
Linda Winnipeg (lives with Aaron) Apr 26, 2021	Was in foster care, chronic homelessness until met Participant Aaron	1-bed in small apartment building (2.5 years)	Medium-sized local property management company	Non-payment of rent / arrears		Type 3 – <i>Instability</i>	Formal, 4 mo., then 2 days	Fall 2016 (past: 2014, 2011, in shelter prior)	Non-payment of rent / arrears	Mediation through tribunal, then locked out	Spent week on streets in garage, new 1-bed but unsafe & left after 1 year	Social housing (\$796)	Type B – <i>Period of instability with re-housing</i>	Content with housing
Aaron Winnipeg (lives with Linda) Apr 26, 2021	Previous homeowner, mental health crisis led to housing insecurity, homelessness	1-bed in small apartment building (2.5 years)	Medium-sized local property management company	Non-payment of rent / arrears		Type 3 – <i>Instability</i>	Formal, 4 mo., then 2 days	Fall 2016 (past: 2014, 2011, in shelter prior)	Non-payment of rent / arrears	Mediation through tribunal, then locked out	Spent week on streets in garage, new 1-bed but unsafe & left after 1 year	Social housing (\$796)	Type B – <i>Period of instability with re-housing</i>	Wants to move to a 55+ building, on waitlists

<u>Name,*</u> <u>Site,</u> <u>Date of</u> <u>Interview</u>	<u>Housing History</u>	<u>Last Housing</u> <u>(duration,</u> <u>rent)</u>	<u>Landlord</u> <u>Type</u>	<u>Primary</u> <u>Cause</u>	<u>Other</u> <u>Factors</u>	<u>Pre-</u> <u>Eviction</u> <u>Trajectory</u> <u>Type</u>	<u>Notice,</u> <u>Time</u> <u>Given</u>	<u>When</u> <u>Evicted</u> <u>**</u>	<u>Type of</u> <u>Eviction</u>	<u>Response</u>	<u>Interim</u> <u>Housing</u>	<u>Current</u> <u>Housing</u> <u>(rent)</u>	<u>Post-</u> <u>Eviction</u> <u>Trajectory</u> <u>Type</u>	<u>Housing</u> <u>Future?</u>
Kathy Winnipeg Apr 27, 2021	Previous homeowner, crisis & bankruptcy led to housing insecurity, evictions	Rooming house (2 years)	Small-scale organization (church group)	Non-payment of rent / arrears	Job loss	Type 3 – <i>Instability</i>	Formal	Feb 2017 (past: 2015, ~2013, plus 2 others prior)	Behaviour	Did not fight at tribunal, moved out	Long wait for social housing	55+ building (\$798, including utilities)	Type A – <i>Stabilized</i>	Content, but worried about no-pet policy
Nathalie Toronto May 27, 2021	Currently in a studio-flat, low-rise. RGI-Disability. Previously in an apartment. No eviction, many threats of eviction in current housing.	15 years in current	Large REIT	Multiple threats of eviction over last 15 years	Disability requiring special accommodation	Type 1 - <i>Stability</i>	Formal	Only threats – no dates reported	Renoviction	Has fought eviction at tribunal and taken landlord to Human Rights tribunal multiple times and won		RGI building, pays maximum ODSP (\$497), intermediary housing provider pays difference (with market rent of \$1,300)	Not evicted	Worried about future renovations, has not received accommodation for health

* Note that all names of participants with lived experience of eviction throughout this report are pseudonyms, which have been assigned to protect participant confidentiality.

** Note that most participant eviction histories were not narrated in a linear fashion, and not everyone recalled the specifics around when evictions occurred. Times presented here were reported by participants or extrapolated and estimated based on what was shared in their stories.

Following their eviction, only three seniors were able to move directly into other apartments, and in most cases, they were lower-quality or less desirable options. Immediately following eviction, five participants ended up temporarily homeless or hidden homeless—couch surfing, in a motel, in a shelter, or living on the streets. When we interviewed them, eight of the ten were in housing that was relatively stable, at least in the short term, given their current situation and needs (this also speaks to the fact that these are individuals with experience of eviction who are perhaps less likely to be in crisis, and most able or willing to share their stories in an interview). One man, who transitioned into temporary housing (through a service agency), was actively looking for new, more permanent housing. Even among those who were living in stable, permanent housing, however, four of them indicated concerns about how sustainable their housing was, and whether they would be able to remain (e.g., because of financial precarity or the building’s pet policy). One indicated discontentment with her current housing. Several were still exploring other options that would be more affordable or that might better meet their future needs as they aged.

Eviction Trajectory Types

Focusing on a person’s eviction experience and housing history as the central thread, we then examined how changes in family or household structure, employment status, health, and other dimensions over time—preceding, during, and following the (most recent) eviction experience—affected housing opportunities, choices, outcomes, and stability.

Cumulative and interactive effects of various transitions and turning points were analyzed, and through this analysis, a few primary patterns emerged. Based on our analysis, we identify three key types of pre-eviction and three post-eviction trajectories for older adults.

Pre-eviction trajectories include:

Pre-eviction trajectories →

1 – STABILITY – Relatively stable housing with abrupt event

2 – PRECARITY – Long-term housing precarity (though not necessarily instability), with cumulative disadvantage

3 – INSTABILITY – Long-term housing instability, often characterized by long periods or a history of homelessness

Three possible post-eviction trajectories include:

→ Post-eviction

A – STABILIZED – New, relatively stable housing

B – PERIOD OF INSTABILITY – Triggers short-term housing instability followed by re-housing

C – CYCLES OF INSTABILITY – Longer period of housing instability, followed by recurring periods of instability and/or homelessness

Although any of the post-eviction trajectories may follow from any pre-eviction history, typically Type 1 histories may be more likely to experience a Type A post-eviction outcome. Similarly, a Type 3 housing history may be more likely to lead to a Type C housing situation following an eviction.

Based on the event histories analyzed in this study, we identify three key housing history *Trajectory Types*—*Stability*, *Precarity*, and *Instability*—that precede eviction. These can be useful in thinking about factors leading to eviction and possible points and strategies for intervention or eviction prevention:

Trajectory Type 1 – Relative STABILITY with abrupt event

These housing trajectories are characterized by long periods of relatively stable housing, which is interrupted by a turning point that causes the eviction. Following the eviction, the tenant may find other stable housing (i.e., post-eviction Type A), or it may push the tenant into housing instability (post-eviction Types B or C).

Trajectory Type 2 – Long-term PRECARITY with cumulative disadvantage

In these trajectories, a tenant experiences long-term precarious housing. This is a situation where a tenant may be housed continuously, or they may have moved a few times, but for a long period they are often just making ends meet and find themselves frequently at the point of facing housing or financial instability. Their housing history could be characterized as *precarious* or *insecure*, though it has not necessarily been unstable. However, the build-up over time of vulnerabilities, unfortunate events or transitions, or a crisis in one or more domains reverberates across domains, ultimately leading to eviction.

Trajectory Type 3 – Long-term or lifetime housing INSTABILITY

These refer to long, unstable housing trajectories, characteristic for example of people experiencing episodic or chronic homelessness. Often, an event earlier in life led to an unstable housing trajectory characterized by cycles of instability, from which it has been difficult to recover or restabilize. This can be distinguished from those who are precariously housed, in that these tenants often experienced a traumatic event early/earlier in life, which impacted their housing stability. Moreover, beyond just being precarious, their housing history is characterized by multiple or longer-term periods of *instability* (frequent moves) and unsustainable housing, often with previous instances of eviction and/or hidden or absolute homelessness.

The delineation of these three types of eviction trajectories builds on and expands previous findings. In the early-mid 2000s, scholars and social workers in Canada noticed a rapid increase in the number and proportion of seniors who were becoming homeless for the first time in older age. Noting this, McDonald et al. (2007) engaged in a study comparing housing histories and use of health and social services across two key sub-populations. The first is older homeless adults who have experienced chronic or long-term homelessness over their lifetimes. The second is those who become homeless for the first time in older age, often related to widowhood, marital breakdown, or mental illness (McDonald et al., 2007). Their comparison showed distinct needs across the two groups, which may require different approaches to intervention.¹⁸ In a study specifically focused on eviction, McDonald (2011) similarly identified two distinct groups among older adults who had been evicted. One group had long, unstable housing trajectories characteristic of the chronically homeless; in many cases, an eviction early in life led to an unstable housing trajectory characterized by cycles of instability. A second group was experiencing challenges “ageing in place” in an inhospitable environment, and their housing was no longer suitable for them. For this group, their intertwining health, work, and housing trajectories meant that a serious event in one impacted the others.

¹⁸ See also Burns and Sussman (2019) and Petersen and Parsell (2015).

Reviewing the housing trajectories of the participants in this study, we similarly find that there is a difference between the pathways of those who experienced a major crisis earlier in life, and long periods of instability prior to their eviction, and those who experienced housing instability in the form of eviction for the first time as seniors. However, this study also adds another trajectory—that of *precarity*. This includes those who might be considered the working poor, or low-income tenants with a number of risk factors who experienced precarity, though not necessarily instability, for years prior to their eviction.¹⁹ For them, misfortunes or the accumulation of vulnerabilities over time (e.g., related to declining health or low wages not keeping up with living costs) lead to increased risk of eviction. These cases should be distinguished from those with relatively stable housing trajectories until a crisis abruptly precipitated their eviction in older age. In fact, while there are eviction prevention measures designed to support tenants in a Type 1, one-off eviction situation (e.g., rent banks), and there are established supports in the homeless-serving sector often accessed by those with Type 3 trajectories, there are fewer supports oriented toward those in a Type 2 situation—which often only become apparent through examination of how vulnerabilities unfold and intersect over the life course.

Ultimately, factors related to any life dimension—Social & Demographic, Health & Well-being, Economic, Psychological, etc.—may contribute to any of the pre-eviction trajectory types. Although any of the post-eviction trajectories may follow from any pre-eviction history, typically Type 1 histories may be more likely to experience a Type A post-eviction outcome. Similarly, a Type 3 housing history may be more likely to lead to a Type C housing situation following an eviction. Also, it should be noted that these types are dynamic, and one type may shift over time into another type, based on life experiences—this relates fundamentally to the understanding of eviction as a *process*.

Increasingly, across all three trajectory types, the abrupt event or turning point that triggers eviction may come in the form of a landlord-driven or market-related structural eviction, where landlord actions and market and regulatory conditions engender that instability. As both the literature review and the interview findings demonstrate, seniors are increasingly and distinctly at risk of these kinds of evictions, which may necessitate different prevention approaches altogether (see discussion in Zell & McCullough, 2020).

In the following sections we provide an overview of 1) primary causes and contributing factors, 2) responses, and 3) impacts of eviction for seniors. Findings are organized across the housing domains in the *Conceptual Framework*—Social & Demographic factors, Health & Well-being, Economic Resources, and where applicable, we highlight Psychological, lifestyle, and values and aspirational dimensions where relevant. We also include discussions throughout of how causes, responses, and impacts vary by gender, as well as reflections on how they intersect with the COVID-19 pandemic context.

¹⁹ Discerning pathways into homelessness, Kearns et al. (1992 in Bates et al., 2020) identify a state of “incipient homelessness,” which describes those who may feel they are constantly on the verge of homelessness. Similarly, a Type 2 – *Precarity* pre-eviction trajectory might be described as a situation in which tenants, though they are stably housed, feel they are constantly living in a state of facing eviction or potentially being evicted.

Causes and Contributing Factors

“The seniors that I have seen, it wasn’t actually their fault But they still got put out on the street and it’s not right.”

— Robert, Greater Toronto Area

“That is the single most important thing that needs to be changed, is this landlord scheming to get you out so they can jack the rent up by \$500 a month once you’re gone ... that is the one thing that bothers me the most.”

— Donna, Toronto

Interview findings confirm that older adults face eviction for many of the same reasons as younger people—including income and affordability issues, mental health and behavioural issues, and landlord-driven, market-related or so-called “no fault” evictions. However, they also highlight distinct challenges and contributing factors for older adults. Our respondents noted two primary reasons for eviction among older adults—financial factors and health issues. However, it is important to highlight how these factors intersect with other dimensions of a person’s life in producing and increasing vulnerability and risk of eviction over time.

Health & Well-being Causes/Factors

Individual health is a significant factor contributing to housing instability and was raised by all respondents as a primary issue especially for seniors and older adults. Physical and mental health-related factors may contribute to any of the pre-eviction housing trajectory types. A senior tenant can experience an abrupt health crisis later in life (e.g., a Type 1 trajectory – *Stability with abrupt event*), health can decline gradually over time leading to the accumulation of financial or other vulnerabilities (Type 2 – *Precurity with cumulative disadvantage*), or failing health can cause a crisis earlier in life that precipitates a longer cycle of housing instability culminating in eviction (Type 3 – *Instability*).

Failing health is often related to behavioural and management of premises evictions. For one, aging is associated with physical decline, which can create challenges related to both housing suitability and maintenance. Over time, as a person experiences physical decline, housing may become less suitable because it is less accessible. Failing health can lead to eviction, effectively, because older adults’ current housing becomes inappropriate. With changing medical conditions, they may need to move to a different type of housing, but the market is so tight they can’t, or they go to the hospital because of a medical event and cannot return to their housing. Also, as someone’s physical needs change, housing may also become increasingly inhospitable, and seniors may no longer be able to tolerate conditions they might have when they were younger. This can lead to conflict between tenants and landlords, for example as tenants complain about property neglect or maintenance issues they may previously have overlooked.

Furthermore, as they age, seniors themselves may have increased difficulty physically maintaining their unit or may not be able to comply with landlord requests regarding maintenance. Interviews, especially with service providers in Winnipeg, noted that failure to “maintain the premises” is a primary reason for eviction among older populations. One organization that works predominantly with senior tenants mentioned that “90% of our caseload is related to, you know, pest management issues or clutter or hoarding behaviours.” Another organization has an outreach worker whose entire case load is dedicated to assisting older tenants in cleaning or moving things in their apartments, because they have chronic conditions, have experienced falls, or had a knee or hip surgery that impedes their mobility. Lack of

physical mobility can lead to sanitation issues, which can be cause for eviction. In addition, many property managers require tenants to have a unit “ready” for pest control treatment. With bedbug treatments of entire buildings this means mattresses and box spring off the bed and leaning against a wall, for example, which is something that many older tenants are physically incapable of doing. “And just because they’re not able to do that, then they end up, you know, they’re not complying with the requests of the landlord. ... And their friends are older too. So they wouldn’t be able to help,” one Winnipeg-based participant reflected. A service provider shared that:

“[Landlords] leave [guidelines] with tenants to ensure that, you know, furniture is removed X amount of inches away from the walls. Or if they’re treating for cockroaches that the cupboards are empty, that kind of stuff. And often... if it isn’t treated the technician will leave a note saying that it wasn’t adequately prepared. ... [And] there’s been a difference in opinion as to, you know, whether or not a tenant was ready and if they receive a letter because they weren’t [there] when they thought they were. ... We’re noticing that it’s been an ongoing problem and in instances where they just don’t agree with the reason why they received warning letters that might have accumulated and led to the Notice of Termination, they’re more likely to fight.”

She went on to speculate that in some cases property managers may be engaging in this behaviour as a means of creating a paper trail and convincing tenants they won’t be evicted if they “compromise and do a mediated agreement,” which the tenants can’t appeal later. Interviews noted that some property managers have recently shifted their policies and show less “patience and leniency” than in years past, with three instances of “not complying” cited as cause for eviction. Sometimes it is not necessarily physical ability but visual impairments that present challenges, as tenants do not want to physically modify their space because they rely on too much on touch to get around, or they cannot read notices from their landlord in the first place. Furthermore, they might not be able to understand a notice or what the landlord’s request is due to language barriers, literacy issues, visual impairment, or declining cognitive function.

Cognitive decline and mental health issues can also be contributing factors in seniors’ housing instability. Beyond having difficulty understanding notices received from landlords, some seniors may begin to forget to pay bills or rent. Service providers and housing professionals we spoke with noted that clutter and hoarding issues were a primary mental health-related cause of eviction for seniors. A respondent in Toronto mentioned she’d noticed an increase in evictions related to clutter and hoarding issues—“I would say the more problematic [kind of eviction for seniors] now is what they call ‘a collector,’ and it’s code for hoarding. And having worked in psychiatry and mental health,” she continued, “hoarding is worse than being on cocaine.” True hoarding is a mental health disorder, and for many service providers working with seniors it can be one of the most difficult challenges to address. A Winnipeg-based service provider said:

“In some instances, there’s a lack of awareness, and this is more recent for whatever reason, around why their tenancy is at risk. You know, we had one lady and she didn’t have, like her place wasn’t cluttered, she just had large furniture and it was difficult to move and prep for [pest] treatment. And to get these notices you know, she would say well, like ‘my suite is clean, I just have big furniture, what do they want me to sit on, what do they want me to lay on, this is bullshit.’ And she would be angry and frustrated, and ‘I have very little, what more do I need to get rid of, this is all I have.’ ... It’s just, it’s overwhelming and almost paralyzing in some instances where when we do the home visit, and we want to physically get down to work and go through decluttering. We spend such

a large amount of our time telling them it's going to be OK or listening to the individual vent or explain their fears. Where am I going to go, so on and so forth, that we spend very little time actually physically doing the work. So, for some folks it can be paralyzing, just a lot of fear and anxiety and you know, 'I need help' and 'I've applied for this' or 'I can't afford that.' And they just feel trapped and it's very sad."

As one seniors advocate in Toronto pointed out, though, hoarding can be distinguished from “difficulty with downsizing” and the challenge associated with transitioning to smaller units upon retirement or as people transition into more accessible or age-appropriate housing. When seniors move into smaller units, possessions accumulated over a lifetime can look like hoarding. One Toronto-based service provider noted that sometimes there is also a “structural problem,” which is:

"The difference in size of apartment buildings, and the units. All the condos are smaller, you're lucky if they're even 510 square feet. So now you have more stuff to put into a smaller space, and not everybody's poor, you know, because I mean I have friends who are still moving in their 70s and 80s into other condos, and renting... but they have to downsize. So the whole downsizing business is not something that you just know about. It's not like you take a house and you only have to get rid of the basement. It's one step before going to a retirement home where what are you allowed to take: a bureau, a chair and a lamp."

Whether true hoarding or not, however, landlords and building managers may see it as a safety issue or creation of a “risky environment.” Service providers explained that it is a long and difficult process for senior tenants to realize it is problematic to begin with, and many have routines and living patterns they find difficult to change. Interviews indicated that in some cases housekeeping services or home care assistance can help stabilize housing.

Service providers expressed that they are “seeing people with more and more complex health problems,” many of which likely have to do with underlying mental health or cognitive issues, for example early instances of dementia. Dealing with these issues from a housing or service provider perspective can be “tricky,” because often a tenant’s health is failing, but they are, as one Manitoba-based service provider noted, “not sick enough” to qualify for certain services that could help. She went on:

"Just even losing or decreased physical ability to do certain tasks around their suite, you know, ... and not a lot of social contacts or support where family members could step in and assist. ... Increasingly [we are seeing issues with] an ability to physically keep up, but unfortunately they don't qualify for other supportive housing or can't afford more supportive housing."

Decline in physical or mental health, combined with a lack of social supports, can contribute to seniors’ housing instability and evictions for behavioural or premises management reasons.

Across participants’ stories of eviction, the convergence of health conditions, limited social supports, and their impacts on economic resources was a prevalent theme. In many cases, a severe physical or mental health condition or crisis impacted employment opportunities and income, leading to years of financial and housing precarity. For example, Steven, a 63-year-old man in Vancouver, had traveled around the world when he was young and had contracted rheumatic fever in Africa, which deteriorated a heart valve. Later in life, he described,

“I got sicker, and sicker, and sicker. And I was running my business from my bed. And then it ended up I got so sick I couldn't do it anymore. And I managed to sell the business, and then still waiting for my valve replacement. I waited a long time. ... and when I went to go on disability they wouldn't help me until I depleted all my savings. So all the money that I saved from when I was working, and all the money that I made from sale of the business I had to spend it all on rent.”

The loss of income and depletion of savings—related to his physical illness—led to his first eviction, which triggered a period of housing precarity for years afterward and, eventually, another more recent eviction.

