

Evictions: Focus on seniors & older adults

As the evictions landscape in Canada continues to change, older tenants are affected. Yet the policy framework that underpins renting remains centered on ‘the generic person’¹, without regard for differences amongst tenants or life stage.

Previous CMHC research recognized seniors as one population vulnerable to eviction and recommended further study into their lived experiences (Zell and McCullough, 2020). This project takes up that recommendation, through an examination of renting, evictions and the life course. It includes a GBA+ perspective, a trauma-informed understanding of ageing (by including the experiences of some older tenants who are younger than 65 years of age), and considers the effects of the COVID-19 pandemic.

Research Questions & Approach

Key research questions for this project included:

- What is the lived experience of eviction for seniors in Canada?
- How are older tenants responding when they receive eviction notices?

- What are the effects of eviction on older tenants?
- What further measures can be introduced to support senior tenants at risk of, or experiencing, eviction?

To answer these questions, CMHC commissioned a research team from the Institute of Urban Studies (IUS), University of Winnipeg, to undertake a literature review, develop a framework that advances a life course perspective on eviction, and to conduct interviews with housing professionals (n=8)² and seniors with lived experience of eviction (n = 10)³.

Literature Review

While there are relatively few studies focusing on seniors and eviction, especially in the Canadian context, the wider literature on housing, homelessness, and poverty reveals several risk factors. Understanding these vulnerabilities is important, as eviction can lead to homelessness for seniors.

¹ Lynn McDonald, “Examining Evictions through a Life-Course Lens,” Canadian Public Policy xxxvii, (2011): S130.

² Of these eight participants, four worked in BC (Vancouver or Victoria), one worked in Winnipeg, and three worked in the Greater Toronto Area (GTA).

³ Seven lived experience interviewees were women. Six were in their 60s, three were in their 50s, and one was in her mid-80s. One lived in Greater Vancouver, four lived in Winnipeg, and five lived in the Greater Toronto Area. Eight lived experience interviewees reported living alone (four of whom were divorced; one widowed). All participants lived on annual incomes of between \$14,000 and \$32,000 (the latter being shared by a couple). Health issues were common, with four reporting mental health diagnoses, and two with physical disabilities.

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Economic Vulnerabilities & Gender

Housing affordability remains a primary challenge for many seniors, with a growing proportion of older adults spending more than 30% of their incomes on housing⁴. The literature confirmed the importance of recognizing seniors experiencing core housing need as at-risk of eviction. Beyond this general risk, it revealed how **gender informs housing need and vulnerability to eviction**. Examples include that:

- women still outlive men, and **older cohorts comprise a greater proportion of women who can be at risk of out-living their retirement income**;
- older **women and racialized seniors** are **more likely to have near-poverty line incomes**; and
- the **gender gap in labour market earnings adversely effects retirement savings and incomes**.

These **vulnerabilities are heightened for women living alone** or without a partner to share housing costs and related expenses.

The literature also confirms that older adults can experience other vulnerabilities to eviction, such as: **living in older, affordable housing stock** (risk of development-led evictions), and **difficulties cleaning or maintaining an apartment** (which can present as a non-economic breach of the lease).

Impacts of Eviction

The literature further revealed the **profound social, economic, physical and mental health impacts of eviction**, which can lead to a cycle of increasing housing instability and precarity. This cycle can be marked by disrupted lives, inferior housing, increased social isolation, and **potentially homelessness**.

The physical move itself can generate **lasting health impacts** and is a **source of psychosocial stress**. Older adults can lose their social networks and experience **increased social isolation and exclusion**. The loss of belongings and home through an eviction can also trigger **feelings of mourning**.

Older adults may also **lack the social resources needed to secure assistance** when faced with an eviction. Some may be **reluctant to rely on the resources they have**, to avoid being seen as dependent.

