

Research Insight



Lived experiences of eviction in Canada

Important components of a human rights-based approach to housing include security of tenure and no evictions without due process and meaningful consultations with affected persons. Building on previous CMHC-funded research, this project focuses on the lived experiences of people who recently faced eviction in Canada. It offers crucial insights on landlord-driven evictions based on tenants' lived experiences. It is the largest scale qualitative project on evictions to date in the country.

Research Questions & Approach

This project seeks to answer the following research questions:

- Who is being evicted and why?
- How do tenants respond when faced with an eviction?
- What are the effects of eviction on tenants?
- What more can be done to prevent evictions?

To answer these questions, CMHC commissioned a research team from the School of Urban Planning, McGill University, to undertake this project. The team conducted a literature review, created a new framework on evictions, and conducted interviews with 88 residents who experienced an eviction within the last five years. Interviews were conducted with tenants in BC (n = 21), Ontario (n = 27), Québec (n = 30) and New Brunswick (n = 10). The results of this analysis are useful for all three orders of government, housing service providers and advocacy groups, and people who rent.

Key Findings

Who is being evicted and why?

Almost all tenants participating in the study indicated they had been evicted due to landlord factors. Specific reasons included: own-use repossessions (i.e., landlord’s personal use of the unit), properties listed for sale, major renovations or demolition. Of these, most described being evicted by individual or family-operated landlords (please see [Glossary](#)). Among nearly half of all participants, the single-most common reason for an eviction was an own-use repossession.

For participants evicted by ‘corporate’ landlords (please see [Glossary](#)), major renovations or a building sale were primary reasons. Participants in these situations also reported that other tenants were evicted at the same time by ‘corporate’ landlords.

Participants identified a new type of eviction that is less examined in the Canadian context: a retaliatory eviction. In these situations, the forced move is initiated as a response to specific (but lawful) tenant actions (see [Glossary of Key Terms](#)). These actions can include: making (multiple) requests for repairs, reporting issues such as harassment or mistreatment, and refusing rent increases.

“... They called me and said you’re going to get a notice at the end of this month... Because I was a troublemaker, because I was asking for repairs, and I took them to the rental board quite often.”

–Interview with NB Participant

Racialized and Indigenous participants in this study experienced higher rates of retaliatory eviction.

Racialized and Indigenous participants were four times as likely as white participants to indicate they had experienced landlord retaliation as an eviction cause. This suggests racial discrimination as a factor in some types of forced moves.

A new way of understanding the drivers of eviction is proposed.

Previous work for CMHC challenged the view that (all) evictions are driven by tenant factors, by recognizing the role of landlord factors. This project extends that thinking further by highlighting the role of system-level factors in landlord-driven evictions. These factors include the state of the rental market and nature of tenant protections (see [Table 1](#)).

Areas with a tight rental market (low vacancy rates) and weak tenant protections (Box 2) have a greater risk of a landlord-driven eviction. Of the provinces studied in this project, New Brunswick most closely resembles Box 2. Areas with a loose rental market and strong tenant protections (Box 3) have a lower eviction risk. With tight rental market conditions generally, no provinces studied were thought to closely resemble Box 1. Previous research has suggested that evictions are reactive measures (to certain situations, such as difficulty paying rent). This research highlights the proactive nature of some evictions, influenced by this mix of factors.

Of the provinces studied, British Columbia and Ontario are between Boxes 2 and 4. In these provinces, tenant protections are stronger than those in New Brunswick, but weaker than those in Québec.

Table 1: System-level drivers of landlords’ incentives and capacities to evict

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

Adapted from: Wachsmuth et al., 2023, p. 71.

How do tenants respond when faced with an eviction?

Most tenants did not challenge their eviction through provincial tenancy boards. This was primarily because they didn't believe legal action would be of benefit. In addition to feelings of hopelessness and pessimism about legal action, tenants prioritized finding a new place to live.

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

–Interview with Québec participant, translated from French)

The majority of tenants who participated in this study did not challenge their eviction through provincial tenancy boards. The few that did go through a board expressed their confusion and frustration with the process and how to successfully navigate it.

Some tenants accessed supports and services during their eviction, mainly through non-profit organizations, legal aid, and government services.

More female participants reported using formal services and free legal aid services than male participants. Participants in Québec had a much higher rate of non-profit service usage than those in other provinces. This speaks to the extent of supports in Québec, where tenant associations or official housing committees are found in almost all regions.

Most participants relied on social support from others, including family members, friends, and social media, to help navigate their eviction. Friends were the most common source of support.

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

–Translated from French

What are the effects of eviction on tenants?

After experiencing an eviction, participants confirmed disruptive impacts on their lives. Almost 30% of tenants interviewed indicated that they had been unable to find new housing immediately after their eviction. Many had to find temporary accommodation for a while, and some experienced homelessness (see Table 2).

Table 2: Transitional accommodation after forced move and before stable housing

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

Source: Wachsmuth et al., 2023, p. 42

Almost half of participants experienced a change in household composition after being evicted. When they found stable housing, these participants did not live with the same people (roommates, partner, or family members) as they had prior to their eviction.

“I didn’t find a new apartment for my family...a 3-bedroom, that was reasonable and all...so my [18 year old] daughter was forced to leave on her own.”