Steven’s first eviction could be characterized as following from a Type 1 trajectory (*Stability with abrupt event*)—his housing had been stable for years prior to his health deterioration, which was abrupt but then wore him down physically and financially until he experienced his first eviction. Following that eviction, he experienced a Type B post-eviction—a short period of instability, followed by re-housing. However, after that first eviction, combined with growing health challenges which impacted his financial stability, his housing trajectory leading up to his second, more recent eviction, could be characterized as Type 2 (*Precarity with cumulative disadvantage*)—he was now precariously housed, frequently facing a threat of eviction. Unfortunately, this appears to have led to housing instability, as he has not yet found stable housing; time will tell whether the post-eviction trajectory is a Type B, short-term instability with stable re-housing, or C, characterized by longer-term or cycles of housing instability or homelessness. His housing history illustrates how eviction can be both consequence and also cause of housing insecurity, and how an eviction can lead to increased risk of eviction over a longer-term.

In many cases, physical or mental health issues kept participants from working; the majority of tenants we interviewed were receiving or had been on disability social assistance as their primary or exclusive source of income (see *Appendix G, Table 5*). For example, we interviewed Aaron, in Winnipeg, who has a bipolar disorder that was for a long time undiagnosed. He had stable, well-paid employment for decades until a period of acute manic and depressive episodes led to job loss and a suicide attempt, after which he experienced homelessness for years. (Referring to the eviction trajectory types described above, his would be a Type 1 pre-eviction—a long period of stability, with an abrupt event precipitating the eviction. Afterward, though, he experienced a Type C post-eviction trajectory—he ended up homeless or extremely unstably housed for years afterward.) He struggled to work, taking contract jobs here and there, and struggled to make rent, facing or experiencing eviction due to arrears a couple times. He has finally achieved some stability now that he is 66 and began collecting his pension a year ago.

For Donna, a 65-year-old woman living in Toronto, the primary reason she was evicted was non-payment of rent. However, her ability to afford her \$1,380/month apartment was compromised when she lost the financial help of her adult son roommate, who moved out, she speculated, due in part to the difficulty of living with her and “dealing with” her mental issues. She shared:

“He just left a note saying that, I don't know, he couldn't deal with my, I'm diagnosed bipolar and I guess, I guess he just couldn't deal with my issues.... I think I was a good mom to him; I take my medication every day, you know, I'm high functioning and I look after myself... I don't know what he meant by that, I really don't.”

Physical and mental health issues intersect with other aspects of people’s lives and, when taken together and over time, can heighten the risk of eviction for both behavioural and financial reasons.

Economic Resources

As with the health and well-being dimension, a senior tenant can experience an abrupt financial crisis later in life (e.g., a Type 1 trajectory – *Stability with abrupt event*), economic precarity over time can lead to the accumulation of vulnerability (Type 2 – *Precarity with cumulative disadvantage*), or economic or financial fallout from a crisis earlier in life may contribute to a longer cycle of housing instability culminating in eviction (Type 3 – *Instability*). Based on our interviews, the primary issue related to seniors' evictions is affordability—a challenge made more acute by the income levels of many older adults. One service provider we spoke with in Toronto indicated that a majority of their clients were receiving a Guaranteed Income Supplement (GIS), meaning they make less than \$24,768 per year.²⁰ “Those are pretty much our clients, period,” she said.

“So, if somebody, for whatever reason, doesn’t file income tax returns by April 30th—either they’ve been hospitalized, or they can no longer do it and couldn’t get help in time, whatnot—then their GIS is cut off as of July of that year. So that could potentially cause huge financial crisis, and that could lead to eviction.”

A BC-based provider also noted this issue—that they often find that: “The client hasn’t paid rent for this month because they didn’t file their taxes, so their income was cut off.” She continued, explaining that emergency loans or rent banks can be critical in saving tenancies in these situations:

“But you know what, their income will be reinstated, it’s just going to take maybe a month or two. In the meantime, we have the budget to pay off the rent for that month, so that helps the landlord to prevent evictions, right.”

However, she indicated that during the COVID-19 pandemic, this kind of eviction prevention became extremely difficult. The high call volume with Canada Revenue Agency and other administrators of benefits, for example, meant that it was “nearly impossible” for seniors to navigate otherwise relatively minor issues—such as “a senior whose income is suddenly cut off because they didn’t do their taxes, or a partner dies and they have to figure out their pension as to how they’re going to survive as one income.” She worried about an impending wave of otherwise preventable evictions among seniors whose income or pension shifted during the pandemic.

All senior participants we interviewed had low incomes—with reported incomes ranging \$14,000–\$32,000—and for at least half of them their disability payment or pension was their sole source of income. Seniors are generally on fixed or limited incomes, and thus are especially vulnerable to sudden changes in expenses, which can be related to rising housing or other living costs. Multiple respondents, for example, noted that during the COVID-19 pandemic the rising cost of food and transportation, as well as the need to purchase personal protective equipment, put pressure on monthly budgets, and some participants were having to use food banks for the first time in their lives, or choose between food, medications, or paying their rent or utility bills. A respondent with the Older Women’s Network in Toronto speculated the financial strain associated with the pandemic may disproportionately affect women, who tend to make lower employment incomes over their lifetimes as compared to male counterparts. Likewise, a BC-based service provider reflected:

²⁰ The rate is \$18,744 for a single person, and \$24,768 if a partner receives the full Old Age Security (OAS) pension (2021 rates). According to Employment and Social Development Canada, in 2018 approximately 1.8 million seniors (aged 65+) receive GIS (see: <https://www.canada.ca/en/employment-social-development/services/pension/reports/take-up-rate-gis.html>).

“Because of COVID other expenses also increased—food delivery or transportation. People are now not able to access public transit so they were having to take taxis or Ubers. Now in BC tenants are expected to repay that rent that they weren’t able to during the moratorium [during the COVID pandemic]—I could see where disproportionately it’s going to impact women who are seniors, and everyone else who’s often receiving a lower income as compared to other demographics as well.”

Older adults on tight budgets are particularly affected by changes in income levels, and this can be related to benefits or allowances not increasing as housing or living costs rise, but changes can also be age-graded. One respondent from a Toronto-based program noted recent increases in evictions among seniors due to “non-payment, but [specifically] non-payment related to changes in income.” Change in income associated with retirement, a major transition point in the life course, or with other age-specific benefits can have implications for senior tenants’ financial stability. A shift away from employment income can be the tipping point from financial precarity to instability. For some, retirement means living on a reduced income—this might be the case especially for people with housing histories like trajectory Type 1, where they have experienced relatively stable housing, until the sudden financial change.

Turning a certain age may also lead to a loss of some benefits. For example, if rent supplements are tied to being on social assistance, when tenants start receiving their pension at age 65, they might lose that assistance. A housing worker in Toronto noted, for example: “I have one lady who is still working at six, almost 70. And she keeps calling me, ‘And when am I going to get an offer [for a unit in a more affordable, RGI seniors’ apartment]? I really want to retire. But if I retire, I won’t be able to afford my rent.’” One group in BC that works specifically with seniors noted that some of their clients, when possible, are going back to work part-time either to stabilize current housing or to cover increased rent in new housing following eviction.

For others, however, retirement has provided financial stability after years of precarious employment and housing instability. This is evident, for example, in Aaron’s case, mentioned above. For a tenant in a situation like Aaron, who had periods of higher-income and stable employment much earlier in life, before a mental health crisis left him unemployed and homeless, receiving his pension came as a huge relief. This may especially be the case for individuals with housing histories characterized by long periods of instability, such as those that could be classified as trajectory Type 3 (*Instability*, see section *Eviction Trajectory Types*, above).

The theme of income and employment precarity and insecurity threaded through all the interviews. The majority of participants we spoke with experienced either a relatively sudden loss of employment related to a crisis (often characterizing a Type 1 pre-eviction housing trajectory), or had spent most of their working years in precarious contract or part-time work (typical for Type 2 – *Precarity* pre-eviction trajectory). Loss of employment in mid-life was an issue for many and was often associated with physical or mental health issues. For 59-year-old Florence, the combination of physical disability, depression, alcoholism (in response to depression), precarious contract work, and racial discrimination in the workplace over time led to job loss and left her financially precarious and vulnerable to eviction. (Florence’s eviction history is typical of a Type 2 pre-eviction trajectory.) Another participant, Steven, was evicted shortly after his contract employment was terminated. “And we’ve just got a contract,” he explained,

“So we’re not really ‘employees.’ So there’s no [legal] course of action I can take.... And they just pulled the contract.... And then I was living in this huge house that I had kids,

foster kids that the government was paying me to look after this house. And it was like, just stopped. No more money.... So it was like I couldn't pay the rent. Except out of my savings. So again I started having to pay because I was so sick I couldn't move right? And I was just on all these drugs, and plus my heart valve and you know, my blood pressure and all that kind of stuff.... I was so sick. I ended up getting evicted because I couldn't pay the rent. And when I got evicted, I lost a lot of my stuff you know, because I couldn't move it. I couldn't afford to move it."

Like many participants we spoke with, Steven worried about how his employment history would affect his ability to afford housing now but also in the future, post-retirement. "We're contract workers," he reflected. "We do not get a pension. You know? My bosses get a pension, but we don't." In every case where someone had experienced relatively precarious employment, they found themselves precariously housed, and as such more at risk of eviction. The convergence of other issues, in many cases related to health, further limited housing options and impacted stability.

For several participants, including Steven, work and housing were directly intertwined—meaning that loss of employment meant loss of housing, or vice versa. Steven was a social worker with youth, and at the time of his most recent eviction he was paid to house and care for foster children. Loss of employment meant he could not afford his house, which he needed to do his job. It also made it difficult to move outside of Vancouver, because even though more affordable housing options might be found elsewhere in Metro Vancouver, "You know, I just can't do that – how can I work? You know, if I'm working in Vancouver ... I mean I can't be having a house in Delta. Because you know, I've got to be in Vancouver. That's where I got the job." Similarly, Robert and his wife had worked as superintendents or caretakers for apartment buildings since the 1980s. He had been living in a building that required two caretakers, and when his wife passed away, he lost his job and, along with it, his housing. Similarly, in her later years, Margaret had taken in international exchange students to help with her housing costs, and losing that source of income meant losing the housing, just as losing the housing would mean a loss of income.

The most common challenge noted by all participants, however, was the issue of an unexpected and/or above-guideline rent increase. Low- or fixed-income levels that do not keep up with rising housing costs make renting increasingly unaffordable, and with few economic resources, seniors tenants are left vulnerable to market forces. It is important to understand financial precarity within the context of structural factors, which interact with individual vulnerability to lead to eviction.²¹

Landlord & Market-Related Actions

Market-related or structural evictions

Interviews with both service providers and participants with lived experience of eviction highlighted the importance of market conditions. They noted that property investment/management companies and landlords are displacing tenants to make (or claiming to make) changes to a property or its use, often to take advantage of market conditions. These kinds of structural, so-called "no fault" evictions include, for example, renovictions (eviction related to renovation), demovictions (eviction related to demolition), condoization (unit conversion to a condo, which is then rented), and own-use evictions, when the owner asks a tenant to leave because they intend to move into the housing themselves. Recent research finds that these types of evictions may be occurring more frequently in Canada and appear to be affecting a wider range of tenants than in the past (see discussion in Zell & McCullough, 2020).

²¹ For a more in-depth discussion, see the CMHC report *Evictions and Eviction Prevention in Canada* (Zell & McCullough, 2020).

Because seniors often live in older housing stock with lower rental rates, interviews suggest they are especially vulnerable to these types of evictions. Landlords are only able to increase the rent once per year, and only by a specific amount, so as one legal advocate in BC reflected, many seniors who are:

“Long-term tenants have been able to keep their rent pretty, pretty low. So now, yeah, you have a lot of landlords and developers who are interested in basically clearing out buildings. And doing so in a way that they’re ... circumventing tenants’ rights and their responsibilities under the Act in order to clear out buildings.”

Respondents in both BC and Winnipeg reported there have been mass evictions that include a high proportion of seniors who had been living in their buildings for decades.

Landlords may make allowances so tenants can stay in their current unit during renovations, and tenants may be invited to stay in the building afterward. However, the renovations allow landlords to raise rental rates above the typical annual increase, and at those rates the units are often no longer affordable to the existing tenants, particularly if they are seniors on a limited or fixed income. Several senior tenants we spoke with indicated their landlords had threatened eviction prior to giving formal notice, presumably with an interest in raising rents once the tenant had moved out.

In some jurisdictions where regulations allow or facilitate it, there has been an increase in evictions related to “own-use.” Illegal own-use evictions were highlighted especially in interviews with respondents in Toronto, where in recent years it has become a common means of evicting tenants, thereby enabling a marked increase in rent for a unit (see also discussion in Zell & McCullough, 2020). Respondents indicated this type of eviction has been occurring more frequently in BC as well. One BC-based service provider explained:

“Landlords are basically, either they’re selling their houses or they’re claiming that they want it for their own personal use or family member moving in, and this is basically an excuse for the most part to double up the rent. And this is very common as to how it’s been happening... You know, unfortunately if the landlord has given legal eviction [notice], seniors couldn’t do anything, they have to go by it, right. And with the amount of stress that they already have, it prevented a lot of seniors to fight back even though they knew that the landlord did not have their family member move in. So, this is an ongoing issue.”

Another legal advocate in BC felt the own-use rationale “is sort of the easiest way a landlord can get a tenant out.” She continued:

“The RTB doesn’t apply the rules of evidence; they have a very low threshold for these kinds of evictions. So, generally they’re satisfied with the landlord having a hand written note by a family member. Once landlords started to see that there was a way to do it ... that became a pretty popular way of trying to evict tenants. [A tenant] can go to the Residential Tenancies Branch and apply for 12 months’ compensation. For many landlords that’s a drop in the bucket, they know that they’re risking having to pay that to a tenant, but if it means that they can now charge triple, even quadruple the amount of rent for the unit, they’ll take that loss.”

She went on to note that across their agency, and among colleagues who work in legal advocacy, they have seen significantly more seniors in these situations, at least in the years leading up to the pandemic.

In the stories shared by the tenants we interviewed, a few mentioned instances of own-use evictions (or attempts by landlords). Margaret, an 84-year-old woman in Toronto, had experienced three own-use evictions in a row over the course of the past decade. Own-use evictions often occurred in cases where tenants were renting houses or parts of houses, and/or following a change of ownership.

Landlord actions

Interviews mentioned a number of other tactics used by landlords to push tenants to leave, presumably to facilitate renovations or rent increases. A common action mentioned by both participants and several service providers was landlords shutting off utilities. One Toronto-based service provider, for example, mentioned that among the senior clients she works with, it is often she sees landlords “come in and they’ll harass and bully people, and they’ll shut off their water, illegally, or shut off their hot stove.” Some participants expressed feelings of disbelief that a landlord would do this to them, especially those in situations where there had been a change in building ownership and the new owner was behaving differently from what they had come to expect from their previous, often long-time owners. This echoes findings from our previous work on evictions (Zell & McCullough, 2020), where participants noted that changes in the tenant–landlord relationship or in the landlords’ attention to the unit/building, resulting in evictions or forced moves, coincided with a change in property ownership.

Several lived experience respondents also mentioned feeling subjected to threats, bullying, or forms of surveillance or intimidation that contributed to them feeling forced to leave their housing. Another housing worker in Toronto noted there are some very notorious landlords,

“And they have very horrible tactics that they use to get people to leave. It’s like bullying. ... We’ve had people, you know, garbage is thrown all over the hallways. They turn the heat off intermittently. They turn the water off intermittently. They lock them out of their – and then so also ingenuous things, like locking them out of their own mailboxes so that they can’t get their rent notices.... And so, then they say, ‘Well, you didn’t pay rent.’ Or lying to them about the amount of their rent that they owe. ... Or not fixing, like, maintenance. They just don’t fix the unit up. If there’s a leak, they don’t fix it. And then coming in and saying, ‘Well, you made adjustments to the unit. I’m going to evict you for that.’ So there’s a lot of tactics that they use.”

While she was speaking about landlord tactics generally, and from experience across her entire caseload, she did note that 44% of her clients were senior tenants, and as a “very vulnerable group” they experienced bullying and harassment. (She also shared that 80% of her total caseload suffers from mental health challenges.)

A few seniors also mentioned that their landlords had offered them compensation to leave their unit—a “cash-for-keys” eviction. In Toronto, Donna said she received phone calls from her landlord telling her that he’d sold the building and she’d have to move out. She investigated real estate listings and called the tenancy board for confirmation, but there was no listing; she realized that “he was trying to scam me. And he just wanted, I think he was just trying to get me out so he could charge more.” She was concerned that other seniors in her position might not have the wherewithal to check and would fall for the scam and move out. Donna’s housing situation became precarious when her adult son moved out, which made her rent less affordable and shifted her from feeling stably housed to precariously housed. In the end, her relationship with the landlord deteriorated to the point that she felt fearful and unsettled by his attempts to get her to leave, and while she was worried she would no longer be able to afford the rent and might be formally evicted in the future at some point, she was ultimately informally evicted—pushed to move

out without a formal eviction notice because of concerns for her safety. Donna's pre-eviction housing trajectory could be characterized as a Type 1 (*Stability with abrupt event*), as she had stayed in her apartment, feeling secure, for a long time, until her son unexpectedly moved out. However, if she had stayed in her apartment longer, in her financially precarious state, that might have shifted to a Type 2 (*Precurity with cumulative disadvantage*) trajectory leading up to a formal eviction.

Social & Demographic Causes/Factors

Social isolation was also identified as a particular concern for seniors. Service providers noted that most clients accessing services are socially isolated and not able to access the same level of social capital as others to fight an eviction or to find other housing leading up to or following eviction. It is important to note that, with one exception of a couple who were evicted together, all tenants we interviewed lived alone—both at the time of their eviction and in their current housing. While many live alone, though, the majority of them have pets, and several spoke about how important their companion animals were in their lives and for their mental well-being. Needing to find pet-friendly rentals limited housing options, and as seniors transition to new housing, for example when retiring or because of an ageing-related change in need, this can pose a challenge. Kathy, a 62-year-old living in Winnipeg, disclosed to us that while she felt fortunate to be living in a 55+ building, after years on a waitlist and following an eviction, she had a cat, which was against building policy. She was worried she would be evicted (again) for it. Denise, a 69-year-old also in Winnipeg, was in a similar situation, worried what would happen when she inherited a cat from an older friend of hers who was likely to pass away soon.

In several cases, change in household composition was a major factor in a tenant's financial situation. Loss of a partner or roommate led to more financial insecurity—for example, when a boyfriend never moved in, an adult son moved out unexpectedly, or a wife passed away. Donna in Toronto shared that her university-aged son was supposed to be living with her and helping with the rent.

"He signed the lease with me and he was supposed to move in with me, but he never did. And I wouldn't have taken this place if I knew he was going to renege on his obligation, because it's rather expensive, but I'm here anyway. Even though I looked for a cheaper place to live, but I was unsuccessful trying to get anything that was more affordable for me."

Findings reveal a gendered aspect to this; several older tenants, as well as service providers and an older women's advocate, spoke about how women are left financially strained or feeling helpless, and unable to afford a unit, when they divorce or separate from their spouse later in life or when their partner passes away. They also noted that many women, especially of a certain generation, are often not as aware of what they've committed to when signing a lease with a partner. A respondent with the Older Women's Network in Toronto, for example, shared that their organization often engages with women in these situations, and:

"Well, the first thing is you have to know what the agreement you're signing is. How many people sign an agreement for a tenancy and they don't even know what they're signing ... you can be thrown out for making too much noise for god's sakes. ... And some buildings if you have a person living with you and they are considered a tenant and they have a criminal record they're not allowed to stay. And then they throw both of you out. ... Or else the boyfriend sort of scams the girlfriend into some darn thing, right, takes over the lease or I don't know what. They call it 'spouse-in-the-house.'"

Interviews with this respondent—as well as with a service provider in BC and one in Toronto, and with 59-year-old Florence—suggest that sometimes when this happens earlier in a woman’s housing trajectory, it has longer-term implications for her housing security.

A few stories shared by respondents mentioned issues of domestic violence or abuse that led directly or indirectly to eviction. In Toronto, Florence shared that she moved into housing she might not have been able to access without her boyfriend’s financial credit. She felt persuaded to move in with him, though he never formally moved in and wasn’t paying rent. She was borrowing money from people to stay, and not end up in a shelter, and was wanting to move, but the boyfriend, whom she described as an abusive “predator,” had control over her. “You become who you are to *them*,” she reflected, “you become submissive; you have no choice.” In a few interviews with older women, they mentioned feeling forced to leave an apartment because of a lack of safety in their building or the surrounding area. “You’re probably wondering why I’m bringing up violence against women,” one advocate said.