⁴ As of 2016, 85.6% of seniors in CHN lived in housing that did not meet the affordability threshold. Between 2011 and 2016, there was a 28.5% increase in senior renter households living in core housing need (see Cho, 2019).

The **post-eviction search for housing** is another challenging outcome for older adults, with difficulties finding alternative, suitable and affordable housing (especially if on low and fixed incomes).

On balance, the literature review reveals that **prevention measures, interventions and supports need to reflect the heterogeneity of this population and account for gender differences** in order to be effective. These measures should be **trauma-informed**, and ideally be **developed with older adults**.

Eviction Pathways: A Framework

The literature review and interviews conducted for this project confirmed that there are several different routes by which people experience eviction. These are detailed in Figure 1 below.

Figure 1: Eviction Trajectories

PRE-EVICTION

- 1 STABILITY.**
Relatively stable housing with abrupt event.
- 2 PRECARIETY.**
Long-term housing precarity, with cumulative disadvantage.
- 3 INSTABILITY.**
Long-term housing instability, often a history of homelessness.

POST-EVICTION

- A STABILIZED.**
New, relatively stable housing.
- B PERIOD OF INSTABILITY.**
Short-term housing instability, followed by re-housing.
- C CYCLES OF INSTABILITY.**
Long-term housing instability, often a history of homelessness.

(Source: Zell and McCullough, 2021: 34)

The framework provides additional context as to the drivers of eviction, including the ways in which **external factors can affect tenant circumstances**. For example, the issue of inability to pay rent can be tied to other factors beyond tenants' control, such as a significant life or financial event (Stability), the cumulative impacts of longer-term disadvantage and housing precarity (Precarity), or periods of instability, including homelessness (Instability). This suggests opportunities for more effective prevention measures that specifically engage with these pre-eviction pathways.

The framework also reveals **relationships between pre- and post-eviction pathways**. For example, researchers in this project found that there is a difference between someone who experienced an eviction after a prolonged period of housing instability and/or homelessness (Instability; more likely to have a Cycle of Instability outcome), and someone who was evicted as an older adult with a stable housing history (Stability; more likely to have a Stabilized outcome). Understanding these relationships can help **inform decisions on the kinds of tenant supports required during and following an eviction**.

Interview Findings

Between January and May 2021, in-depth, semi-structured interviews were conducted with professional housing stakeholders and seniors' advocates; and older adults with lived experience of eviction⁵. Across these interviews, it was revealed that **older tenants are faced with eviction for many of the same reasons as younger tenants**. These include affordability challenges, health factors and market-related and landlord factors.

Affordability Challenges

Interviews confirmed that **affordability challenges are a primary driver of eviction for senior tenants**. As revealed by one Toronto-based service provider, many older clients are in receipt of Guaranteed Income Supplement (GIS), earning less than \$24,768 per annum. Filing taxes each year ensures that these payments are not interrupted or delayed. If these are not filed, this income can be cut off, which can then lead to an eviction. Other **life events**, such as the death of a partner, reduction in household income, and the resulting challenges around sorting out tax filings, are a related eviction driver. As reported by participants, resolving these

⁵ Participants lived in diverse housing contexts at the time of their eviction, including: apartments in a house renting to small-scale landlords (3), an apartment in a condo (1), units in small rental buildings run by local property management companies (2), units in large rental buildings run by large property management companies (2), an RGI studio in a building owned by a REIT (1), and a rooming housing run by a social organization (1).

issues became increasingly difficult during COVID-19, due to increased call volume for the CRA and other departments administering benefits.