–Interview with parent, translated from French

Participants highlighted the impacts of an eviction on their ability to secure good quality housing in their preferred neighbourhood. Most tenants found that the housing they secured after a forced move was of lower quality, smaller and more expensive. Many also reported their new location as worse than their previous neighbourhood.

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

–Interview with participant

Many participants felt that being forced to move had negatively affected their mental and physical health. Participants described the housing uncertainty caused by their forced move as a significant source of stress. Many participants indicated they experienced anxiety when looking for new housing and interacting with landlords. It was also common for participants to mention that they felt afraid, particularly of becoming homeless.

“It makes me realize how fragile the entire rental [...] market is. Many of us are not very far from being homeless.”

–Interview with participant

Even after finding new housing, many participants described feelings of insecurity, worries about being evicted again, and an inability to feel “at home.”

What more can be done to prevent evictions?

People with lived experience of eviction recommended the following policy options:

- **Strengthening tenant protections:** including more scrutiny, follow-up, and enforcement of current laws and regulations that uphold tenant rights. Of the provinces studied in this project, Quebec had stronger tenant protections and supports.
- **Limit own-use evictions:** shifting the burden of proof onto landlords instead of tenants and increasing penalties for bad-faith evictions are important ways to reduce them. Stricter conditions for qualifying for an own-use eviction would also help with reductions.
- **Information and education:** providing increased and more accessible education and information for tenants can help them be fully aware of rules and regulations. Improved education can also help tenants better understand their housing rights and how to fight for those rights.
- **De-emphasize financialization:** policy reorientations that challenge the idea of housing as a commodity and limit the number of properties individuals and corporations can own.
- **Make tribunals the rule:** most tenants reported not going through a provincial tribunal or commission. By making tribunals the rule (rather than the exception), landlords become responsible for proactively establishing the need and seeking approval for an eviction. This will remove the responsibility of tenants to challenge an eviction after being served with an eviction notice.
- **Increased housing provision:** especially non-market, social and cooperative housing.

Overall, recommendations made by participants were informed by perceptions that laws and operations of the private rental market favour landlords over tenants. As shown in Table 3, implementing these recommendations speaks to important roles for all orders of government.

Table 3: Participant recommendations for reducing evictions in Canada

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

Source: Wachsmuth et al., 2023, p. 84

Housing provision, evictions, and human rights: Opportunities for federal government

The regulations and laws that underpin renting and evictions in Canada are overseen by provincial and territorial governments. This includes Acts that outline the rights and responsibilities of tenants and landlords, rent control and related policies, and eviction applications and appeals processes. While many of the proposed policy recommendations relate to that order of government, opportunities for federal government were also highlighted.

A key opportunity is to make substantive investments in affordable, social and non-market housing. This helps to address evictions in several ways. First is that an increase in affordable and non-market housing reduces incentives to evict by loosening rental markets (see Table 1). Second and related is that it can disrupt the financialization of housing (and evictions as a vehicle for financialization).

Finally, the provision of more affordable housing options can increase the likelihood of securing new housing post-eviction. This can lessen the negative impacts of eviction and reduce the risk of being evicted into hidden or unsheltered homelessness.

To help ensure that tenants' housing rights are upheld, substantive investments in affordable, non-market and social housing are required.

Future Research Opportunities

Future research opportunities include:

- **Eviction types:** Retaliatory evictions are a form of eviction that is not well understood. Further research could also look at the effects of serial/multiple evictions that occur at the same property.
- **New geographies:** Tenants who live in rural areas may have different experiences of eviction than those living in major cities. It is also important to understand the unique experiences of eviction among tenants living in provinces not captured in this project.

- **Specific populations:** Further research to understand the lived experiences of tenants who identify as 2SLGBTQIA2+ and tenants with disabilities was identified. Building on existing Indigenous-led research on the lived experience of eviction in Canada was also cited as an opportunity. This research should be led or co-led by Indigenous researchers/organizations.
- **Long-term effects:** This project focused on those with experiences of eviction in the last five years. Additional research could explore the long-term effects of evictions, particularly for families and tenants who have experiences of homelessness.
- **Property and other technologies:** Research from other countries shows that new property technologies are being used by some landlords in their engagements with tenants. Uses include tenant surveillance to capture illegal sublets to speed up evictions. COVID-19 has also led to the use of Zoom and related platforms to move eviction hearings online. The effects of these digital applications remained understudied within Canada, and future research on them would be useful.

Glossary of Key Terms

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

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

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

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Research insights are summaries of our research reports.

These insights:

- identify a housing research issue, gap or need
- provide an overview of the research project undertaken to address it
- present major findings of the research

The research presented in this series explore the areas of Housing Need, Housing Finance, Housing Supply and Outcomes of the National Housing Strategy.

Full Report

Wachsmuth, D. St-Hilaire, C., Kerrigan, D., Chellew, C., Adair, M., Mayhew, B. (2023). *The Lived Experience of Evictions in Canada*. Ottawa: Canada Mortgage and Housing Corporation (CMHC).
https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/the-lived-experience-of-evictions-in-canada-wachsmuth-et-al-2023.pdf

For Further Reading

Zell, S., and McCullough, S. (2020). *Evictions and Eviction Prevention in Canada*. Ottawa: Canada Mortgage and Housing Corporation.
https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/evictions-and-eviction-prevention-in-canada.pdf

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