“But basically, what happens is you’re evicted—you’re self-evicted in a situation like that overnight. And [in domestic abuse situations] we don’t call it [eviction] do we? We call it ‘escape’ ... but you’re leaving your home and all of your belongings.”

Interviews stressed the need for a gendered understanding of the intersection between domestic violence or feelings of safety with housing insecurity and eviction, particularly as it impacts older women and can overlap with elder abuse.

Another issue that emerged from interviews, related to both change of household composition and issues of abuse, is that of adult children moving back in with their elderly parents. Particularly in the context of the pandemic, as adult children have had to leave university or lost their jobs, they may be moving back in with their parents, but may themselves not be in a position to help with rent or other household expenses. This can increase pressure on the household budget and, in some cases, lead to or be associated with elder abuse. One respondent in Toronto mentioned,

“I’ve dealt with a couple elderly people that the kids laundered their money and were not paying—they were supposed to be paying their rent and everything for them. And were not doing that. ... So the seniors that I have seen, it wasn’t actually their fault, it was their kids’ fault. But they still got put out on the street and it’s not right.”

Likewise, while arrears may be the number one reason cited for eviction, a Toronto-based seniors advocate said a big issue is that:

“A lot of older people are taking back their adult children. The adult children are not contributing to the rent, the food, or doing the laundry. So then of course it becomes ‘our’ money, you know, the kids say, ‘So how’s our money going?’ I’ve actually been in conflict resolution teams doing this... And don’t think it just happens in poor families.”

She recounted speaking with a friend who had recently been through this situation:

“She finally told me, ‘They took it upon themselves that, you know, I was just getting old and it was time for them to move into my house,’ and I said, ‘But you know you could have said no.’ And she said, ‘Well I was a little bit confused at first as to how the arrangement was gonna work.’ And I don’t think she wanted to admit what was happening. So there’s that kind of a takeover whereby, you know, the adult children are saying ‘oh you know I wonder how long our parents are gonna last, well let’s get in there

like a dirty rag so even if it's a rental we can get on the list,' right. And unfortunately, this is happening."

Kinship and care relationships can be a source of financial and emotional support and a resource. However, they can also be a source of stress, obligation, and financial strain on a household.

The thread running through this last example illustrates a central theme that emerged from this analysis, which is that although non-payment of rent or affordability may be the primary proximate reason for eviction, it is often a confluence of factors, intersecting across life domains—health and well-being, employment, social—that contribute to housing precarity and, in some cases, eviction. The cumulative and interactive effects of these issues for evictions of seniors only becomes evident when taking a longer-term perspective and examining their stories over time. Findings show that there are some factors that differentially impact seniors—for example, declining physical and mental health, the vulnerability of having fixed or limited incomes, and social isolation and elder abuse. Also, while landlord-driven or market-related structural evictions appear to affect a broader cross-section of people generally (Zell & McCullough, 2020), because seniors are often living in older buildings ripe for (re)development, or have relatively low rental rates because of longer-term tenures, they are particularly vulnerable to these kinds of evictions.

Response to (Threat of) Eviction

"And the day that the sheriff came and took her out, she didn't even have her health card, her pills, nothing. She had nothing ready to go because she had no intention of going."

— Seniors Advocate, Toronto

"And I slept in the car, and showered at my friend's. ... because I didn't want her to come and evict me. By you know, getting people coming in, kicking in the door, and moving my stuff and putting it on the lawn, right? It was just ... I've seen that before, right? And there's no way I wanted that to happen."

—Steven, Vancouver

"At that point, I just wanted it over and done."

—Florence, Toronto

Notice of Eviction and Response

Notice of eviction and awareness of rights and supports

Most participants indicated they experienced a feeling of shock when first receiving threats or notice of eviction. We spoke with many who felt confused and had a lack of understanding of what was happening. Service providers confirmed this was a common initial response, particularly among elderly clients. Margaret, an 84-year-old woman who was evicted in Toronto, for instance, shared that her landlord "just came in with an envelope" one day, and:

"I opened up the envelope and I was given 60 days to move. And I was devastated, because I'd just given them my cheques [for the next year], and like what in the hell's going on. And I never did understand what was going on. ... Then two weeks later I got another letter saying I had to go to court. Well, I called up the manager, and I said, 'What are you talking about? Are you guys trying to give me a heart attack?' 'Well, Margaret,

you read the letter, it says that she needs the place for her daughter who's coming back to Canada."

The feeling of shock and devastation can be especially acute for those, like Margaret, who had experienced long periods of relatively stable housing prior to the eviction (e.g., those with a Type 1 housing trajectory—*Stability with an abrupt event*; see section *Eviction Trajectory Types*, above). Senior tenants' confusion as to what was happening and why may be exacerbated in cases of cognitive decline, or where language barriers, visual impairments, or mental distress may hinder understanding.

Several participants, as well as service providers, talked about the "shock" that comes with grasping the idea that you have to leave your home, and remarked that threats or notices of eviction must be treated as a crisis—one which makes it difficult for tenants to "think straight" and can be paralyzing. When told she had received an eviction notice, for example, Florence in Toronto completely ignored it at first, reflecting that she was "safeguarding my own brain, because I knew I couldn't deal with it." Another respondent in Toronto talked about the case of an older woman had been in her building for 13 years, and when she was given notice that she would be evicted for hoarding,

"She just refused to believe it, ... and there was nothing that was gonna change her mind, nothing.... She just couldn't accept the fact that it was going to happen."

Another BC-based service provider said:

"Basically, pretty much, I would say pretty much every single one of our seniors are panicked, they're afraid, they're stressed, they're in denial, and the ones that are in denial typically are the ones that will basically call you on the day of the eviction, so the day that they have to be out, or the day they have a bailiff on their door. So that's where it just becomes too messy, too late, and seniors with evictions, what they do is they shut themselves in and they sit on it and stress about it, right, because either they are too scared to reach out for help, or they've tried, or they actually don't know how to."

Among the participants we spoke with, there were many reports of threats and informal notices of eviction. The fact is, most tenants generally do not know what a formal eviction notice should look like or include. Several participants in our study had enough experience advocating either for others (often in their professions prior to retirement) or for themselves (sometimes through previous evictions) that they had learned to recognize a formal notice or knew they should seek legal advice. Reflecting on the frequency of own-use evictions in Toronto, Margaret said,

"Oh, so many people are kicked out of apartments still here. Like, you know, whole apartment buildings, and the stuff about the pandemic now. People have lost – husbands and wives have lost their jobs, and it's not only the lower bracket of income, and people are being evicted from apartments. ... Oh, there's so much eviction going on, it's terrible. ... I don't know what your laws are out there, but it's still happening here, because people don't know."

Donna, also in Toronto, mentioned that she knew that own-use evictions were common in the city from word of mouth and media coverage, and

"I knew enough ... to know that what that landlord did about saying, oh you know, I sold your place. I knew right away that something was fishy about what he was doing and I knew I should call a Landlord and Tenant Bureau and run that by them about ... what he was trying to do."

A theme that emerged through all our interviews with service providers and advocates was a lack of awareness of rights generally among tenants, though, and among seniors in particular. Most service providers and legal advocates stated their primary role was to help tenants comprehend their situation and understand what their rights are, and then what their options might be. Respondents noted that one major barrier to awareness-raising and education with seniors, specifically, relates to communication. Seniors often lack access to and capacity to use technology. While much information about evictions, tenant rights, and services are available online, computer literacy can be a limiting factor among older and lower-income adults. Restrictions related to the pandemic made this even more apparent, and outreach more challenging for some service providers. “Googling, [that’s] not an option for a lot of seniors,” one seniors advocate told us. “They don’t even have a computer. And now you can’t go to the library and use it because it’s locked down [because of the pandemic].” A housing worker in Winnipeg shared that:

“In one [seniors’] building, for example, a survey found that only 25% had a phone, right. I think the old school method of delivering, you know, paper copies under the tenant doors would probably be the best for now. I don’t know how else they’re getting the information. Some of it is hearsay, some of it they might get from their family members.”

Generally, respondents identified word of mouth and paper delivery of information as the best ways to reach senior tenants.

There are also generational and socio-cultural distinctions regarding seniors’ awareness of their situation, their rights, and supports that might be available. Those who were raised in a particular cultural milieu associated with, for example, their generational cohort or gendered norms, might be more hesitant to admit they are experiencing a housing problem, or less likely to seek assistance. A seniors advocate in Toronto reflected that you have to be the kind of person who not only recognizes that you’re in a situation where you need help, but that you’re willing to call and ask for help—“And most people of my age group don’t ever admit there’s a problem because that’s not the way they grew up, you don’t talk about these things, you know.” This can also be a huge issue for the newcomer community, as a housing worker in Toronto shared:

“They don’t have time to look at their legal rights, they are not as educated to look for what supports are there or what is their rights. I know that a lot of immigrants and—because where we come from, there is not support like there is here. They can’t believe sometimes there’s those supports available.”

Many lived experience participants, particularly older women, emphasized that education and lifelong learning were important to them personally. They connected this to their sense of independence and ability to seek help, and noted that other older women who may not have been renters earlier in life or were suddenly on their own might have difficulty recognizing their rights as tenants or navigating the eviction process.

Willingness and capacity to challenge eviction

A lack of awareness of tenant rights and supports intersects with the capacity to challenge an eviction. Service providers we spoke with noted that in many cases, by the time they see clients, it is often too late to save a tenancy—either because the tenant did not recognize the reality or gravity of their situation or because they assumed there was no means or point in challenging the eviction notice. A Toronto-based service provider we spoke with, for example, said:

“I think most people don't know all of their rights. I would say probably 75% of people don't. They know something. They know they have some rights. They don't know the extent of their rights and their ability to fight the system. I would say the majority of people don't believe that the system works well and that it's pro-landlord. And their ability to want to fight the fight is based on that. Where they feel like, you know, even if I wanted to fight, I'm not going to win, anyway. I'm not going to beat the man.”

This sort of defeatist attitude, of assuming the eviction was a foregone conclusion, was common among participants whose housing history aligned more with a Type 2 or 3 trajectory (in which they might have experienced housing precarity or instability for a number of years, and perhaps challenges accessing certain services or supports, contributing to the formation of an opinion about the system as “unfriendly”).

In addition, there appears to be age-specific and gendered dimensions to tenants' willingness to challenge an eviction threat or notice. Service providers noted that the tenants they see challenging evictions tend to be men, younger people, and those with higher education levels and access to resources. As one Toronto-based housing worker expressed:

“Men definitely are usually in the category of wanting to fight the fight. [And] they're usually younger. So, they're usually between the ages of late 20s, early 30s to somewhere in their 50s, at the oldest. ... The people that really fight the fight are people who actually I would not consider a vulnerable population. They're people who are educated, and actually have the ability to fight the fight, themselves, because they can read up about law. They can submit applications. They can submit documents. They have access to technology. Usually like middle-class... [But more vulnerable people], they generally can't, right? ... They don't have access to technology. So, to submit documents or get evidence. They don't have phones to take pictures. It just goes on and on. I mean, you're disadvantaged to begin with and then you're just being more disadvantaged because you don't have access to things that you need in order to fight the fight.”

Our interviews suggest that for the most part women are generally less likely than men to fight an eviction. Several women we interviewed regarded standing up for one's rights as conflictual, and talked about it in moralistic terms. For instance, Margaret suspected her first own-use eviction was illegal, and she knew that, based on Toronto's regulations,

“If anybody else other than a member of the family or a caregiver for a member goes into that apartment, that I could take them to court.... And it would have, in a settlement, if it was proven that somebody else was there, that would have meant about \$26,000 for me.”

However, even though the neighbors were watching for her, she didn't follow up on it because “you know, because my mentality is not there.” Like Margaret, many women made comments about not being combative—“I'm not that kind of person”—and mentioned they have a hesitancy to complain (even in a few cases in which housing conditions deteriorated considerably) out of conflict-avoidance.

Even when they do fight an eviction, participants, service providers, and legal advocates alike pointed to an imbalance of power in the system—one in which landlords have more money, better legal representation, and a better understanding of the system. Based on our interviews, in many cases senior tenants move out on their own before an eviction goes before a tribunal or a formal eviction occurs.

According to respondents' experiences and anecdotal reflections, the vast majority of senior tenants facing eviction likely do not challenge it. Many want to avoid a legal battle, because as one BC-based service provider expressed,

"It's just the thought of dealing with the battle of legalities, like they just all shut in, right, because honestly, it's overwhelming, it's time consuming ... if they're not aware you kind of have to do everything from scratch, right, unless some savvy ones who are very capable, proactive, independent, they're the ones that will fight through and go all the way, right. It's not very often that you'll see that."

However, a number of lived experience participants in this study reported they challenged an eviction, and half (5 out of 10) reached out to their tenancy branch or ended up going to a tribunal. In fact, though she was threatened with eviction multiple times, 59-year-old Nathalie was never evicted from her Toronto apartment. She has severe physical disabilities and took her landlord to the Human Rights Tribunal of Ontario, as well as the Landlord and Tenant Board, over her health needs, and won. Her case shows how education and knowledge can make a difference in fighting an eviction. At the same time, though, it also cost her tremendously, both in terms of health impacts and financially, as she was charged court costs.

Several participants commented on their experiences interacting with their local tenancy branch or tribunal, and in all three sites—BC, Manitoba, and Toronto—they generally found them to be unhelpful, overly bureaucratic or lacking compassion, and often less accessible for seniors. In one of her evictions, Margaret settled and was offered compensation money, and Florence and Aaron and Linda entered into mediation agreements with their landlords. With the help of a housing worker, Florence accessed emergency funds and was able to pay her debts. Aaron said he knew the mediation agreement was not one he and Linda could comply with, but that it allowed them to "buy time" to continue looking for new, more affordable housing. "You know," he said, "we went into mediation and mediation never worked for anybody, because if you're a day late or a dollar short you're out." A legal advocate in Vancouver had this to say about mediated agreements:

"I know that the property managers or the landlord – they love mediated agreements. They love it, and they love to have a sense in a way of convincing the tenant, 'okay, we're not going to evict you, but here's what we need you to do,' and you know, 'let's compromise and do a mediated agreement.' Secretly, they'll tell you they love it because the tenant can't appeal it. ... Often, they know that the chances of the tenant succeeding for the next three months is quite low. And so, I've found over the years that it's a tactic that's often used if they really, really want to see the tenant evicted."

Regardless of the outcome at the tribunal, though, most expressed that the experience of challenging an eviction left them feeling unsettled, or tarnished their relationship with their landlord. Though she initially intended to fight her eviction, and stood her ground for a while, Donna shared that she began to feel unsafe:

"You know what, and I was actually afraid of this guy, because I thought if I just stayed and fought that I would get my tires slashed. I didn't know what was going on, it was just all so shady, different agents coming by, one said it's sold, one says it's not ... tenants asking me how, what the rules were as tenants ... I said, I just I can't deal with this."

As a result, like many senior tenants in similar situations, she moved out of her Toronto apartment before a formal eviction. It was clear from our respondents that even in cases when tenants are able to avoid

eviction—either because they are successful at the tribunal (with the magistrate finding in their favor) or because a rent bank loan or change in their financial situation allowed them to stay—the *process* of facing an eviction can negatively affect their relationship with their landlord. The fallout can leave tenants feeling unsettled or uneasy and some find the entire experience disempowering. This speaks to the issue of cumulative disadvantage—that experiencing housing insecurity such as this can reinforce or introduce further vulnerability, which can impact housing and other life trajectories later on.

Social & Demographic Dimensions

Most lived experience participants we spoke with (7 out of 10) had accessed some assistance/supports when facing eviction. At first, though, most were not aware of whom they should approach for help, or what kinds of services might be available. As a seniors advocate in Toronto shared,

“Especially the day it happens you’re in flux and you can barely, you know, come up with any kind of a plan. And who could, I mean you can phone 211 or 311 here in Toronto and start spilling out your story and say, ‘What do you suggest?’ but they’re not social workers.”

Not knowing whom to turn to was a common theme that emerged in our interviews. Consistent with much of the literature on housing insecurity among older adults, many of our participants commented on feeling socially isolated, or it was apparent from the stories they shared that while they have friends and family members, few had close relationships they felt they could or would rely on for help.

When tenants did approach service organizations for help, they were often able to get better outcomes, and many talked about how important that relationship was to them, about finding someone in the system who cared and took the time and had patience to explain the situation and their options. They appreciated having someone “on their side,” walking them through as they navigated the process of challenging an eviction notice or looking for new housing. Steven exclaimed, “I mean, thank God for these organizations. Because [without them], I’d be screwed!” The feeling of having support, even just emotional support, can play a significant role in a tenant’s response to eviction, and intersects with their health and well-being.

Intersections with Health & Well-being

A tenant’s capacity to respond to an eviction intersects with their physical and mental health. Many seniors feel overwhelmed and exhausted by the process, and several stressed they “just wanted it to be over.” In Toronto, Florence felt pushed over her limit at the news she had to leave her home:

“I cried for days. It was so hard. I was talking to a psychiatrist but there were days, weeks, when I couldn’t even pick up a phone. I thought about being out in the cold, and knowing [COVID-19] was in the hospital.”

Florence had worked in healthcare and was terrified of being evicted during the pandemic, seeing eviction as a potential death sentence. She shut down and didn’t want to deal with it. Reflecting back on her experience, Donna in Toronto mused,

“You know what, if I hadn’t been dealing with ... you know, my son betraying me like that [by moving out unexpectedly] and just the, I just had a, I almost had a complete break – a nervous breakdown. I, if I hadn’t had to deal with him and what I was going to be doing financially, I might have just stayed and fought, but ... I just didn’t have it in me to do it.”

Even when aware of their rights, when tenants have limited energy or capacity because of illness or mental health challenges, it can limit a senior's ability and willingness to face an eviction, much less fight it. One housing worker in Toronto empathized with seniors whose landlords threaten eviction:

"I can't imagine coming home every single day to somebody standing on my porch harassing and bullying me and turning my hydro off and my water off and me wanting to stay. It's just not worth it, right? There's a point in time where you're just like, 'This isn't worth the hassle, the emotional strain that it's taking on me. I'm just going to leave.' And that's what we see, right?"

Seniors are perhaps physically less capable of withstanding pressure from landlords, because of the toll it can take on one's physical and mental health.

Interestingly, some seniors we spoke with took the eviction notice as a wake-up call—it prompted them to take action on planning for their future and thinking about possible future health needs. "You know, this was always in the back of my mind," Margaret said, thinking about her first in a string of evictions (which started in 2002 when she was 65 years old):

"'Cause I knew I was getting old, but I wasn't getting old, you know. I thought I was going to go on and on for more years. But when my landlord told me that he wanted to sell the house, I just said – and he gave me six months' notice – I thought to myself, 'You know what, this is a message, you better take it and start living for yourself.'"

Economic Dimensions

Interviews indicated that, initially, some tenants try to negotiate with their landlord. At first, Steven in Vancouver tried to convince his landlord to drop the rent. "I tried to negotiate as much as I could you know? But I couldn't get her [his landlord] to negotiate because she could only do what she can do. And first of all, she knocked \$500 off the rent for – from January until I ended up moving out you know? So I mean that's – she was kind enough to do that." He then tried to increase his income to stay in his apartment, but:

"Then COVID came along. And then, I lost my job. I can only pay a certain amount of rent money. So she applied to – I think it's some kind of program she could get with people who lost their jobs around the COVID time. Which she could apply to get some – get the rest of her rent. So we did that, but then she was ... you know, she's got to pay these mortgage bills herself right? So how can she do that? She's forced, you know? She's forced to – anyway I had no choice, she had no choice. And I understand that. You know? And I just did what I could do. And lasted as long as I could ... with the little bit of money that I had I managed to get some of the stuff moved out. And I put it in my friend's garage. And she kept phoning me you know, she needs me out of there, and needs me out of there and I said I can't. And then the government said that – they put this thing in place where she couldn't evict me. She needed to have another month's reprieve, but I felt so bad for her that she was going to lose her – she was going to lose her house if I didn't move because she needed to get other people in there so that she could, you know, pay her mortgage, right?"

Steven had a good relationship with his landlord, and he felt strong emotional conflict about how his response to the eviction was impacting her financial security, as well.

Most seniors we spoke with, once the notice sunk in, found themselves desperately scrambling to increase their income, to consolidate their bills and debts, or to get a roommate. Faced with an unexpected own-use eviction in Toronto (which she suspected was illegal), Donna tried to negotiate with her landlord by offering to pay him a higher rent on her unit. “I offered him more,” she said.