Participants with lived experience of eviction were living on low incomes (\$14,000-\$32,000)⁶; for at least half, their sole source of income was a pension or disability payment. **Living on low and fixed incomes makes individuals especially vulnerable to eviction, particularly when housing and other living costs are on the rise.** Many respondents pointed to increased costs for food and transportation, and the need to purchase masks as a result of the COVID-19 pandemic, have placed additional pressures on already-low budgets. Housing workers in Toronto and BC confirmed that this additional financial burden **disproportionately affects senior women and other vulnerable populations.**

The **transition from employment income to retirement income** can be an additional financial challenge that makes one vulnerable to eviction. A Toronto-based housing worker, for example, noted observed increases in senior evictions resulting from changes in income that led to inability to pay rent. A BC-based organization that works with seniors observed that **some older tenants are going back to work to help offset higher rent** in new housing following an eviction, or to help stabilize their existing housing.

Employment loss in mid-life can also be a driver of eviction for older tenants. This was an issue cited by many interview participants and was often tied to physical and mental health issues. Others cited a reliance on contract work as contributing to risk of eviction (with one participant reported having been evicted when a contract was terminated). The financial precarity resulting from contract work can affect older adults' ability to meet their housing needs now and into their retirement years.

Health Factors

Physical decline and failing health were cited by participants as another set of drivers of eviction for older adults. This can take expression in **difficulties maintaining a unit** to a certain standard. A service provider based in Winnipeg, for example, noted that 'failure to maintain the premises' is a key reason for eviction of senior tenants. As reported by another organization, outreach workers are often assisting with moving items in apartments or with cleaning duties, because some older tenants have had mobility impediments.

Inability to maintain the premises can also lead to issues with **pests and sanitation.** To the extent that responding to pest-control measures means moving furniture and other tasks, older tenants who have physical health and mobility issues may not be able to undertake those duties. This makes them vulnerable to eviction for 'not complying' with landlord requests.

A related set of factors are tied to **cognitive health and decline.** This can take expression in **forgetting to pay the rent and/or utilities bills.** While this presents to landlords as rental arrears, it is important to recognise that health issues can sometimes underpin and drive 'non-payment of rent'. In a related vein, hoarding is one cause of senior evictions. In some jurisdictions, housing professionals are observing increases in this specific type of eviction driver. Similar issues exist in the case of tenants who move from larger to smaller premises without adequately downsizing.

Market-Related Factors

Landlord responses to market forces and related factors were repeatedly cited by interview participants as drivers of eviction for older tenants. Previous CMHC research confirmed observed increases in market-driven or 'no-fault' evictions. Included here are development-led evictions, such as own-use, reno- and demovictions. Seniors can be **vulnerable to these types of eviction if they are longer-standing tenants in older buildings with more affordable rental rates.**

Due to the regulatory frameworks for renting, in which annual rent increases for active tenancies are mandated to a maximum percentage by the provinces (rent control), longer standing tenancies generally result in more affordable rental rates over time. Yet when combined with policies that enable rental rates to be completely reset upon vacancy (rent decontrol), this framework can create a an 'incentive' to terminate a tenancy, increase the rental rate for that unit and take advantage of local market conditions. In this very basic way, **evictions are a vehicle through which the financialization of rental housing takes place.** While a broad cross-section of tenants can be at-risk of these evictions, housing professionals who participated in this research reported **mass (whole building) evictions in BC and Winnipeg affecting many seniors who had been long-standing tenants** in those buildings for decades.

⁶ As a comparator, the 2019 median after-tax income for Canadian individuals and families was \$62,900.

Interview participants identified specific types of evictions being used in this context. These included: reno- and demovictions (related to the renovation of a unit or demolition of the building, respectively), own-use evictions (so the owner or family member can move into the unit), and condo conversions.

As noted by a BC legal advocate, a low burden for proof has been attributed to a rise in **‘own-use’ evictions** in that jurisdiction. One tenant who participated in this research, an 84-year old woman living in Toronto, confirmed that she went through three, consecutive own-use evictions within a decade.

Professional and lived experience interviewees also cited specific **landlord practices as drivers of eviction for older tenants**. Examples provided in these interviews included: shutting off utilities and appliances, forms of bullying and harassment, surveillance and intimidation, suggesting that the building had been sold and tenants had to move out (without an actual sale taking place), locking tenants’ access to their mailboxes (so they can’t access rent notices), and financial compensation to relocate (known as a ‘cash for keys’ eviction). While these practices take place ‘outside’ official eviction processes, they were identified in interviews with professionals and older tenants as **attempts at informal eviction**.

Responses to Eviction

When faced with an eviction notice, it was not uncommon for participants to report experiencing **feelings of shock, fear, confusion, and lack of understanding of what was taking place**. These feelings can be especially acute for long-standing older tenants and those with a history of stable housing. An eviction notice can also be paralysing for some older tenants, leading to denial of the situation, and ultimately preventing tenants from reaching out in time to receive the supports they need.

A related issue affecting older tenants’ responses to eviction is **lack of knowledge of their rights**. While this has been an issue identified for renters generally, it is especially prevalent for older tenants. Educating tenants and raising awareness of their rights, and identifying and exploring options, are common services that housing stakeholders who participated in this research provide for senior tenants.

Impacts of Eviction

Interviews with older tenants also revealed that evictions have numerous adverse impacts.

Social

Older adults who are evicted are often socially isolated. **An eviction can contribute to an even greater sense of isolation**, especially if the tenant has to move away from their community in order to have their post-eviction housing needs met. This physical relocation can also trigger **feelings of loss and devastation**, particularly if they are longstanding tenants with ties to their neighbourhood. Many tenants also reported a **loss of trust** as a result of being evicted, which can affect the ways in which they engage with new landlords (no longer reporting issues, out of fear of another eviction).

Health, Wellbeing

In instances where tenants end up in poor quality housing following an eviction, that housing can generate **physical and other health issues**. The **psychological toll** of going through an eviction was also noted by tenants, and these feelings can last long after the eviction has taken place. One housing support worker in Toronto noted that some seniors facing eviction have committed or attempted **suicide**. Health issues can also become quite severe when tenants are **evicted into homelessness**. This raises important questions around **the role of trauma in accelerated ageing**, and the limitations of a reliance on chronological age to define a ‘senior’. Individuals with complex health conditions arising from chronic or acute homelessness who are younger than 65 years of age can have health needs that are associated with adults who are much older. Yet they are generally not eligible for these supports due to their (chronological) age.

Economic

Forced moves can **push people further into debt** as they take up residence in less affordable housing and have to manage very tight budgets. **Unexpected costs associated with the physical move and storage of belongings** are related factors. Use of food banks, rationing medications, or forgoing utilities are some of the difficult choices (some) tenants make when grappling with these economic realities. Service providers also confirmed that **some seniors try to re-enter the labour market to help offset additional rental costs**, or ask for support from family members.

COVID-19 Impacts

Interviews with tenants and housing professionals also revealed the variegated impacts of the COVID-19 pandemic on the experience of eviction.

- **Bans and moratoria⁷ on eviction due to inability to pay rent were initiated by provinces** across the country, making this type of eviction difficult to initiate.
- Yet the pandemic also **increased economic vulnerabilities due to job losses, and there were additional costs that older tenants had to incur** as a result of COVID-19, such as personal protective equipment (PPE), and increased food and transportation costs.
- In response to these additional financial pressures, **some participants reported having to choose between rent and utilities, medications, and these other costs, or start using food banks**. In certain contexts, these other costs rose around the same time that tenants were expected to start paying back the rent owed during a moratorium period, with differential effects expected on older tenants.
- The pandemic has also had an **adverse effect on access to technology and information**. For tenants who rely on libraries for access to this technology, lockdown policies affected access. This became additionally problematic as eviction **hearings were moved online and conducted electronically**.
- For **organizations that provide housing navigation assistance** and other services for older tenants, **the pandemic has adversely affected service due to capacity restrictions**.
- A tenant's ability to respond to an eviction is affected by their existing health conditions. **Health vulnerabilities have been exacerbated for older tenants** as a result of the COVID-19 pandemic.
- Finally, many tenants who participated in this project reported experiencing an **eviction as a form of trauma**, the effects of which can remain long after the eviction has taken place. The additional **psychological toll of the pandemic can add to this already-traumatic event**.