“I offered him like, a lot more, ... said I would pay him another 150 or even 200 ... you know, I had been planning to get a roommate if he was going to let me stay and my son was no longer there. But he wouldn’t accept anything ... he just wanted me out.”

Several respondents suggested it was difficult to find a roommate in the context of a tight housing market. Also, service providers and housing workers noted that often seniors have lived on their own for a long time, and many resist exploring the option of a roommate.

The financial power landlords have also impacts tenants’ responses. A housing worker with a large community service organization in Toronto told us that often they are not effective at preventing an eviction, “just because landlords have way more money than we do and they have way more resources as a result of having more money than we do.” She went on to describe how this power imbalance can influence the response of low-income senior tenants, who comprise nearly half of their client base. “They’re very, very vulnerable people,” she said, whose landlords may offer them “basically nothing but it seems like a lot to them. So, [the landlords will] come in and ... they’ll offer them, you know, like \$5,000 to leave their unit, which to somebody who’s paying \$800 in rent, \$5,000 seems like a lot of money. But they can’t afford to go anywhere else so then they end up homeless and displaced.”

Impacts of Eviction

“Financially, it ruined me, because I didn’t have no money to even get a place.”

—Robert, Greater Toronto Area

“Sometimes it’s illogical, but there’s still an innate fear that it’s going to happen again, you know.... That trauma, I don’t think that trauma ever goes away.”

—Aaron, Winnipeg

Participants spoke at length about the impacts that eviction has on seniors’ lives. Evictions can have serious consequences for individuals, not only for their ongoing housing security but also for their physical and mental health, their financial stability, and their feelings of community and well-being. Seniors mentioned the impacts on their relationships with family, friends, and community, and many expressed a feeling that eviction both heightened existing vulnerabilities and further marginalized them in society.

Social & Demographic Impacts

According to interviews with both service providers and seniors, older tenants who face or experience eviction are often relatively socially isolated prior to eviction. As discussed above, a lack of social supports, or friends and family who are able or willing to offer financial or other assistance, can be a contributing factor leading to eviction. The experience of eviction can leave seniors even more isolated. A change in household—for example, loss of a roommate or death of a partner—that might contribute to

financial instability and an initial eviction, may also increase vulnerability to eviction in the future, through increased financial instability or loss of social capital and supports.

Moreover, following an eviction, a tenant may have to move far from their community to find affordable housing, and this loss of community can be devastating, especially for those who have lived for decades in the same area. The loss of old friendships and routines can be destabilizing and disorienting for seniors. For instance, 69-year-old Denise had rented the same top-floor apartment of a house in Winnipeg for 29 years, until her landlord passed away and his family inherited the house, which resulted in her eviction. Post-eviction she was able to move to an affordable seniors' complex, but it was in an entirely different part of town, and she reflected on the impacts relocation has had on her life:

“My banking was there, you know, in that neighbourhood. We used to go bike riding. I’d meet my friend ... and we’d head out to the park on our bikes... Can’t do that now... It’s increased depression significantly... I don’t get to socialize with my friends at the other end of town anymore. Like, the other, the neighbourhood where I was... To be cooped up in this place for as much as I’ve had to be, oh, it’s just horrible. Absolutely horrible. I can feel the depression.”

Denise had deep roots in her community and struggled to adjust to a new neighbourhood that was not walkable and located far from the services and friendships that she relied upon. A few respondents mentioned that the loss of a car (the ability to drive or to afford to drive) or reliable transportation options can further exacerbate the isolating effects of eviction—several spoke of losing a feeling of independence and freedom, and the associated negative impacts on their lives.

Similarly, Donna in Toronto found that her eviction and move to another community amplified the isolation caused by her mental health condition. Not only was she physically distanced from the few friends she had, but because she is “an introvert” and has bipolar disorder, she has not been able to make new friends: “People don’t understand,” she said. “You sort of know when people sense something different about you and they kind of keep their distance.” She also shared that though she was a practicing member of a religious group, after relocation she had become detached from them and did not feel she could count on that social group for support any longer. This made the eviction and resettling processes all the more emotionally challenging and will impact her social capital over the longer term.

Evictions also impact others in a tenant’s life. Evictions can strain relationships with family or impact agreed-upon kinship structures and care responsibilities. For Donna, her eviction and move to new housing aggravated conflict with her son and led to a breakdown in the relationship. “Now, he doesn’t speak to me at all,” she shared. “He won’t answer my texts, he won’t talk to me on the phone...” Donna’s son had stayed with her while attending university and she had relied on him to assist in paying the rent, but the eviction, the resulting stress, and conflict around her mental health challenges resulted in his departure. Several seniors we spoke with expressed reluctance at sharing their situation or requesting assistance from their children or other family members. In some cases, they wanted to safeguard their family or friends from the emotional burden of watching them struggle, or feeling obligated to help. Some, on the other hand, worried about being judged. Aaron, for example, mentioned that even though his sister lives nearby, he “didn’t bother going there because she has a very judgmental character.” Following his eviction, their already strained relationship became more so. “Pride gets in the way,” he reflected. “Though now I don’t use that word anymore. Once you’re down there, you’re almost on the ground, there ain’t nowhere to go.” The sense of loss and feelings of shame that sometimes accompany the experience of eviction can make someone less willing to seek social or psychological support. The

hesitancy to recognize or disclose aspects of an eviction experience also intersects with issues associated with ageism and assumptions about independence—some senior tenants in tough situations do not want talk about them for fear of being seen, or treated, as less capable.

The eviction experience, social isolation, and recognition of the gravity of what happened can leave people feeling disempowered. The eviction stories we heard indicate that eviction can lead to (further) social withdrawal and intensify associated mental health challenges. Aaron reflected on how the eviction experience affected his partner, Linda, who suffers from schizophrenia. Because of past trauma, Linda had not spoken for years when Aaron met her at a local emergency shelter. Over time, she learned to trust him. They moved into an apartment, but even with their combined disability benefits struggled to pay rent. Their landlord was verbally abusive, threatening eviction frequently, and ultimately, he locked them out and they ended up back on the streets for a week or so while waiting to move to a new place. Aaron said that prior to the eviction, she was just starting to open up, and assert herself more, but the experience left her hearing voices, destabilized physically and psychologically, and less willing to trust others.

A loss of trust emerged as a theme in many interviews. A few participants spoke about how, because of the breakdown of the relationship with their previous landlord, they found themselves less confident in raising complaints or engaging with their new landlords—worried that if they raised an issue, they might be told they would have to leave. Their eviction experience thus impacts their ability to ensure their housing needs are met in the future, because of feelings of vulnerability. For instance, Denise in Winnipeg shared:

“I’ve also got the problem of mold in this room. Now I haven’t been able to find visual evidence of it but the smell has gotten into all of my clothes ... and it’s in all the stuff here. ... But I haven’t brought that up to management because one person in here who found black mold under her carpet had to move out at her own expense until it was all fixed and stay at a hotel until she could come back in here. And I just don’t have the resources for that, financial[ly].”

Interviews indicated that post-eviction, many seniors do feel more vulnerable and thus disempowered. They reflect on how they felt they were treated—not just by landlords, but also by social workers, the tenancy branch, some service providers, and in some cases the shelter system. Reflecting on how she felt she had been treated throughout the process, Florence questioned, “How can you live with yourself? I’m a person... *pets* are treated a lot better than older people!” Some participants noted instances of paternalism, and being treated as if they were not able to take care of themselves or think or make choices for themselves. This was especially apparent in the stories of older women, particularly during the housing search following eviction. Margaret, an 84-year-old who was evicted several times in Toronto, described how residents in one transitional home were “treated like six-year-olds,” the workers “talking to me like I’m a little girl.” There were strict schedules around use of the dining room, and threats when rules were broken. The effect was patronizing and belittling to a senior struggling through a housing transition at a late period in life.

It is important to note that interviews across the board acknowledged that few service providers or organizations are designed specifically to address the needs of older adults. In the homeless-serving system, many programs may (unintentionally) enforce or reinforce policies or rules designed for younger or street-involved people, which may be at odds with the needs of seniors or their expectations for treatment. Overall, what came through in many interviews was a disappointment with the way seniors

are treated by society as a whole. Feelings of disrespect and unimportance, because of their age, had significant and likely long-lasting impacts on participants' mental and psychological well-being.

Impacts on Health & Well-being

An eviction can further exacerbate physical and mental health issues that may have been factors contributing to eviction in first place. For example, as detailed above, health challenges are deeply intertwined throughout Steven's story. He had spent years as a youth worker and foster parent in Vancouver, and he was deeply impacted by the attempted suicide of a child in his care. He shared that the ensuing stress and his call for support from his employer and the government in part led to his job loss, eviction, and loss of belongings. This made his simultaneous cancer treatment all the more challenging. When we spoke with him, he had been placed in temporary housing after a period of time living out of his car, but he was anxious about the short time frame he had to find new housing, especially in the midst of the pandemic. The stress and living rough for a while, he surmised, would only make his recovery from illness more difficult. His case, as mentioned above, is an example of how the accumulation of vulnerability can lead to eviction (living what could be classified a Type 2 – *Precairity with cumulative disadvantage* housing trajectory), which can trigger further instability across multiple life dimensions (as post-eviction he is still in temporary, unstable housing, and time will tell whether his housing trajectory post-eviction is Type B, with a return to stable housing, or a Type C trajectory, characterized by longer-term or cycles of instability or homelessness).

As evident in Steven's case, eviction can also result in direct physical health impacts. Some spoke of ending up in poor quality housing following their eviction, which in many cases they hoped or assumed would be short-term. Poor housing conditions can have deleterious health impacts. Effects on physical health can be especially severe when the senior ends up homeless for a period of time. For example, Aaron, along with his common-law partner, Linda, were evicted into homelessness in Winnipeg. They sheltered temporarily in a garage (they did not go to a shelter because they had two cats), before finding extremely poor housing. Aaron believes that the cumulative stress and health impacts of eviction and homelessness brought on his diabetes and eventually led to his heart attack:

“Well, I truly I believe that, I believe that caused my heart attack, you know. I really believe that because, you know, like I say, seven years: one year out there [homeless] is equal to seven years of your life. And you know I kind of believe that because there's so much trauma on the body and the mind and you don't overcome that. And, you know, because my blood sugars—when I was out there if I got tested—were in the 30s, which is, I was a walking stroke victim. And that stuff doesn't go away and, you know, you get the [ship righted] but it's really, really hard. And when you struggle to meet your medication needs it just gets even worse.”

Aaron's reflections get the heart of the definition of what it means to be a “senior.” While he was not considered a senior in terms of his chronological age for eligibility for benefits or access to some services (which often define senior as aged 65+), many of his health needs do compare to someone of that age. Those who have experienced chronic or acute homelessness often have complex health issues, and age-graded norms and expectations around behaviour, needs, and aspirations may not be as relevant to the lived realities of this population.²²

²² In fact, researchers and some policymakers are beginning to use the age of 50 to delineate older or “senior” populations who have experienced homelessness. More discussion of the definition of “senior” and issues with imposing chronological age-graded understandings of life-course processes can be found in *Section 1* above.

Aaron also noted that many people in poverty can't afford proper medical care, and this is especially the case for those on welfare or working low-wage jobs without extended health coverage. For example, they may not be able to afford the deductible for the provincial Pharmacare program. This is particularly problematic for those with daily or routine medical needs. Aaron had developed diabetes, but when he finally found an apartment following the eviction, he often had to choose between eating well, paying for his various medications, or paying rent. In the context of the pandemic, health impacts are thrown into even greater relief. A legal advocate in Vancouver shared, for example:

"I can even tell you right now I have a client who is a senior, high risk for COVID, pretty serious medical conditions. Was evicted, bailiffs did show up recently, landlord showed absolutely no sympathy. We've sent over medical documentation of the condition and even the doctor saying please don't evict this person, they're at high risk and if they're evicted this could really negatively impact them."

Most overwhelmingly, though, seniors who had experienced an eviction spoke of the incredible mental, emotional, and psychological toll. They talked about high levels of stress, and trauma. In Winnipeg, 62-year-old Kathy had been evicted three times in ten years due to bankruptcy and loss of jobs. Her most recent eviction from a church-run communal living residence was especially difficult: "I was beside myself. Like I was, you know having a mental breakdown... Like the amount of stress was astronomical, really."

Psychological impacts associated with eviction can be insidious, and long-term. For instance, Margaret reflected on how multiple evictions, periods of couch surfing, and living in a shelter in Toronto as an 80+ year-old had caused a lot of "negativity" in her life. She reflected:

"Well, from the very start of the experience, it put me into a higher negative thinking, and I didn't have the energy in my mind to push me forward as much as I knew I could. I became a big procrastinator, I should say. Wake up in the morning and I'm going to do this, and I'm going to do that, and I don't do it, you know? And that's where it put me, and now I'm trying to come out of that because that was three to four years being in that kind of a thing. And I'm trying to come out of it now...."

Though she considered herself an overall "positive" person, during the course of our conversation she realized that, "I [still] wake up in the morning and I don't see that I'm in my own place. Like my mind is not in my own place, my mind is, 'Oh, I've got to get downstairs to have my breakfast [in the shelter] before such-and-such a time.'" Now that she has finally moved into an affordable unit in her choice of neighbourhood, she was surprised at how unsettled she still felt. Aaron spoke of the cumulative psychological impacts that an eviction and homelessness had on his and Linda's lives. The fear of it happening again never left them:

"It truly does [take time], and, you know, well, the fear, that stays with you, too, all the time. You know, what happens if something breaks down in the system here. It's worse when you have somebody, when you're responsible for somebody, you know, a person and two animals ... Sometimes it's illogical, but there's still an innate fear that it's going to happen again, you know... That trauma, I don't think that trauma ever goes away."

In the most extreme case, a housing professional in Toronto noted that she has seen seniors so deeply attached to their communities, so unwilling to move, and so deeply impacted by an eviction, that they have attempted or committed suicide:

“People actually—and I’m pretty sure it’s linked—I mean, we can’t prove it, obviously. But we’ve had people [go] through relocation where they’ve actually took their own lives because they just couldn’t move. They couldn’t foresee themselves moving to somewhere new... A lot of the neighbourhoods in Toronto have been around for hundreds of years. And so you’re talking about generations of people living in the same neighbourhood that are gentrifying and people are feeling very displaced. And so it’s like, my parents, my grandparents, my great grandparents lived in this neighbourhood. You’re not making me leave. This is my neighbourhood. This is where I live.”

Homes provide stability, security, continuity in one’s life, and are a source of identity, and housing loss can have profound and long-lasting effects. Eviction can be both consequence and cause of crisis, and interviews suggested a need for senior-specific physical and mental health supports, but also trauma-related supports more broadly.

Economic Impacts

Financial insecurity can cause eviction but the experience of facing or living through an eviction can leave senior tenants even more financially precarious. With already low or limited incomes, eviction can push tenants further into debt, or force long-term tenants to enter the housing market for the first time in decades, where they may be forced to spend a markedly higher proportion of that income on rent. For those able to stay in their unit—such as Florence, who borrowed money from friends and an emergency rent bank in Toronto to cover \$10,800 in debts and save her tenancy—the eviction process may force tenants to adjust their household budget. When we spoke with her, Florence reported using the food bank consistently for the first time in her life, struggling to cover the cost of incontinence supplies, and having to be extremely careful with her monthly budget. She noted that she applied for and received the Canada Emergency Response Benefit (CERB), knowing that she likely wasn’t qualified and will have to pay it back. She made this decision because her income is insufficient, and she is worried about her housing security in the future.

Those who are evicted and end up in housing that is less affordable may also find themselves in this situation. Interviews indicate that evictions have long-term ramifications on many seniors, often leaving them financially unstable, with debts, or having lost their possessions. This can limit their ability to find new housing and may force people to make hard choices, including rationing medications, using food banks, or going without utilities.

Following eviction, some seniors find they need to increase or supplement their incomes, either to meet higher household expenses or to cover debts associated with the eviction or move. Service providers indicated that some seniors find they have to return to work. Steven, a 62-year-old in Vancouver, knew he still needed to work to have enough income for housing, but like many seniors, he has health conditions that make finding work more challenging. Several seniors we spoke with mentioned other lengths they resorted to in order to increase their income, or otherwise manage the expenses of their housing post-eviction. Donna in Toronto was forced to ask her son in California to help pay rent so she could afford her new apartment. Kathy, in Winnipeg, revealed that after eviction, “The other thing I did for extra income, is I actually sold my plasma (*laughs*)... That was enough, you know for a few little extras, you know, like food.” After his eviction in Winnipeg, Aaron still owed utility debts, which he was slowly “chipping away at.” He had also accrued debts in his new apartment, because they were late on rent a few times.

“And every time you're late, they also tack on like \$50. So, all of a sudden, you're three months behind and you got an another extra \$150, \$200. ... It's not only arrears but it's the penalty on arrears that hits you too. You might be close but then you still owe all this other money that you don't have any way of paying off. So, it just compounds, right? ...

Aaron mentioned he doesn't “handle it well” because he was “the guy who used to carry thousands of bucks around in his pocket just for the heck of it.” After his job loss and the eviction, he was continuously in a situation where “you're worried about getting through the end of the month, third week in the month, and you're out there 5 o'clock in the morning collecting beer cans because you don't want anybody to see you.” His story illustrates how eviction can push someone who is financially precarious deeper into poverty. Fortunately, after turning 65 Aaron began collecting his pension, and he was finally able to pay off household debts and achieve some financial—and thus housing—stability.

Many seniors spoke of the added and often unanticipated expense of moving, and of losing possessions when evicted. Several talked about the cost of having to pay someone to move their things, as they could not physically manage doing so on their own (and could not expect their aging friend to help either). Because of her eviction, Denise was forced to move into an extremely small apartment (about 32.5 sq. meters) in an affordable seniors' complex. She put most of her belongings into a storage unit temporarily, until she could find better accommodation. Six years later, her possessions are still in storage. “But it's like part of your life is on hold because it's all in boxes in a locker somewhere.” The cost of this storage was an additional burden on her tight finances. Kathy had experienced three evictions in Winnipeg. In an earlier eviction, she was given short notice when the building was sold. The landlord dumped her possessions in the yard and a garage, and many were subsequently stolen. “I lost most of my furniture on that one... it was all in garbage bags with garbage. I was like, I'm not going to sit here and pick through garbage to find my stuff. It was very upsetting.” When Steven was evicted in Vancouver, he was too ill to deal with it at the time, and he had to pay for his possessions to be packed (while receiving a disability benefit of about \$12,000/year). He ended up losing most of his possessions over the course of his eviction:

“I ended up getting evicted because I couldn't pay the rent. And when I got evicted, I lost a lot of my stuff you know, because I couldn't move it. I couldn't afford to move it. ... I would have liked to have saved my stuff that I lost. Because I lost a lot... I lost way too much, you know? Things like photographs of my mom and stuff like that.”

The loss of possessions has not only financial impacts, but also means the loss of treasured memories, further eroding a senior's sense of stability and identity, and connections to family and community. The seniors interviewed for this research shared the enormous impacts that eviction has had on their lives. All were financially precarious prior to eviction, and some reported years of financial and housing instability afterward. For many, their eviction was associated with physical and mental health challenges, and declining health contributed to eviction, which in turn further aggravated health challenges. Eviction can lead to a cycle of increasing housing instability and declining life quality. The dominant themes running through these interviews are how vulnerable and precarious the situations of seniors can be, even as they themselves can be remarkably resilient in the face of them.

Post-Eviction Housing Navigation

“When you reach a certain age, it’s like there’s no value for people in society.”

—Florence, Toronto

“I’m here till they carry me out!”

—Margaret, Toronto

Tracing the eviction event histories in this study, we identify three post-eviction housing trajectories (see discussion in section *Eviction Trajectory Types*, above). They are:

Type A – Stabilization – when a tenant ends up in new, relatively stable housing;

Type B – Period of instability – wherein the eviction leads to short-term instability, followed by re-housing and stabilization; and

Type C – Cycles of instability – where the eviction triggers a cascading cycle of longer-term housing instability, which can stretch decades and even inter-generationally.

There are a number of factors and life dimensions that can intersect and impact which of these trajectories a person’s housing pathway may follow, and we outline some of them here.

For seniors who have to look for new rental housing, the process can be overwhelming. For one, those who have relatively stable housing histories have not had to look for new housing for years, sometimes decades. They often don’t know where to begin or how to find available housing. Limited knowledge or access to technology, such as having a cell phone or access to the Internet, can be barriers in housing searches. Kathy, in Winnipeg, had been evicted from a communal living residence. She had a very low income, did not have access to a computer, and struggled to find a new place to live. She resorted to driving around and knocking on the doors of apartment buildings to ask for availability. Kathy had also looked to service providers for assistance, but she found them unhelpful for a senior—she said she was just provided a list of potential residences to call. Several seniors we spoke with noted that they walked or drove around, just looking for “For Rent” signs, noting the numbers to call later.

Many service providers we spoke with noted that their organizations provide specific housing navigation assistance (though in only one case was it senior-specific). They described how the search process is different for senior tenants, who may have distinct needs, for example related to health or mobility, and who are not as connected through technology as other clients might be. This makes the housing search and the associated coordination all the more difficult in the context of the pandemic. As one BC-based provider shared:

“This is a huge challenge. Our door is shut since last March, right. We’re working virtually, so all these clients that get screened, assessed, and qualified for our services within our organization, we have outreach workers that I connect the seniors to work one on one with. The challenge with that is, because of COVID and all these rules, we’re not able to take the capacity that we are used to taking, meaning like, take them anywhere, because a lot of them have rules. So, it restricts, there’s limitations on what we can do and how

much we can do, so it slows us down. And half the time you show up to an appointment, the landlord then doesn't show up or is not there."

Finding housing can be even more difficult in tight housing markets. With limited incomes and budgets, many seniors have trouble finding housing that is affordable. For those in the Toronto and Vancouver, the challenge posed by low incomes was compounded by extremely high rental rates. Though their current housing costs may be unaffordable, when service providers "hear that their housing costs are still in the very modest range," given the local market, as one housing worker in Toronto exclaimed, "it's another reason to try to save [the tenancy], from an affordability perspective, because we can't replace it!" After her eviction, Donna found an apartment in Toronto which she thought she would move into with her son. He reneged on his commitment to live with her and help with the rent, leaving her financially strapped. She decided to stay in the unit, though, because after looking for other options and asking housing workers at local agencies, she realized that even though her current rent, of \$1,380/month, is above what her budget allows, it is difficult to find anything suitable for much less. For now, Donna is staying in the unit she found and relying on financial support from her other adult son, at least until she can find a roommate or another more affordable option.

Many seniors do not end up in the shelter system or seeking assistance with housing navigation from a service agency—as one housing worker in Toronto shared:

"Seniors are more hidden, because they usually end up living with family members. They don't go to the shelter but they end up like moving in with family members, and that's when we find out that seniors are being abused. Many don't want to come to us, because they don't want to get it their son or family member in trouble."

Even when seniors have social relationships or family members they can rely on for temporary (or longer-term) housing options following an eviction, these relationships can be strained by the experience. Kinship and care relationships can be a source of support and a resource, but they can also be a source of stress and financial strain on a household, and several advocates noted that situations of elder abuse can emerge in these conditions.

Re-housing can be especially difficult if an older adult requires particular kinds of housing or supports because of changing physical or mental conditions. If seniors have particular needs related to mobility or accessibility, their housing options are even further narrowed. A Toronto-based housing worker, for example, noted that "For seniors, when they want to look for a place, they're unable to find accessible buildings that [are] affordable. So most of the rents that they can afford, it will be in a basement apartment, which is not suitable for a senior because they can't go down the stairs." In fact, health conditions or other factors which may have contributed to the eviction in the first place may preclude certain housing options altogether. In many communities, there is simply not enough housing that is accessible and appropriate for older adults. Many older buildings are walk-ups without elevators. Furthermore, one BC-based service provider noted a rise in cases where an individual goes to the hospital with a physical health issue and then is unable to return to their housing as it no longer meets their needs, and in some cases these individuals end up homeless.

All the seniors we interviewed who were forced to leave their housing had at least a few weeks' time to look for new housing (in some cases, as long as six months to a year), but only three were able to move into a new apartment immediately post-eviction. Several ended up homeless for a time following their eviction. Steven in Vancouver, for example, ended up "sleeping in my van for about six months.... And I slept in the car, and showered at my friend's. For a while. Yeah, ...and you know, sleeping in your car is

not good.” He is currently living in temporary housing, provided by a local senior-serving organization, and has three months in which to find a more permanent housing option. Time will tell whether his housing instability is short-term (Type B), or if eviction triggers longer-term or cycles of housing instability (Type C).

All the tenants we interviewed except one were able to find a relatively stable housing situation eventually, at least for the short-term. However, it often meant compromising on housing quality or location. Following their eviction, after a few days spent on the streets, Aaron and Linda moved into a run-down building in a less safe area, and Linda’s mental health suffered greatly as a result. Denise ended up having to move to another area of Winnipeg, far from her community and familiar services and routines. She had wanted to stay in the same neighbourhood she had spent 40 years in, and was looking for an apartment large enough to hold a lifetime’s worth of possessions, but there was nothing affordable for her budget. Denise has been in an affordable senior’s complex for six years. She relayed to us via email following our interview that she has now found another apartment that suits her better, but it is not affordable:

“I am considering my decision to move to this new place, because the new rates will leave me with \$20 at the end of each month and that will be slowly gobbled up with yearly rent increases. We both know where money for rent will come after that. This is what older people with limited income are faced with when trying to improve their housing situation.”

Her quality of life has deteriorated significantly since the move. Denise’s case shows that even when a senior’s housing outcome following an eviction is a relatively stable one, it does not necessarily mean it is a positive one. Eviction is a form of *displacement*, and as such can be both physically and psychologically unsettling.

Sometimes, a refusal to relocate limits housing options. In Margaret’s case, her eviction in Toronto led to a cascading decline in her housing situation, a post-eviction course characteristic with a post-eviction Type B (*Period of instability followed by re-housing*). First, she had to rely on a friend who rented a room to her for three months. When that ended, she “had to go to another place, and that place was couch surfing. Then I had to go to another place, and that was couch surfing.” Margaret struggled to find new housing, and felt she experienced ageism when apartment-hunting—so many times she would make an appointment to view a unit, knock on the door, and no one would answer. She thought, “Maybe they saw me coming to the door and decided they didn’t want an old lady.” Unable to find a place on her own, she eventually ended up in the shelter system. Reflecting on the fact that she is especially strong-willed, at one point in our conversation she empathized with the other senior women she’d met while staying in a shelter, “thinking of them, put them in my shoes for the time I had to leave the big house, I don’t know how they would have coped with it.” She was more socially-connected and not as entrenched in the shelter system, and unlike most of them, she was:

“Putting the feelers out to everybody. Everybody was outside and helping me look. I would get phone calls from some of the colleagues at my organization [where she volunteers], and ‘Oh, [Margaret], I saw a place on this street. The sign just went up, why don’t you go look at it?’ I’d jump in my car, go down and get the phone number if I wasn’t to rap on the door, go back home and phone, because I didn’t have a cell.”

Once in the shelter system, she had housing workers assigned to her who were also actively looking for housing for her. A few times they presented options that she resisted:

“You know, I remember the first interview I had when I went into the last housing scheme I was in. And the first person that was going to be my worker, instead of saying something nice to me, she just said to me, ‘Do you realize that you’re going to have to look at moving to Hamilton or Oshawa?’ And I was just sitting there, and I stood up and put my hands on my hips and said, ‘Who do you think you’re talking to, young lady?’”

Margaret stood her ground, and after a three-year wait, she is now living in seniors’ complex in the neighbourhood of her choice—“Oh, it’s a lovely area; I’ve been here since the 60s.” Throughout the housing search, however, she felt she was treated paternalistically. She observed that many in the shelter system, but especially older women, were often treated as if they were incapable of making choices, or as if they should settle for whatever is offered to them and should be grateful.

Florence also reported feeling this kind of paternalism. In her interactions with housing workers, income assistance and benefits authorities, the shelter system, and the Landlord and Tenant Board, she perceived that older people and women in particular are often treated like children. After a previous eviction, Florence recounted that she also had refused a housing unit, in a “not very choice area” of Toronto, offered to her by a worker in a shelter. “She got so angry with me, she walked me back up the street, and she said, ‘I want you to go to your room and start packing because you won’t be sleeping here [in the shelter] tonight.’” Florence shared with us that the reason she could not accept that unit was because it was in a building where she had experienced trauma as a child, but she did not feel the worker had the patience to listen to her “life story” to find out why she was refusing it. What came through clearly at the end of Florence’s story echoes through all our interviews with senior tenants—the eviction experience left them feeling that: *“When you reach a certain age, it’s like there’s no value for people in society.”*

At the same time, our interviews and the housing outcomes documented in this study also highlight the incredible sense of stability and security that comes with (finally) settling in affordable, appropriate, senior-specific, and sustainable housing. Several participants ended up in buildings designed for people 55+ years of age, and noted there needs to be more of this kind of housing. They decried the incredibly long wait lists, which make this housing inaccessible to most—our participants had to wait 3-5 years, on average, before they were able to enter a seniors’ building. Margaret knows it only took three years for her because she’s in her 80s—the wait may be closer to a decade for someone in a younger age bracket. Kathy, a 62-year-old in Winnipeg, had also applied to many apartments following eviction, before finally getting into a “safe and secure” 55+ residence after “a good five years in waiting.” Robert feels content that he has landed in a seniors’ complex where he can transition to an assisted care option should he need it later on. Margaret was able to secure accessible housing in her neighbourhood of choice, a unit which is small but affordable, with her own little balcony. She exclaimed, with a laugh, *“I’m here till they carry me out!”*

The participants we spoke with described their stories with keen insight and good humour, and showed remarkable resilience throughout their experiences. However, the finding that emerges strongly from this study is that eviction can be a powerful turning point in the life course. It is imperative to recognize, as soundly demonstrated by this study and others, that eviction is at once a *consequence* of housing and financial insecurity, and also a contributing *cause* of housing instability and the reproduction of poverty (e.g., Desmond, 2012, 2016; Zell & McCullough, 2020). Responding to eviction requires great energy and capacity, and depending on individual vulnerabilities and structural factors, can trigger cascading effects that impact housing and other life trajectories for months and years afterward.

Eviction-Related Needs and Supports

Identified Supports for Senior Tenants

Service providers, housing professionals, and advocates in BC, Manitoba, and Ontario who work with seniors described the supports they provide and challenges they face and identified unmet needs and several recommendations.

Supports tend to fall along three areas: legal supports, housing supports/navigation, and other related services. Three of the eight organizations interviewed have lawyers on staff who focus on elder law and assist with legal challenges around evictions. This might include assisting senior tenants to file for judicial reviews where the landlord has been granted an order of possession, as well as advising and assisting seniors preparing for tribunal hearings. Staff lawyers are limited in what they can do for many senior tenants, especially if the point of intervention is late in the eviction process. Typically, cases are referred when there is an illegal eviction, or an attempt to renovict, where there is strong basis for contesting the eviction.

Providing housing market and service navigation is a primary activity of many service organizations interviewed. Housing workers or navigators typically assist with house hunting on the private market, provide referrals to other supports, and educate and advise seniors about the current rental market. Organizations noted a severe shortage of housing navigators, especially those who specialize in working with seniors. Recently, one large BC-based organization received funding for more navigators and for the first time has expanded to provide regional services outside Metro Vancouver. However, there are still only five senior-specific navigators for the entire province. Navigators must prioritize who receives assistance, and seniors who are at risk of imminent homelessness are the highest priority, while those who are already homeless must often wait. Navigators also prioritize seniors with limited mobility, as they face additional barriers to finding appropriate housing.

Additionally, navigators suggest that often seniors need more help than some other groups; they “could use that extra guidance and help in terms of advocating and looking for apartments; basically, they need a worker and four wheels to take them places, coordinate appointments, advocate with landlords. [It’s] more successful that way than just giving them ten pages [of referrals and saying] do it on your own.” This is especially important considering the current tight housing markets, high housing costs, and barriers seniors face finding housing.

Housing workers provide guidance on how to navigate ‘the system.’ Often, seniors don’t know their rights as a tenant or what notice is legally required and, as one advocate remarked, “seniors don’t want to get in trouble.” Advocates mentioned that they frequently have to advise senior tenants not to respond to informal notices, to give them more time to find new housing or to access stabilizing supports, and because legal notice may never be given, and a tenant may be able to stay in their unit. Service providers emphasized that many systems in place to provide housing-related supports and services can be inaccessible for seniors, particularly if they require accessing or using technology (including the Internet or web- or phone-based applications). Several organizations emphasized the importance of ‘live contact’ when providing services to seniors, and felt that leaving messages, call-backs, emails, and referrals are less effective communication strategies when working with older adults.

One service organization in BC has worked to develop relationships with larger housing providers and private landlords that provide housing to seniors. This organization stated that this is the only way they have been able to provide housing to seniors for the last year, as there are so few senior-specific housing

options available. The organization offers support to the providers' existing tenants, and if those buildings have vacancies, the organization gets priority access for its clients. An outreach worker assists all the seniors in the building, identifying who needs help and what assistance is required, and connecting those seniors to supports. Much of the work is preventative, where a landlord threatening to evict a senior can be dissuaded once the tenant is connected with an outreach worker and further supports to prevent the eviction.

In BC, the United Way is operating a province-wide program called Better at Home, which provides services to seniors aging in place, including friendly visiting, transportation, light yard work, minor home repairs, light housekeeping, grocery shopping, and snow shoveling. This program is very popular and demand is high; reportedly, there is a 1-2 year waiting list for the program to be implemented in a community. In response, one service organization has encouraged large private housing providers to fund the program within seniors' buildings. It is argued to be a win-win, with the landlord able to provide enhanced amenities, and the program able to assist with services and measures that "prevent seniors from getting deep into trouble and evictions." Similar home-care or on-site services are offered by some organizations in Ontario and Manitoba, as well.

Financial assistance is also critical in supporting those facing or experiencing eviction. Many service organizations help seniors access disability assistance, income assistance, housing subsidies, pensions, government benefits, and help seniors file their taxes. Accessing these systems often requires access to a computer or technology, which many seniors do not have, and the systems tend to be complex and difficult to navigate, which can pose barriers to many seniors. Two organizations in BC and ON spoke of senior-specific loan programs and the high need for this kind of programming, particularly as rent banks generally are overwhelmed with demand. In Ontario, the Toronto Transitional Housing Allowance Program (TTHAP) provides a supplement of up to \$400 towards market rent units for eligible applicants. To be eligible, an applicant must have experienced at least six months of homelessness, but it appears that few seniors are informed of this program if they end up in the shelter system. Home-sharing or room-mate matching programs have also been implemented in some places. Although splitting housing costs is attractive, support workers have found that most seniors do not want to share housing, and such programs present liability issues for organizations.

A few organizations in BC and Ontario have programming operating as a larger systemic level. One organization working across BC's Lower Mainland has a staff member that works off-site in a community role to network with community members, housing providers, and building managers to educate, raise awareness on housing issues, and prevent evictions and homelessness. The role is conceived as preventative at a community level. Other organizations, including the Older Women's Network in Toronto, engage in research and advocacy on senior-specific housing-related issues. In Victoria, for instance, one organization has a staff lawyer advocating for vacancy control; one aim is to shift rent control to the unit rather than the tenant, removing the incentive to evict. Additionally, legal advocates noted that Seniors First BC provides legal information, education, clinics, and toolkits for seniors, and is working towards advocating for systemic change.

Recommendations

Organizations that provide housing and eviction services to seniors outlined some of the challenges they face when working with seniors and mentioned some recommendations to better service their clients. While these recommendations apply generally to most senior tenants, where a particular challenge or recommendation might be most relevant to a specific pre-eviction (or post-eviction) trajectory type, we have noted that.

Services and support organizations/workers

- There is a lack of senior-specific housing services and support organizations generally, with only a handful in Canada, despite the fact that seniors constitute a growing proportion of the Canadian population. One advocate and service provider in BC said:
 - *“Pretty much our organization is it in terms of really working with seniors and evictions... all the rest of the organizations out there, their age mandate is nineteen plus. So, they cannot handle seniors.”*
- There is also a noted lack of services and housing support organizations that are gender-specific, although older women have been identified as one particularly vulnerable group. A representative for the Older Women’s Network, a seniors and women’s advocacy group and housing provider, noted:
 - *“We’re the only provincial organization dealing with advocacy for women over 55, and in fact you’re hard-pressed to look across Canada to find about anybody else who does what we do.”*
- There may also be a need for senior-specific supports for other demographic groups, including racialized seniors, seniors with different sexual orientations or gender identities, and seniors who are newcomers/migrants.
- Every interview with service providers, and several seniors we spoke with, also noted the lack of senior-specific shelters and transitional housing—especially for women, and for older seniors. Service providers noted that older seniors often, and perhaps increasingly in some jurisdictions, end up in shelters with much younger people, in an environment that may be inappropriate for many seniors. We also heard that the strict rules and daytime expulsion at some shelters can be problematic for seniors. This may be especially relevant for those with Type 3 – *Instability* pre-eviction trajectories, and Type B – *Period of Instability* or Type C – *Cycles of Instability* post-eviction.
- Many organizations mentioned there is a need for more senior-specific outreach workers and housing navigators. These kinds of supports can be helpful to seniors with any pre-eviction trajectory, but they may have the greatest impact for those with pre-eviction Type 1 – *Stability* trajectories, as these seniors typically have the most capacity and resources to draw on, and with basic supports may be the easiest to stabilize in new housing. (Navigators may also be helpful with eviction prevention for those with Type 2 – *Precurity* trajectories, if the senior needs to locate housing that is more affordable for their budget than their current housing.)
- Providing access to and assistance and/or training in using technology such as computers, the Internet, and online applications is critical for helping many seniors with housing searches and finding out about and accessing certain benefits. This type of support may be most useful for seniors with Type 1 – *Stability* or Type 2 – *Precurity* trajectories.

- Some senior-majority buildings have on-site tenant support workers. These were noted in both BC and Manitoba. These workers are highly effective at assessing challenges and preventing evictions, and several respondents suggested this role should be expanded to more buildings. This support may be most relevant for senior tenants with pre-eviction trajectories Type 2 – *Precarity* or Type 3 – *Instability*. Early identification of challenges and provision of stabilizing supports on-site can significantly impact the housing trajectories of these seniors.
- There is a demonstrated need for more supports and funding for programming related to mental health issues, and especially the issue of hoarding and management of premises related to physical or cognitive decline.
- Interview findings also point to the limited social supports and social capital of many seniors, and programs and services aimed at addressing seniors’ social isolation could be helpful to many.
- One agency recommended that governments and government organizations should have outreach workers designed specifically to serve seniors. The participant suggested that Service Canada, Canada Revenue Agency, provincial Ministries, as well as tenancy branches and tribunals would be well-served by making greater efforts to assist senior tenants, improving their communications so they are senior-friendly, and simplifying processes to be more accessible.
- Several respondents identified a need for coordinated intake for seniors who have been evicted. The intake would assess the challenges seniors face, what resources are available for them, and assist in connecting seniors to those resources. (Note that *coordinated intake* is a pillar of Canada’s homeless-serving system under Reaching Home.) This recommendation may be particularly pertinent for senior tenants on a pre-eviction housing trajectory of Type 2 – *Precarity* or Type 3 – *Instability*.
- When evicted, many seniors do not have the funds to pay the first and last months’ rent for a new housing unit. Rent banks and senior-specific loan programs can provide emergency funds, but typically they require a ‘promise to rent’ agreement from a landlord before they will release funds. Service providers suggest that it’s very difficult to find landlords willing to hold a unit and sign a promise to rent agreement while waiting for a senior to access the funding. This can present a significant barrier and policies/programs around accessing emergency funds should address this.
- Seniors who are evicted often lose their possessions, or struggle to move their possessions. These belongings can also complicate the efforts of a service organization trying to move a senior through transitional housing into something more permanent. One recommendation to address this is the development of a government subsidy program that would engage movers and store possessions in storage units while a senior is stabilizing and finding new housing. This was seen as a major gap by service professionals and came through as an issue in the stories of several of the seniors we interviewed. Temporary possession storage was viewed as part of a bundle of services necessary to assist seniors facing an eviction, including coordinated intake, legal advice to contest an eviction, and housing navigation when necessary. This speaks to a need for a *holistic* response to the complex challenges seniors experience when facing an eviction.

Tenancy branches/tribunals

- Participants indicated that residential tenancy branch and tribunal processes are often inaccessible to many seniors and appear biased in favour of landlords. They suggest branches should be required to have outreach workers to assist seniors with tenancy issues, including accessing forms/paperwork, navigating the system, and advocating at hearings. Professionals

noted that evidence that is often most valued—photo and video evidence—is hard to come by for seniors without access to cell phones or computers. In addition, with the COVID-19 pandemic, proceedings moved to online only, and may require the uploading of relevant documentation, creating further barriers for seniors. Being able to attend hearings by phone, or submit written statements, would go a long way towards equity for those who cannot access a computer or are unfamiliar with using technology.