Recommendations

A clear take-away from this project is that **there are limited senior-specific supports, services and housing options for those experiencing eviction**. As revealed in this research, **there are a limited number of organizations in the country that specifically cater to the needs of older tenants**. This gap is notable, given that seniors are a growing segment of the Canadian population⁸. Moreover, there is a lack of services that engage with gender and other differences in experience. This suggests a need for senior-focused housing supports and services that account for gender as well as other aspects of diversity, such as race, sexual orientation, newcomer and migration status.

Specific examples of **senior-focused eviction prevention measures** cited in the research included:

- **financial assistance** for older tenants who rent;
- **apartment cleaning services** (to prevent non-economic breach of a lease);
- **supports and funding for health issues** that can contribute to an eviction (physical, cognitive);
- **on-site tenant support workers**, to provide ongoing senior-focused supports;
- **landlord training and education**; and
- **older tenant legal education** (incl. understanding a notice, tenant rights, how to respond, find help).

At a broad level, **coordinated intake for older tenants who have been served an eviction notice** was cited as a better way forward. This approach -- similar to Reaching Home's coordinated access system⁹ -- would better support tenants in assessing need and identifying and accessing resources.

Participants in this research project also highlighted **the need for more senior-specific housing** that is affordable, accessible and appropriate. **Senior-specific shelters and transition homes** were also cited in this regard. Given that seniors are at particular risk for some market-driven and development-led evictions (own-use, renovictions), **regulatory and system-wide changes**, were also cited as important.

⁷ <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/covid-19-eviction-bans-and-suspensions-to-support-renters>

⁸ As of 2021, seniors (65+ years) were 19% of the Canadian population.

⁹ <https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.3-h3.4>

Several **during and post-eviction supports** for older tenants were highlighted. These included:

- **assistance with the search for housing** (outreach workers and housing navigators, training, assistance and access to computers and other technologies);
- **support for the residential move** (financial and non-financial);
- assistance with **possession storage and relocation**; and
- support for **the psychological impacts of eviction and trauma of being forced to move**.

These **services should also account for gender differences** and **those living alone**, who can be quite isolated throughout the eviction process and lack other forms of (informal) support.

Finally, there is an opportunity to **rethink how ‘seniors’ are defined in prevention and policy**. The interviews conducted for this project included six tenants who were between the ages of 50 and 64 with housing and other needs traditionally associated with ‘senior citizens’, as well as professionals who support people with these needs. Findings from these interviews reveal the limitations of a reliance on chronological age for eligibility requirements, which can work to the detriment of older adults who need housing services and supports before they reach 65.

Connections to New CMHC Research on Evictions

CMHC’s Research Division has a **multi-year initiative on evictions, with quantitative and qualitative streams** (2021-2023). Through a partnership with Statistics Canada, the quantitative stream involves collecting formal evictions data and linking these with social data. The qualitative stream involves interviews with people with lived experience of eviction (n=90) in three jurisdictions. This will further our understanding of eviction by examining the diversity of lived experience.



Full Report

Zell, S., and McCullough, S. (2021). *Seniors and Evictions in Canada: A Life-Course Approach*. Ottawa: Canada Mortgage and Housing Corporation.
https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/seniors-eviction-report---final.pdf

Further Reading

Markovich, J. (2021). *Evictions: New typologies and analysis for the 21st Century*. Ottawa: Canada Mortgage and Housing Corporation.
https://assets.cmhc-schl.gc.ca/sf/project/archive/publications/research_insight/research-insight-evictions-new-typologies-analysis-canadian-landscape-69733-en.pdf?rev=7af0a8cc-2824-4731-afd8-f98224307f62

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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