- Mediated agreements were discussed in Ontario and Manitoba as particularly problematic. They typically stipulate that if the tenant does not meet the obligations of the agreement (e.g., pay a set amount by a certain date), they can be evicted immediately. Service providers recognize the agreements can be problematic, and seniors may feel compelled to enter into such an agreement or may not have a clear understanding of their responsibilities and the consequences, and higher supports may be required for the tenants that sign them. (These may be more likely for those in pre-eviction Type 2 – *Precurity* situations.)

Education and awareness-building

- Several interviews with service professionals noted the lack of knowledge among seniors of their rights as tenants and of the current housing market. There is a demonstrated need for senior-specific housing and legal education/workshops. (One organization interviewed did some of this work pre-pandemic, and Seniors First BC provides legal information, education, clinics, and toolkits for seniors.)
- One seniors advocate as well as several lived experience participants stressed that there is a need for public education for people in later stages of life who are planning or navigating housing transitions, including downsizing or retirement. They felt that a guidebook, toolkit, or other resource that helped older adults think through the timeline, stages, steps, and processes would be a useful resource to many. (Seniors First BC provides information on this kind of planning.)
- In addition to educating seniors, there is need to educate both landlords renting to seniors, as well as service providers who may work with seniors as part of their caseload. One BC organization recommended landlord training and noted that in the past there was a Building Managers Guide that provided advice on engaging and communicating with seniors, addressed cultural diversity and age issues, and emphasized treating seniors with respect and dignity.

Policy and regulatory measures

- Across the board, the lack of affordable and *appropriate* and *accessible* housing is a significant challenge noted by participants in this study. One Toronto-based organization, for example, emphasized that many affordable housing units are basement units with stairs, which are inappropriate for seniors with even minor mobility challenges.
- Interviews suggested a need for policy-makers to revisit age-graded and other eligibility requirements for some programming. There is an identified gap in services for those who are “not quite old enough” or “not quite sick enough” to access certain benefits or programs. Also, viewing policy more holistically would enable the identification of instances in which accessing benefits/programming in one life domain might preclude access in another.
- Several service providers and senior participants called for system-wide and regulatory changes that would address landlord-driven evictions related to renovation, property use (own-use), and demolition, conversion, and rent gouging. Donna, in Toronto, specifically expressed frustration at vacancy decontrol regulations:

- *“That is the single most important thing that needs to be changed, is this landlord scheming to get you out so they can jack the rent up by \$500 a month once you’re gone ... that is the one thing that bothers me the most!”*
- Generally, participants and interview findings highlight the need for the housing system, and associated regulatory frameworks, to enact and update regulations and policies to be more holistic and to move beyond an orientation toward the ‘generic person’ and take into account the distinct needs of seniors, understood based on need, life course stage, and lived reality, and not merely on chronological age. Moreover, policies should be implemented or updated to reflect the diversity of senior tenants, recognizing that there is not a ‘generic senior.’

7 – Conclusions

Despite the global attention now paid to evictions, seniors' experiences of eviction remain underexplored in research and in the literature on housing insecurity and eviction. Much of the literature links eviction with cycles of housing instability—increased mobility, disrupted lives, sometimes homelessness. Eviction is seen as both a consequence and cause of housing and financial instability and poverty. The risk of poverty increases with advanced old age and with living alone (CMHC, 2020a; Gonyea & Melekis, 2017; Ngoundjou, 2019), and seniors, who often have limited or fixed incomes, and who may be more likely to be socially isolated, can be particularly vulnerable to eviction. Recent statistics indicate that nearly one-third (32%) of seniors are renters (CMHC, 2020a), and 60% of them are in core housing need (Cho, 2019). Studies indicate that older women living alone are among the most vulnerable seniors. Research shows that women's attachment to a male partner is an important factor in housing and financial stability—unattached women (divorced, widowed, or living alone) tend to live on lower incomes, often associated with a lifetime of lower wages, fewer savings, and responsibilities associated with relationships of care.

Beyond individual vulnerabilities, senior tenants may be disproportionately at risk of certain kinds of eviction. Our previous work on evictions in Canada (Zell & McCullough, 2020) points to a shifting eviction landscape—in the context of housing financialization, disinvestments in affordable housing in many areas, and a regulatory context that allows them, landlord-driven or market-related structural evictions (such as renovations or own-use evictions) appear to be on the rise. These are often occurring in older, affordable housing stock, and in many cases the long-term tenants are seniors. This shift means that an even wider range of people may be at risk of eviction—and eviction can occur unexpectedly and suddenly, and feel “like lightning has struck” (Carter, 2019a; see also Desmond, 2016; Zell & McCullough, 2020).

This study set out to examine seniors' experiences of eviction—specifically, the causes and contributing factors, responses to, and impacts of eviction, and how they vary by gender. The objective is to move beyond a conceptual understanding, often adopted in policy, centered on ‘the generic person’ (see McDonald, 2011), and instead recognize that the circumstances leading to evictions are tied to the life course and gender, and often informed by generational changes. Researchers studying older people's housing (in)security often adopt a housing pathways approach, charting people's housing trajectories over time. We developed a life-course conceptual framework for understanding housing stability and evictions. The approach recognizes that circumstances leading to eviction unfold over time, and vulnerabilities can accumulate (e.g., “cumulative disadvantage”). It is a holistic approach, which emphasizes that eviction experiences must be understood in relation to other life trajectories and dimensions, including family, education, work, health, housing history, as well as larger social, institutional, historical, and geographical contexts. The framework is well suited for a gender-based analysis (GBA+), considering how gender relations influence access to resources and opportunities and shape choices across the life course.

Interview findings echo and confirm many findings in the literature, especially with regard to contributing factors and causes of eviction and impacts of eviction on seniors. Interviews also revealed some distinct patterns and themes. Across our participants' narratives, eviction was related to financial problems, unexpected loss of income or employment, sudden or gradual physical or mental health decline, and changes in the household, often related to relationship breakdown. In several cases, however, an eviction (at least, an individual's first eviction) was related to the actions of landlords—participants reported that property owners gave notice for own-use reasons, instituted increases in rents that made the unit unaffordable, or threatened and harassed tenants until they felt too intimidated or unsafe to continue living in their unit.

The transition to fixed income and retirement at age 65 emerged as especially significant in our participants' stories—in many cases improving financial and housing security after years of precarity as a “pre-senior.” Commonly, the age of 65+ years is used to distinguish ‘seniors,’ as it the age of retirement and the threshold for accessing related programs and benefits. However, younger cohorts of seniors may require similar benefits, and there may be gaps in services for those who are 50-64 years old, who may experience similar risk factors as older groups but are not eligible for services or benefits targeted to seniors. In fact, there is growing consensus that, particularly for those who have experienced chronic homelessness, the threshold of 50+ years should be used to define who is considered a ‘senior,’ due to the prevalence of complex physical and mental health issues among this population. Also, a lifetime of precarious work may preclude someone from retiring, and some seniors find they need to return to work to stabilize current housing or cover increased housing costs following eviction. The life-course approach emphasizes how housing transitions are often related to life-stage transitions, such as retirement, but it also recognizes a diversity of experiences, and challenges assumptions (often encoded in policy) that certain life transitions and housing choices and needs are associated with chronological age.

Interview findings are presented across the primary dimensions of housing transitions—Social & Demographic factors, Health & Well-being, Economic Resources, and where applicable, Psychological and values/aspirations are included. What becomes clear is how much interaction there is across these domains. Throughout participants' stories of eviction, there is often a convergence of health conditions, limited social supports, and limited economic resources. Physical and mental health issues, for example, intersect with other aspects of people's lives, leading to job loss, disrupted social relationships, even a suicide attempt. Taken together, over time, these life events and transitions can heighten risk of eviction for both behavioural and financial reasons. Thus, while the primary cause of eviction may appear to be non-payment of rent, for example (as was the case in recent evictions for half our participants), the underlying factors contributing to that non-payment are revealed through an approach that considers the life course and other dimensions intersecting with a person's housing insecurity.

Examining pre-eviction housing histories, we can see the five life-course principles intersect with those housing dimensions:

- 1- *Lifelong development and aging* sees trajectories as interactive and cumulative. This principle emerges clearly throughout the research findings, and is evident in the description of how seniors' health issues, employment issues, and limited social capital can intersect to lead to an eviction.
- 2- *Social timing* considers the timing of transitions in the life course, and how transitions and expectations can be age-graded. One primary example of this principle is retirement—there is an assumption (and this is encoded in policy) that retirement occurs at a particular chronological age, but a lifetime of precarious work and lack of pension (e.g., in Steven's case) may preclude someone from retiring. Conversely, upon retirement, having a ‘conventional’ employment trajectory earlier in life can bring an end to a period of housing instability and evictions later. Aaron, for instance, lost a stable, high-paying job but, after years of acute poverty and homelessness, he was finally able to access his company pension—and achieve housing stability—once he turned 65. Furthermore, this transition can have different significance for women, whose labour force participation for a number of reasons generally has not been as high-paying or stable over a lifetime as men's, and older women are at a greater risk of outliving the retirement savings they do have.

- 3- *Linked lives* refers to a persons' embeddedness and interdependence on others' lives. Examples of this can be found in Donna's and Florence's stories, where the breakdown of relationships with their adult son and boyfriend, respectively, impacted their ability to continue to afford their housing, and in Donna's case, contributed directly to her informal eviction. Also, Steven found that caring for foster children was both rewarding and also emotionally draining, and contributed to the stress that surrounded his ultimate job loss and eviction. The social bonds people form can be sources of support and social capital—after eviction, both Margaret and Aaron mobilized friends and acquaintances to help them find new housing (in Margaret's case, couch surfing). However, social isolation and a lack of social supports—reflected across participant narratives—leave agencies providing supports to play an even more important role in seniors' experiences and responses to eviction.
- 4- *Lives in historical time/place* comes through most clearly in participants' descriptions of their responses to eviction. Many older women, especially, talked about how they were “of an age” that discouraged talking about serious problems such as eviction or mental health issues. This may lead seniors to forgo or delay seeking help. One man who indicated interest in this study, but ultimately was unable to participate, was gay and said he felt he was informally evicted because of homophobia—something he found to be more pronounced in seniors-only buildings. “As a gay man of the Boomer generation, I've fought too hard to go back in a closet,” he wrote. Margaret spoke about growing up in an “era of families” and how her divorce at a young age was unconventional at the time, and impacted her housing security for the rest of her life. She learned to be independent, though, which helped her stand her ground when responding to evictions and during her re-housing search.
- 5- *Human agency* figures centrally in every story shared with us. Though they often felt constrained by the labour market, housing market, and the power of landlords, participant narratives demonstrate an amazing degree of resilience. Several respondents stressed the need to have their agency recognized by support systems and service providers, noting instances of ageism and paternalism in the way they felt they were treated.

We also charted an eviction event history for each participant with experience of eviction, examining how these various life trajectories (Social & Demographic, Health & Well-being, Economic, Psychological) affected housing opportunities, choices, outcomes, and stability over time. Some key patterns emerged, and we discern three key types of pre-eviction and three post-eviction trajectories. Housing pathways leading up to an eviction can be characterized as: Type 1 – *Stability: Relatively stable with an abrupt event*; Type 2 – *Precarity: long-term precarity with cumulative disadvantage*; and Type 3 – *Instability: long period and/or cycles of housing instability*. Following an eviction, trajectories can be characterized as: Type A – *Stabilized: rehoused in new, relatively stable housing*; Type B – *Period of instability: eviction triggers short-term instability, followed by re-housing*; and Type C – *Cycles of Instability: longer-term or cycles of unstable housing or homelessness*. Analyzing an eviction history, as part of a longer housing history, reveals how evictions may result, directly or over time, from major life turning points, and they can in turn become major turning points.

Narrative Example: Steven's Story — In Steven's story, for example, he shared that he lived for years in stable housing (Type 1 – *Stability*), until sudden deterioration in his health forced him to sell his business and led to job loss and financial bankruptcy. He was evicted for non-payment of rent in 2010. He experienced a period of instability (Type B – *Period of instability followed by re-housing*), couch-surfing and living in temporary housing for about a year and a half, until he finally

had a surgery and was able to recover physically and return to work. His new job was less stable than before, though—precarious contract work and very high stress. He was just making ends meet, continuously on the verge of not making enough to get by each month (Type 2 – *Precurity*). For seven years, the stress of the job and financial insecurity took a toll on his mental health, which also impacted his physical health (he was also diagnosed with cancer during this period, and began treatments). The stress also contributed to conflict with his employer, and ultimately, he felt forced to resign from his job. He knew he could not afford his housing any longer, and began looking for a roommate or new housing, though his search was hindered by his physical condition—he was “just too sick.” He was unable to find anything affordable in Metro Vancouver. After six months he was evicted a second time, in 2020, for non-payment of rent. He was living out of his car for a few months until a service agency was able to find him temporary housing. While he worries this could be the beginning of a long period of housing instability (Type C), he is optimistic that, at 63 years old, he will find work and new housing... He “feels like a pauper,” but “will work until he physically can’t.” After all, he said: “*You only get one kick at the ball. You’ve got to kick it as hard as you can.*” Steven’s housing history illustrates how eviction can be both consequence and also cause of housing insecurity, and how an eviction can be a major turning point in a life course, triggering instability and increasing eviction risk over a longer-term.

These pathway types leading into and following eviction can be useful in thinking about possible points and strategies for intervention or eviction prevention. It is important to note that there are eviction measures designed to support tenants who have had relatively stable housing histories preceding their eviction (in a Type 1 – *Stability* situation). These may include, for example, emergency rent banks, or legal assistance to fight an illegal own-use or renoviction. Seniors with a Type 1 eviction trajectory may be unsure where to go for assistance, but they also may have the most capacity and resources to draw on. They also may be the easiest to stabilize in new housing (Type A post-eviction). There are fewer supports oriented toward those in a Type 2 – *Precurity* housing trajectory, however. As described above, these often only become apparent at a point of crisis, when vulnerabilities accumulate to the point that an eviction occurs. Rent and income assistance, and measures aimed at poverty reduction generally, would be examples of supports that could mitigate this precarity. There are more services/supports available and accessed by those with Type 3 – *Instability* trajectories, many of which are provided by the homeless-serving sector. However, interviews suggest that policies and support systems within the sector are often oriented toward a ‘generic homeless person’ (often younger, or street-involved), and do not take into account the distinct needs of seniors. Respondents indicated a lack of senior-specific and gender-specific (e.g., women-only) emergency shelters or supports, and they identified a need for training among service providers and housing navigators in engaging with seniors in a way that recognizes and respects their agency and acknowledges their unique challenges and needs.

Furthermore, as both the literature review and the interview findings demonstrate, seniors are increasingly and distinctly at risk of landlord-driven and market-related evictions, such as own-use evictions or renovictions. Based on our interviews, the primary issue related to seniors’ evictions is affordability—a challenge made more acute by the fixed or limited incomes of most seniors, and disproportionately affecting women. A common challenge noted by participants was unexpected and/or above-guideline rent increases that, when combined with fixed incomes, left senior tenants vulnerable to market forces. It is important to understand financial insecurity within the context of structural factors, which interact with individual vulnerabilities, and these kinds of challenges may necessitate different prevention approaches and measures altogether, including regulatory changes.

Understanding the particular experiences of eviction for senior tenants in Canada—and how those intersect with the life course and vary by gender—can shed light on the specific needs of seniors and on effective targeted policy responses, services, and initiatives aimed at addressing and preventing their eviction. Our analysis revealed a number of gaps and recommendations for supports for senior tenants as well as policy and regulatory measures that could be implemented. These recommendations are outlined at the close of *Sections 4 and 6* (see *Recommendations* section in each, above). There may be a need for specific supports directed toward senior women, especially older women, who may be less likely to fight an eviction, perhaps more likely to leave housing in an informal eviction due to concerns with safety, and more likely to experience hidden homelessness following an eviction. Comprehensive supports are needed to address hoarding issues, especially prevalent among seniors. Supports may also be needed for people who are single and experience social isolation, and for those with ailing health who are “not sick enough” or “pre-seniors” not quite old enough (in terms of chronological age) to access existing benefits or supports. Adaptations and in-house supports may be needed to promote mobility and allow older residents to age in place. There is a general need for senior-specific services; our scan of organizations across the three research sites—Metro Vancouver and Victoria, Winnipeg, and Toronto—identified very few service providers or organizations designed to specifically address the needs of older adults, even as they constitute an increasing proportion of the Canadian population.

Interviews also suggested that post-eviction housing navigation support can be incredibly helpful, and can save tenancies or stabilize seniors who are evicted. Ultimately, however, housing navigation can only do so much in a tight housing market. The literature as well as our interviews highlight that, with a growing number of seniors (of whom nearly one-third are renters), more senior-specific housing that is both affordable *and* adequate is sorely needed. This study emphasized the experiences of senior tenants, so it inherently has a more individual-based analysis, building out of personal narratives. Future research could examine in more depth larger structural factors—including the actions of landlords and property developers—that impact evictions of seniors.

Also, it should be noted that our study only focused on three sites, all of which are urban areas, and future research should examine the experiences of seniors in smaller centres and more rural and remote areas, where housing markets, types of eviction, and access to services may differ substantially. While our analysis adopted a gender-based lens, other studies should examine the distinct and intersectional experiences of other demographic groups, including racialized seniors, seniors with different sexual orientations or gender identities, and seniors who are newcomers/migrants. Precarity in older age is, after all, “inherently shared, but unequally experienced” (R. T. Brown et al., 2016). Finally, while our participants identified some services they accessed during their eviction process, research could also focus more explicitly on the primary sources of support and strength for seniors—including, for example, family and friends, home-based supports, senior centres and activities, and community and faith-based organizations—and how they interact with responses to and outcomes of eviction.

Nearly all the participants who shared their stories with us indicated relative social isolation at the time of their eviction. Other studies have pointed to the importance of efforts to shift public discourse away from an over-valuation of independence and self-sufficiency, which may keep some seniors, including older women and some men, from asking for help (at least, until it is too late to save their tenancy). These should be combined with efforts aimed at building community and combatting social isolation. At the same time, however, this must be a balanced approach that also fundamentally recognizes and respects seniors’ agency and ability to be independent. Just because they are older, several participants noted, does not mean service providers or policy makers should make assumptions about their ability, needs, independence, or aspirations.

Evictions are a multidimensional issue and one that should be framed as a societal rather than individual problem. The literature also emphasizes that any interventions or supports must consider the diversity of older adults and unique experiences across genders, and acknowledge that different life-course pathways and experiences require different strategies for prevention and support. By studying the life course and recognizing that people's housing disadvantage accumulates over time and involves the interaction of personal, policy, and societal factors, we can understand the critical points at which interventions might prevent the emergence of housing insecurity.

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Appendix A – Glossary of Terms

COVID-19:	CO rona VI rus D isease 2019 . Officially labeled by the World Health Organization as SARS-CoV-2.
Demoviction:	The practice of evicting tenants from a building so that it can be demolished, usually for redevelopment.
Eviction:	In this research, “eviction” is understood as the process through which tenants are required to leave their home, under the demands of the owner of the unit of housing (the landlord), in either the private market or from social housing. Evictions are limited to <i>tenant renters</i> (and this excludes foreclosures on homeowners).
Eviction by dereliction:	Informal eviction resulting from landlord neglect of property. May be part of a deliberate strategy to force a tenant to leave.
Eviction prevention:	Refers to any strategy, service, program, or other measure designed to prevent evictions from occurring and keeping tenants in their home. For this research, eviction prevention is limited to strategies, services, or programs directed at keeping <i>tenant renters</i> housed. Eviction prevention measures may be directed at points early in the eviction cycle, but they are often designed to respond to an imminent eviction.
Formal eviction:	An eviction enacted through a legal procedure. Legal evictions in Canada proceed through a provincial/territorial residential tenancy board or tribunal and include multiple steps, including notices to tenants culminating in an eviction order.
Homelessness:	In Canada, definitions of homelessness have been developed by the Canadian Observatory on Homelessness (COH), housed at York University in Toronto. The COH defines homelessness under a range of housing circumstances as follows: <ul style="list-style-type: none">• <i>Unsheltered</i>, or absolutely homeless and living on the streets or in places not intended for human habitation;• <i>Emergency Sheltered</i>, including staying in overnight shelters as well as shelters for those impacted by family violence;• <i>Provisionally Accommodated</i>, referring to accommodation that is temporary or lacks security of tenure; and• <i>At Risk of Homelessness</i>, referring to situations in which people are not homeless but their current economic and/or housing situation is precarious or does not meet public health and safety standards. (Gaetz et al., 2012)
Hidden homelessness:	According to the Canadian Definition of Homelessness, the “hidden homeless” population falls under the category of “provisionally accommodated.” It refers specifically to living “temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” (Gaetz et al., 2012)

Informal eviction:	An eviction that occurs outside of the legal process and is ‘negotiated’ between the landlord and tenant. Informal evictions are situations in which tenants abandon their housing or leave it ‘voluntarily’ before receiving a formal eviction order. Informal evictions occur following a range of actions, from a simple landlord request that a tenant vacate their unit to actions by a landlord that effectively force a tenant to leave. In this study, informal evictions also include instances in which housing expenses, particularly rent increases, exceed tenants’ budgets, effectively leading to their involuntary displacement.
Landlord:	The owner of a property who rents a housing unit to a tenant. The term ‘landlord’ is often thought to connote an individual person. In many instances, the owners of housing properties are larger companies—including local rental companies as well as multi-national Real-Estate Investment Trusts (REITs).
Mass eviction:	This is a situation in which multiple units in a building or an entire building, development, or community is evicted. This often occurs when significant renovations or redevelopment are being made to the property.
No-fault eviction:	Previous research on evictions defined an eviction resulting from actions of others than the tenant as “no-fault,” implying ‘no-fault of the tenant.’ This includes instances where landlords returning the use of the unit to themselves or converting or renovating a unit results in the eviction. In this report we often refer to these as landlord-driven or market-related structural evictions, or refer to them by their specific type (i.e., renoviction, own-use eviction, etc.).
Own-use eviction:	This refers to the right of landlords to evict tenants to make use of the unit themselves. In some cases, own-use evictions have been used by landlords to circumvent rent controls by legally evicting tenants under ‘own-use’ regulations, and then proceeding to re-list the unit for rent at a higher rate.
Renoviction:	This term refers to the eviction of tenants resulting from a renovation of their apartment or building. Renovictions generally occur legally within tenancy regulations and require notice and compensation to tenants.
Rent Bank:	A rent bank is a financial tool used to prevent evictions and homelessness. A rent bank provides loans to low-income renters who are experiencing difficulty meeting their rent payments, typically because of a short-term financial crisis, and may be facing eviction. The loans are generally low- or no-interest and have flexible repayment terms.
Senior:	Commonly refers to the population that is 65 years of age and older, as this is the age of retirement and the age threshold for accessing related programs and benefits. However, for those who have experienced chronic homelessness, ages as young as 50 are often considered ‘senior’ due to the prevalence of complex physical and mental health issues and trajectories of functional impairment among this population. <i>(See discussion on the definition of ‘senior’ and issue of chronological age in Section 1 of this report.)</i>

Appendix B – Literature Review Search Strategy

Project Objectives:

- To provide the evidence base needed to support policy change around seniors and evictions. Recognizing that evictions are tied to life course and gender.
- Creation of a *conceptual framework* for senior evictions and prevention.
- Literature might identify:
 - different experiences of eviction by gender
 - mechanisms / routes by which seniors are evicted (variances by gender)
 - responses to eviction by seniors
 - seniors’ housing search strategies
 - seniors’ knowledge of rights, resources, information (variances by gender)
 - short- and long-term impacts – including on social exclusion – of eviction on senior tenants (variances by gender)
 - system responses to, and protection of, senior tenants.
 - government and housing stakeholder actions to support seniors
 - how temporary measures introduced for the pandemic can be retained, can address the rental housing emergency for seniors
- This is not a scoping review, but a targeted review.

=====

1. Search Keywords, Terms and Phrases

Three possible distinct approaches to conducting the search:

1 – Search for SENIORS-specific literature, and then using AND within that for **evictions or other housing-related** terms (housing search, dislocation, etc.)

2 – Search for EVICTIONS literature, and then include if mentions **seniors/older adults** and risk factors/experiences/impacts for them specifically. ****Note any “age-specific” findings (even if seniors not mentioned explicitly)**

3 – Search for EVICTIONS literature, and then include if mentions **gender-specific** differences in terms of risk factors, experiences, impacts/outcomes, etc. ****Note any “gender-specific” findings, e.g., for “women” “men” etc. (even if they do not mention gender explicitly)**

Possible Search Terms *These are a list of possible search terms, but include word variations, word endings, plural or singular forms, or synonyms. (Use meSH terms if/as appropriate.)*

EVICTION- or HOUSING-RELATED: eviction, eviction prevention, eviction notice, housing loss, loss of housing, shelter loss, homeless, homelessness, shelter (crisis, temporary, emergency), housing affordability, housing retention, housing precarity, housing stability, housing instability, aging in place, ageing in place, rent, renter, rental, tenant, tenancy, tenant association, tenancy act, tenancy branch, housing search, housing literacy, housing market, housing retention, housing services, dislocation, relocation, displacement, residential mobility, move, renoviction, condo-conversion, gentrification, landlord, rent bank, income assistance

<p><i>SENIORS-RELATED</i>: senior, seniors, older adults, older person, old, elder, elderly, aged, senior citizen, pensioner age (<i>*note that a paper may not specify seniors but may break down findings by age – if they include an older 55+ or 65+ age group, etc., then it still might be relevant</i>)</p>
<p><i>GENDER-RELATED</i>: gender, gender-based, gender-based analysis, GBA, GBA+, intersectional, sex, woman, women, female, man, men, male, transgender, non-binary, queer, LGBT, LGBTQ, LGBTQ2S, LGBTQ2S+, cis, two-spirit, gender non-conforming (<i>*note that a paper may not specify gender but may break down findings by gender or sex – if they include a breakdown and discussion by women/men, etc., then it still might be relevant even if it is not an explicit focus of the paper</i>)</p>

Boolean Operators: AND and OR to connect terms, NOT to exclude topics

Delimiters
English
Canada, can include from US or UK/Europe/Australia if seems especially relevant
Search first 2015 to present, then widen to 10 years out as necessary

2. Search Materials and Sources

Use (1) **Google Scholar/Google Advanced**, and (2) **1-2 major databases**.

- (1) **Within Google search**, also look for relevant **grey literature** (policy reports or from associations/think tanks, etc.).
- (2) **Journal databases could include, for example:**
 - EBSCO (can search all, or Academic Search Premier through EBSCOhost)
 - ProQuest
 - Web of Science
 - JSTOR

3. Relevant Media

Search for any news/media pieces that focus on seniors and evictions, in the past 5 years (the more recent the better) within Canada.

Start with Google or another search engine, and then you can look within specific media outlets including, for example: CBC, *Globe and Mail*, *National Post*, CTV, CityTV, Rabble, *The Tyee*, and major city newspapers (*Toronto Star*, *Windsor Star*, *Winnipeg Free Press*, *Calgary Herald*, *Vancouver Observer*, Sun media in various cities, etc.)

Also: The Conversation, CityLab, Homeless Hub, Planetizen, Shelterforce

And maybe a few major international outlets (such as *The New York Times*, *The Guardian*, *The Washington Post*, *LA Times*, etc.)

4. Organize Literature

All literature is added to folder in Zotero reference management software. Within the Zotero project folder, the literature is organized and 'tagged' (coded) for synthesis.

Appendix C – Interview Research Methodology

Recruitment and Sample

Data reported on here are from a total of in-depth 17 interviews conducted with 18 participants (one interview was a couple who were evicted together) across three research sites: British Columbia (Metro Vancouver and Victoria), Manitoba (Winnipeg), and Ontario (the Greater Toronto Area or GTA).²³

Interviews were conducted between January and May 2021 with two groups:

- 1) seniors with lived experience of eviction ($n = 10$), and
- 2) service providers or legal advocates working in areas related to eviction prevention or housing stabilization and/or to support and advocate for seniors ($n = 8$).

Sampling was purposive in nature. Initial contacts were identified through an inventory of eviction prevention and housing service agencies²⁴ and a scan of organizations and advocates for seniors in the three sites. Additional service provider respondents were identified through snowball sampling.

For inclusion in this study, older adults with lived experience had to have faced or experienced eviction within the last five years (of the date of the interview). As noted above (in *Section 1*), the age at which adults are considered to be old, or ‘seniors,’ can vary greatly. In this study, we recruited participants who were 59+ years old, though we did include one person who was 50 years old, who was a common-law partner of another participant and had previously experienced long periods of chronic homelessness.²⁵ There are also many ways of understanding eviction, and for this study we adopted a broad definition that included anyone with personal experience of feeling forced to leave their home involuntarily (i.e., both formal and informal evictions).²⁶ We also included individuals who faced the threat of eviction—who faced eviction but were not actually evicted (because they were able to save their tenancy).

To identify and recruit participants with experience of eviction, we relied largely on front-line service agencies, with an established level of trust, as well as the Lived Experience Circle²⁷ (in Winnipeg). We asked professionals we interviewed, as well as staff and representatives of other programs and agencies, to share our contact information with individuals who met the sampling criteria. They were invited to

²³ Metro Vancouver and Victoria, BC, and the Greater Toronto Area (GTA) were chosen as recruitment sites because of the high prevalence of landlord-driven or market-related structural eviction types, such as renovations and own-use evictions, in recent years (as documented in Zell & McCullough, 2020). Vancouver and Toronto also have the only senior-specific eviction-prevention services we have identified in Canada (McCullough & Zell, 2020). Winnipeg, MB was chosen as a comparison site with a distinct housing market and demographic characteristics, and because of access to the local Lived Experience Circle (LEC), an advisory group that emerged out of the Winnipeg Site of the At Home/Chez Soi (AHCS) research demonstration project (Goering et al., 2014; Hatch, 2014).

²⁴ The *Inventory of Eviction Prevention Measures* in Canada can be found in McCullough & Zell (2020).

²⁵ The consideration of those 50+ years old is consistent with growing consensus in the literature on understandings of ‘old’ among populations experiencing homelessness (e.g., R. T. Brown et al., 2016, 2019; Burns et al., 2018; Grenier et al., 2016; McDonald et al., 2007; Woolrych et al., 2015).

²⁶ See *Appendix A – Glossary of Terms* for a description of these terms and their distinction.

²⁷ The Lived Experience Circle (LEC) was formed in 2010 as an advisory group to the Winnipeg Site of the At Home/Chez Soi (AHCS) research demonstration project, a large-scale study on homelessness and mental health in Canada (Goering et al., 2014). The LEC is comprised of volunteers, originally drawn from participants of the AHCS study. The group continues to provide advice and direction to policy makers and researchers in Winnipeg and across Canada from the point of view of those with lived experience of homelessness. The LEC also provides community education, advocacy, and peer support (Hatch, 2014).

contact the researchers if interested in participating. Respondents were also recruited through recruitment posters and text circulated to housing help centres, legal and social service agencies, and through community listserves and newsletters. (See *Appendix E* for a copy of the recruitment text.) Participation was voluntary and confidential, and lived experience participants were offered a \$20 honorarium out of respect for their time.

Participants were distributed relatively evenly by geographical location (Vancouver and Victoria, BC, $n = 5$; Winnipeg, MB, $n = 5$; Greater Toronto Area, ON, $n = 8$). Among professional participants, an effort was made to include a range of service types. Most service providing organizations were relatively large and offered multiple services and programs, for example including information/education, resource navigation, emergency loans, mediation services, re-housing services, and the provision of short-term or transitional housing (see *Table 4* in *Appendix F* for a full listing). We spoke with two organizations that specifically offer legal assistance and advocacy, one seniors advocacy group, and one organization with a focus on tenant organizing. While many organizations have some programming aimed at seniors, only two we interviewed were senior-specific organizations.

Of the ten participants with lived experience, seven identified as women and three as men. Three participants were aged 50-59 years old, three were 60-64, three were 65-79, and one was over 80. One participant is Indigenous, one is a newcomer, and one identified as a racialized person (Black). Four participants indicated they have acute mental health challenges or diagnoses, and two have physical disabilities, one requiring special housing accommodation. All were low-income and the majority on a fixed income—receiving either income assistance or a pension. Most were either on disability for physical or mental health issues or had been on disability prior to turning 65. All currently live alone with exception of one common-law couple who experienced eviction together and still live together. More detailed information on the characteristics of the sample can be found in *Appendix G*. Participants with lived experience of eviction were assigned pseudonyms, which are used throughout this report to protect their confidentiality.

It should be noted that this research was conducted during the COVID-19 pandemic, and recruitment of these interviews occurred in the midst of second waves in all research sites. This meant that service providers were, understandably, less available, as they were engaged in pivoting their services and managing on-the-ground, unfolding crises. Once eviction moratoriums were lifted in mid-2020, service providers were swamped with demand, reducing their capacity to assist with this study. Furthermore, because of public health restrictions, all recruitment activities and interviews had to be conducted at a distance, via phone or Internet. This narrowed the prospective pool of candidates considerably, as it made a typically hard-to-reach population of housing insecure people even more difficult to reach. Moreover, seniors generally have lower technological capacity than other groups—many we did end up speaking with, for example, do not have cell phones. Over the course of recruitment, we were contacted by nearly two dozen more interested potential participants than we ended up interviewing. Interviews were arranged but candidates had to withdraw, often because of communication-related issues or crises. Some withdrew because they lacked access to a stable means of communication; for example, one older Indigenous woman who had been evicted was couch-surfing with family members, and had to rely on using the cell phone of her daughter, who worked night shifts. Another man was living out of his car and could not access the phone he often used at his local library, which was closed because of the pandemic. Unfortunately, several potential participants withdrew because they experienced further serious housing or health crises (including in one case another eviction). The *interviews not completed*, and difficulties engaging senior tenants who experienced eviction during the pandemic, speak to the impacts of the pandemic on already vulnerable seniors navigating housing instability.

While the final sample is non-random and non-representative, the interviews do reveal important findings. Collectively, analysis of the event histories of seniors with lived experience reveals patterns in their housing trajectories (see discussion in *Section 6*, especially *Eviction Event Histories*).

Interviews and Analysis

Two interview guides were developed—one for professionals/service providers and another for those with lived experience of eviction (see *Appendices H and I*).²⁸ Questions were designed to ask about seniors' current housing and housing history, their experience of eviction, the reasons for their eviction, their responses to eviction, and the impacts of eviction on their lives. Service provider professionals were asked about current trends in evictions in their communities, reasons seniors were evicted, senior tenants' responses to eviction, and the impacts on seniors with whom they worked. Participants were also asked about the impact of the COVID-19 pandemic on evictions in their communities. They were also asked to offer recommendations for improving or implementing prevention supports or policies oriented toward seniors experiencing housing insecurity.

Interviews with seniors with lived experience of eviction were primarily retrospective, though they were also asked about their current housing situation and to reflect on their future. Using housing history as the main thread, the semi-structured interview guide was designed to gather information on a number of life domains, including economic resources, employment experiences, family and social relationships, health and well-being, etc. The interviews were intended to foreground the voices and experiences of older people who have lived through the threat of or experienced eviction. Early in the interview, participants were asked to tell their story—this allowed the participant to share their story in the way they preferred, dictating the direction of the narrative and emphasizing the aspects of their overall story most important to them. Interviews generally began with the story of eviction and then worked outward, back through their housing history relating causes and factors contributing to housing instability and leading up to the event, and then moving forward through reflections on the impacts of that experience on their lives, across multiple domains. The interviews thus provided a profile or 'event history' (e.g., Belli et al., 2001; Harris & Parisi, 2007; Nelson, 2017) of seniors' eviction experiences. This allowed for the analysis of the cumulative and interactive effects of life events, transitions, and turning points that led to housing instability, the threat of eviction, and which interacted with their response and outcomes.

The interviews were carried out by phone and lasted 40-75 minutes, with the majority about an hour in length. In nearly every case, the interviews were audio-recorded and transcribed verbatim. Transcripts or detailed notes were produced for analysis. Interview data were analyzed using thematic and open coding, using qualitative analysis software NVivo, and the researchers engaged in member-checking as appropriate and possible.

²⁸ Note that the research design, interview protocols, recruitment materials, and interview guides were reviewed and approved by the University of Winnipeg's Human Research Ethics Board.

Appendix D – COVID-19 Pandemic-Related Measures Implemented at Research Sites

This project conducted interviews in three areas: Metro Vancouver and Victoria, BC; Winnipeg, MB; and the Greater Toronto Area (GTA), ON. Below are examples of some of the measures implemented by these provinces and municipalities in response to the COVID-19 pandemic.

In BC, some examples of provincial government actions include:

- Eviction ban, and grace period to pay outstanding rents
- Extending the Temporary Rent Supplement (TRS)
- A rent increase freeze
- Support for landlords of low-income housing
- Delaying implementation of PST changes
- \$1 Billion support for Municipalities and Transit
- Purchase of a hotel and “pop-up pods” in Victoria to support vulnerable people
- Development of spaces for homeless, youth, and those without a safe space to self-isolate
- Developing 300 spaces in BC communities for those fleeing violence
- Emergency funding to support people with developmental disabilities, directed to residential service providers

In Manitoba, some examples of provincial government actions include:

- Extended supports for seniors
- Manitoba Protection Plan supports developing hotels for self-isolation
- Creation of isolation centres
- Freezing of utility increases, freezing of penalties on utilities, moratoria on disconnecting utilities
- Funding for 140 shelter beds
- Rental increase freeze, eviction hearings suspended

In Ontario, some examples of provincial government actions include:

- Bill-184 amends the *Residential Tenancies Act* to require landlords to negotiate re-payment agreements with tenants who have rental arrears
- Temporary ban on evictions for both residential and commercial landlords
- Emergency electricity rate relief, and electricity rates reduced
- Expanded support for organizations that provide residential services for children and youth, people with developmental disabilities, and emergency shelters for women and families fleeing domestic violence
- Doubling of the Guaranteed Annual Income System (GAINS) payment for low-income seniors
- Enhanced funding for charitable and non-profit social services organizations such as food banks, homeless shelters, churches, and emergency services
- Creation of voluntary isolation sites

The City of Toronto:

- Development of 250 modular supportive housing units
- Providing interim housing for people sleeping outdoors
- Reduced property taxes
- Expanded supports for the city’s emergency shelter system

Appendix E – Lived Experience Interview Recruitment Text

The following text appeared on emails and was posted in some organizational newsletters and posters distributed as part of recruitment efforts.

SEEKING RESEARCH PARTICIPANTS

- **Are you aged 59+?**
- **Have you faced eviction or had to leave your home involuntarily within the last 5 years?**

If so, researchers would like to hear your story!

The research is called “Beyond ‘Overhoused’: Seniors and Evictions in Canada” and is being conducted by researchers at the University of Winnipeg, on behalf of the funder, Canada Mortgage and Housing Corporation (CMHC). The goal is to better understand seniors’ experiences of eviction in Canada—how they respond to evictions and what the impacts are.

- Participation involves **an hour-long interview** by phone or video call at a convenient day and time.
- **An honorarium of \$20** will be provided.

If you would like to participate or have any questions, please contact the researcher, Sarah Zell, **by [contact information]** (until April 15, 2021).

Many thanks, and hope you all stay safe and healthy!

**Note that participation is voluntary, steps will be taken to protect your confidentiality, and participation will NOT impact how or if you receive any services.*

Appendix F – Distribution of Interviews with Service Providers

Table 3 – Service Provider Interviews by Location

Location	<i>n</i>
Metro Vancouver or Victoria, BC	4
Winnipeg, MB	1
Greater Toronto Area, ON	4
Total	8

Table 4 – Service Provider Interviews by Type of Program/Service

Program or Service Type	<i>n</i>	<i>Targeted to seniors?</i>
Provision of short-term, transitional, or longer-term housing	4	3 (50+, 55+, 60+ year buildings)
Rent bank or emergency loan or funding	2	1
Housing navigation or re-housing services	5	2
Resource navigation	4	3
Comprehensive support services (e.g., life skills development, budgeting help, etc.)	3	1
Employment/tax assistance	3	1
Health/mental health/dental care	3	1
Caregiver supports	1	
Provision of meals	3	2
Transportation services	1	1
Social/recreational activities	4	4
Information and education	5	4
Outreach or mobile services	2	1
Tenant associations/organizing	1	
Mediation/conflict resolution	1	1
Legal services/advocacy	3	1
Education, professional development, or resources for landlords	1	1
Policy advocacy	3	2

Note: Many service providers offer multiple programs/services.

Appendix G – Lived Experience Participant Demographic Information

Table 5 – Lived Experience Participant Demographics

<u>Name,* Site</u>	<u>Age</u>	<u>Gender</u>	<u>Marital Status</u>	<u>Education Level</u>	<u>Employment Status</u>	<u>Income Source(s)</u>	<u>Income (Annual Estimated)</u>	<u>Household Composition</u>
Steven Vancouver	63	M	Divorced	Grade 12, additional training	Unemployed	Disability	\$14,000	Lives alone, had foster kids
Margaret Toronto	84	F	Divorced	Grade 12, some post-secondary	Retired, volunteers	CPP, small pension	\$18,000	Lives alone
Florence Toronto	59	F	Single (was common law)	College	Unemployed (on disability)	Disability	\$17,000	Lives alone, had abusive male roommate (on lease but never moved in), occasionally adult son
Robert Greater Toronto Area	64	M	Widower	Grade 12	Retired	Disability	\$25,000	Lives alone (wife passed away a few years ago)
Donna Greater Toronto Area	65	F	Divorced	Grade 12, some post-secondary	Retired, would like part-time work health inhibits	CPP, OAS, GIS, spousal support, support from son	\$20,000	Lives alone, son was living with but moved out, has cats
Denise Winnipeg	69	F	Single	BA degree	Part-time odd jobs	CPP, OAS, GIS	\$19,000	Lives alone, will inherit cat
Linda Winnipeg	50	F	Common law (with 19)	Grade 12	On disability, volunteers	None (was EIA, now partner support)		Lives with Aaron, and 2 cats
Aaron Winnipeg	66	M	Divorced, now common law (with 15)	Grade 12, some post-secondary	Retired, part- time work	CPP, company pension	\$32,000 (was \$14,700 pre-65)	Lives with Linda, and 2 cats
Kathy Winnipeg	62	F	Divorced	Grade 12, college diploma	Unemployed (disability)	Disability, small savings	\$30,000	Lives alone, has a cat (illegally)
Nathalie Toronto	59	F	Single	MA degrees	Disability	Disability	< \$18,000	Lives alone

* Note that names of participants with lived experience of eviction are pseudonyms.

Table 6 – Lived Experience Participants by Location

Location	<i>n</i>
Metro Vancouver, BC	1
Winnipeg, MB	4
Greater Toronto Area, ON	5
Total	10

Table 7 – Lived Experience Interview Summary Demographics

Summary Demographic Information (<i>reported</i>)	<i>n</i>
Age <i>80+ years</i>	1
<i>65-79 years</i>	3
<i>60-64 years</i>	3
<i>50-59 years</i>	3
Identified gender <i>Women</i>	7
<i>Men</i>	3
Racialized person (<i>non-Indigenous</i>)	1
Indigenous	1
Newcomer/immigrant	1
Mental health issue (<i>diagnosed</i>)	4
Physical disability	2

Appendix H – Interview Guide: *Service Providers/Professional Key Informants*

Review consent process/form but also remind: That participation is voluntary, your name will not be recorded, and that participant can choose to skip any question or stop the interview at any time. That all data will be stored in a locked computer or office. That everything said will remain confidential. If you don't feel comfortable answering any questions, please let me know and we can move on to the next one. Make sure okay to record?

Introduction/background

1. Please briefly describe your background and role in your organization
 - a. Participant's background and current role
 - b. Background of organization, its history in the community, mandate, relation to seniors housing (and has that shifted – if so, why and how?)
 - i. *(If a senior-serving organization/programming)* – How is the population group “senior” defined for your program?

Evictions related to seniors – observations of drivers, patterns/trends

2. What can you tell us about evictions of seniors or older adults in your community?
 - a. Please describe any shifts you have noticed in the number or types of evictions generally, but specifically with regard to seniors? (over last decade)
3. Why are seniors being evicted in your community? What are the common primary causes? (*shifts in demographics, fast rising rents, changes in income supports for seniors, landlord-driven/structural evictions, supporting family members, financial/elder abuse, etc.*)
 - a. How have these reasons changed over time? (*have there been shifts in drivers, note recent trends/patterns – probe re. specific examples e.g., renoeviction, own-use, eviction by dereliction, changes in supports/eligibility, etc.*)
 - b. How and to what extent do these reasons vary by gender? (*Are men and women seniors evicted under different circumstances, or for different reasons?*)
 - c. How do these reasons vary across other demographic sub-populations? (e.g., differential reasons for Indigenous peoples, newcomers, visible minorities, etc.)
 - d. How does this vary geographically? (*across certain neighbourhoods*)
 - e. Do these reasons vary by type of landlord? (*types of housing, landlords*)

Eviction process, response, and impacts

4. In your experience, is the way seniors are evicted distinct from other tenants – that is, formal vs. informal evictions? *How common is it that the seniors you've worked with receive a formal eviction notice? (if not already covered – are the types of evictions (or landlord strategies) different for seniors?)*
5. How do senior tenants most often respond to the threat of eviction or to an eviction notice?

- a. How common is it that senior tenants fight an eviction, or take legal action in response to an eviction notice? Why do you think this is the case? (*fear, anxiety, lack of knowledge, assumed forgone conclusion, etc.*)
(*probe re. awareness/information, access to info/resources, ability to respond*)
 - b. Based on your experience, how and to what extent do responses vary by gender?
(*probe re. gendered variations, life course*)
6. In your estimation, how knowledgeable are seniors generally about their rights as tenants, and about resources/assistance that might be available?
- a. What are some resources or measures which could improve their:
 - i. Awareness?
 - ii. Access to information/assistance?
 - iii. Ability to respond?
7. Could you describe what the post-eviction housing search looks like for seniors? How does the housing search strategy differ for seniors, compared with other tenants? (*e.g., utilizing social connections/family, scope of housing needs, etc.*)
- How does this vary by gender?
- a. What housing navigation information and resources are there in your community? How do seniors access this information? Does this differ from other tenants?
8. Please describe the impacts of eviction on seniors or older adults – both short-term as well as longer-term. [*Probe re. housing outcomes, financial, family/social, physical/mental health, emotional well-being*]
- a. How does this vary by gender? (*probe re. gendered norms for life-stage, care responsibilities, social resources, etc.*)

Prevention approaches/supports

9. What measures are your organization/community using to address evictions and promote housing stability, specifically for seniors or older adults? (*include prevention and post-eviction*)
- (*What supports do seniors need, and how do you meet those needs?*)
- a. What works best? Are there some services that are more or less beneficial (and how so)? (*Has this shifted over time, e.g., with changes in type/scale of evictions?*)
 - b. What does not appear to work? (*Has this shifted over time, e.g., with changes in type/scale of evictions?*)
 - c. How are various services/supports gendered in their outreach, implementation, or effectiveness? (*That is, how do different supports target men vs. women? Are different services accessed/utilized more by men or women, etc.?*)

How should supports vary by gender? (*also probe re. gendered norms for life-stage, care responsibilities, social resources, etc.*)
 - d. What do you think could be improved? (Are there any changes that could make services more accessible / desirable?)

- e. How do you identify seniors who are facing eviction or who might be at risk? How does your programming specifically target and work with seniors? (How do you reach them, and when?) *(How does your programming target seniors based on gender; are there gender-specific supports/measures?)*
 - f. Among the seniors facing eviction, who is helped and who is not helped to avoid eviction? Why? *(probe re. age range, gender, eviction type etc.)*
 - g. Are there language barriers to people accessing support? How many languages do you offer information/services in?
10. In your opinion, how well does the existing system protect and assist senior tenants facing eviction? What works well and what could be improved (and how)?
- a. Are there systemic or procedural issues you believe are affecting senior tenants' ability to access services/justice? Please explain.
 - b. Have there been new responses to emerging causes of evictions of seniors? What are they and how effective do they appear to be?
 - c. What further measures could be introduced, by various levels of government, to better support senior tenants?
11. With the pandemic, many jurisdictions introduced temporary measures to address the threat of eviction, and the increased financial and housing precarity of tenants. Based on your experience, have any of these measures been useful for senior tenants?
- a. Governments also provided various forms of financial assistance. In your experience, were any of these financial benefits helpful to seniors? Why or why not? Were there any challenges in seniors applying for/receiving aid?
 - b. In light of the pandemic, what are your thoughts about measures that might be effective to protect seniors from evictions going forward?
12. If you could design an ideal system for supporting senior tenants, what would it look like? *(prevention, responses, services, planning, funding)*
13. Is there anything else you would like to share?

Thank you for taking the time to respond to all of these questions!

Interviewer will ask if participant knows any seniors who have experienced eviction or anyone else who provides supports to those facing/experiencing eviction, who might have valuable insights to share and be interested in participating. If so, researcher will provide introductory script and ask that they share that information with the individual(s).

Appendix I – Interview Guide: Seniors with Lived Experience of Eviction

Review information and consent process/form but also remind: That participation is voluntary, your name will not be recorded, and that participant can choose to skip any question or stop the interview at any time, and withdrawal from the interview or study will not affect receipt of the honorarium. That all data will be stored in a locked computer or office. That everything said will remain confidential. That participation will in no way affect access or right to receive any services or housing supports.

Obtain oral consent.

Okay if we record? We can stop recording any time you want – just let us know.

=====

Okay, we'll begin by asking some general questions about your background. We are asking these because we know that some groups of tenants have trouble finding and keeping good housing because of discrimination based on a variety of factors. We want to understand how this affects tenants.

These are just basic demographic background questions, but remember that participation is voluntary and you may choose to skip any questions.

Demographic Background

1. How old are you? (please fill in) _____ years
2. What gender do you identify as? (check one)
 - Male
 - Female
 - Other _____
3. What is your marital status? (check one)
 - Married or common law/living with partner
 - Separated or divorced
 - Single/never married
 - Widowed
 - Other _____
4. What is your highest level of education? (check one)
 - Less than high school diploma
 - High school graduate or equivalent (GED)
 - Trades certificate or diploma
 - Some post-secondary education (no degree)
 - Post-secondary degree
 - Post-graduate or professional degree
5. What is your current employment status? Do you have a job?
 - Employed for pay, full-time
 - Employed for pay, part-time
 - Homemaker
 - Volunteer full or part-time
 - Retired
 - Unemployed
 - Other _____

6. What are your main *sources* of income/money right now?

(ask for all household if applicable, mark all that apply)

- Employment
- Social security/pension/retirement plan
- Disability or EIA
- Alimony
- Child support
- Workers' compensation
- Stocks/bonds/real estate sale income
- Financial support from family/close friend
- Other _____

7. What is your current yearly income, estimated to the closest \$10,000?

It's okay if you don't know or prefer not to say. But we know that tenants often have trouble paying rent if it is too high for their income, and we want to understand how this affects people facing eviction. We're only asking this for research purposes and whatever you say will be anonymous – we won't share it with welfare, your landlord, or anyone else. (ask for household if can/applicable, before-tax, annual)

- Less than \$10,000
- \$10,001 to \$20,000
- \$20,001 to \$30,000
- \$30,001 to \$40,000
- \$40,001 to \$50,000
- \$50,001 to \$60,000
- \$60,001 to \$70,000
- \$70,001 to \$80,000
- \$80,001 to \$90,000
- \$90,001 to \$100,000
- \$100,001 to \$150,000
- More than \$150,000
- Prefer not to answer

The next 3 questions are about ethnicity, and it's okay if you prefer not to answer them.

8. Do you identify as Indigenous? – it's okay if you prefer not to say

- Yes No Prefer not to say

9. Do you identify as a visible minority? – it's okay if you prefer not to say

- Yes No Prefer not to say

10. Are you a newcomer/immigrant to Canada? – it's okay if you prefer not to say

- Yes No Prefer not to say

If yes, approximately how many years have you been living in Canada?

_____ years

We would now like to talk about your housing situation and housing history.

Current housing situation

1. Could you please describe your current housing situation.
 - a. What kind of housing is it? (*dwelling/tenure type – public/social, private rental, etc.*)
 - b. How long have you lived there?
 - c. Generally, where is your current housing located (city, neighbourhood)?
 - d. How did you end up there? (*where were you previously, what prompted the decision to move, what were you looking for and what other properties did you view/how did you decide on this one*)

[Which of the following best describes current housing situation?]

- Renting formally (with lease and option for annual renewal)
- Renting informally (paying money, but no formal lease)
- Renting short-term or staying at hotel
- Staying with family/friend
- Own housing
- Other _____

- e. (*If applicable*) Approximately how much do you (personally) spend on housing each month?

\$ _____ /month WITHOUT utilities \$ _____ /month WITH utilities

How much do you generally spend on utilities each month (estimate)? \$ _____

2. Please describe your household/who lives with you.
 - a. Including yourself, how many people live in your household (together in your house currently)?
How many are under 18 years old? How many are family members?
 - b. Do you have a pet or companion/service animal?
 - c. Does anyone in your household have a physical or mental concerns/disability or require special housing accommodation?
 - d. Has the household changed over time, especially recently? (*e.g., additional people in the household, or loss of a person and their income*)

Eviction event(s)

We understand you were forced to leave your home (were evicted previously) or were facing eviction. We'd like to focus now specifically on that experience/those experiences.

Could you please tell us your story of having to leave your home?

3. Where and when did that happen? (*when did eviction occur, which neighbourhood/city/province*)
 - a. When were you asked to leave? How and by whom?
 - b. Describe your housing situation at the time
What type of housing was it? (*house, apartment (building size), #bedrooms*)
What type of landlord? (*private, public, co-op / size*)
 - c. How long had you been living there before you had to leave? (*length of occupancy*) Were others in the building also asked to leave?

Causes of eviction

We now want to focus on the time before you had to leave your house/were evicted...

4. What led up to and caused you to have to leave your house -- what were the primary reasons leading to the eviction?
(opportunity to tell story... probe as makes sense with below questions – order of questions to be directed more by participant)

(prompts – “tenant” and “landlord” factors: condition of the unit, trouble paying rent, utility bill, renovation, own-use eviction, demoviction, eviction by dereliction family breakdown, relationship with landlord/others, mental health, disability, hoarding, pets/companion animals, etc.)

transitions / turning points in life leading up to [interactive, cumulative]

Please think back to the [months] leading up to when you had to leave your home:

- a. What was your relationship with your landlord like during that period? Were there actions taken by the landlord/property management/caretaker that impacted the affordability or condition of the unit?
- b. What was your financial situation like at the time?
 - i. What was/were your main source(s) of income at the time? Had that changed?
(social security/CPP/pension or retirement plan, social assistance/EIA/disability/welfare, employment, assistance from friends/family, other sources?)
 - What was your estimated monthly income at the time (nearest \$100)?
 - What was the rent (*estimate okay*)? Was the rent subsidized?

It's okay if you don't remember or would prefer not to say. If you prefer not to say, but can you give us an estimate of what percentage of your income was going to paying rent and other housing costs each month, including utilities?

- ii. How affordable did you feel your housing was?
 - c. What was your family situation like then? (Have you ever supported family members by allowing them to move in with you? Have you ever helped out family with money but then not have enough money to pay your rent?)
 - d. How would you rate your physical and mental health at the time?
 - e. What was your lifestyle like then?
5. Please tell us a little about your previous housing history – before the eviction.
- a. Have you moved homes a lot -- how many times have you moved?
Were the moves related to particular events in your life? (*life-stages, education/work/family milestones, health, etc.*)
Were any of these to a new neighbourhood/city/province etc.?
 - b. Were there times when you would have liked to move but didn't, or couldn't?

- c. Were there any other times in your life when you were evicted, or have you ever had to stay at someone else's house for multiple nights, sleep in an emergency shelter or outside? Or have you had your own place but couldn't stay because you didn't feel safe?
- d. Have you ever had a landlord refuse to rent to you? If so, why do you think? (*income too low, did not have job, had bad credit, discriminatory reason*)

Response to eviction and resources/assistance

Okay, now let's jump back to your story of eviction...

6. When you were facing eviction, what type of notice or information did you receive from your landlord?
 - a. How did you respond to the request to leave/notice of eviction? How did you feel when you received the notice?
 - i. *If others were also asked to leave:* How did other tenants respond to the request/notice? (*probe if communication with others, any collective efforts*)
 - ii. Was there any tenants' association or committee in your building/community?
 - b. Do you feel you were given enough time to respond, or to find new housing?
7. Was there any legal action taken? Why or why not?
 - a. If yes, did your case go before a tribunal (such as a Residential Tenancies Board/Landlord and Tenant Board)? If so -- could you describe that process (*various events/issues/challenges and timeline*).
What was the outcome?
 - i. Were there arrears/costs/damages claimed by landlord?
(*how are you/do you intend to fulfill payment plan – borrow money, extra work, skip paying for other things (utilities), sacrifice other things (food, entertainment), sell belongings, withdraw savings*)
 - b. If you did not take legal action, or didn't go to a tribunal (such as a Residential Tenancies Board/Landlord and Tenant Board), why not? (*fear, anxiety, lack of knowledge, assumed forgone conclusion, etc.*)
8. Thinking back, how would you describe your system of support at the time?
 - a. Did you receive any help from family or close friends? If yes, who helped you, and how? (*financial, social/emotional support*) How did you feel about receiving their help?
 - b. Did you receive any support or assistance from a social service or government agency?
 - i. What kind of help did you need?
 - ii. What kind did you use/receive? When did you receive this support? (before, during, after eviction) (*did anyone follow up with you?*)
 - iii. Was any help you received specifically designed for seniors/older adults? (*e.g., specialized services, from seniors-support organization*)
 - iv. How did you find out about available services/supports?
 - v. Overall, how satisfied were you with the assistance you received?
 - *What aspects did you find most helpful/effective, and why?*
 - *What aspects did you find least helpful/effective, and why?*

9. Were there any supports or help you wish you would have had? (when you were asked to leave, or following the eviction)

Impacts of eviction

Thanks for sharing that with us. Now we'd like you to think about the time since you had to leave your home (both immediately after and up to now).

Impacts short and longer term

10. Following the eviction, how difficult was it to find another place to live? What was your housing search process like – did you know how to look for housing? (*Did you have to ask for more time, stay with family/friends, move to another area/city, stay in shelter, etc.*)
- a. Where did stay/find new housing right after you had to leave?
Did you end up having to move to a new neighbourhood/city/province?
 - b. [*if found housing*] - How satisfied were you with the housing you found?
 - i. Compared with your previous housing, how affordable was/is it?
(Did you find you had to cut back on any other household expenses because of the cost of moving or of the new housing?) (*e.g., food, medicine, utilities, entertainment*)
 - ii. Compared with your previous housing, how well did/does it meet your needs? (*probe re. physical challenges, aspects difficult in daily life, accessibility, distance to transit/services etc.*)
11. How has eviction (or the threat of eviction) affected you? What impact has it had on your life?
- a. What impact has it had on your family? (*probe re. intergenerational effects*)
 - b. [*If not answered already*] -- What have been the (short- and long-term) effects on your:
 - i. Financial situation?
 - Do you have any debts still owing? (*arrear, utilities, credit card, student, bank loan, payday loan, car loan, etc.*)
 - ii. Social life? (*distance from family, loss of friends, loss of community, social activities, etc.*)
 - iii. Physical health? Emotional well-being? (*challenges accessing services, poorer housing conditions, sense of security, etc.*)
 - iv. Lifestyle and aspirations? (*comfort and convenience; also probe re. human agency – empowerment/resilience, sense of stability, etc.*)

Current situation/housing

12. What kind of housing did you hope to have or think you'd have at this point in your life?
13. How has the COVID pandemic affected your income or your housing situation?
Were there any (pandemic-related) benefits that you found helpful?
(Did you have any challenges in applying for or receiving any benefits during the pandemic?)
14. Do you anticipate any challenges that might lead you to (have to) move out of your current housing?

15. Do you feel you understand your rights as a tenant, or would know whom to go to for help in the future?

Concluding reflections

16. Thinking back on your experience of eviction, is there anything you might do differently now? And for other people facing that situation, especially seniors, what advice would you have for them?

17. Finally, do you have any recommendations for how organizations or government services or supports for senior tenants could be improved?

18. Is there anything else you would like to share?

Okay, I will stop the recording now.

Thank you for taking the time to respond to all of these questions!

Discuss transfer of honorarium.

Also, if have on hand, offer Resource List with contacts for agencies/programs or referrals for additional advice/information now.

Interviewer will ask if participant knows any other seniors who have experienced eviction or anyone who provides supports to those facing/experiencing eviction, who might have valuable insights to share and be interested in participating. If so, researcher will provide introductory script to participant (from recruitment script) and ask that they share that information with those people.

