

RESEARCH INSIGHT

Evictions in Canada

Inequities in health among groups at higher risk of evictions



This research insight is the second of a three-part series on evictions in Canada. Other topics in this series include:

- the link between evictions and homelessness; and
- the link between evictions and populations that are experiencing vulnerabilities.

Insight Summary

Recent Canada Mortgage and Housing Corporation (CMHC) funded research suggests that health conditions can contribute to eviction and can also be influenced by evictions. As such, we need to do more research to better understand these connections.

This research insight examines the relationship between health and eviction. It raises three important questions:

1. How do different types of health conditions contribute to eviction?
2. What are the health outcomes of evictions?
3. What supports do rental tenants need before, during and after an eviction?

To answer these questions, researchers conducted a literature review and focused on the links between key health factors and outcomes, and evictions. These themes were then examined using microdata from Cycles 2 and 3 of the 2021 and 2022 Canadian Housing Survey (CHS).

Key Findings

1

People who have been evicted have the lowest self-reported physical and mental health.

2

The chance of being evicted more than doubles for people self-reporting a higher degree of disability.

3

Households that reported they had mental health challenges were 2.1 percentage points more likely to report being late on rent and 2.2 percentage points more likely to have a conflict with a landlord. This suggests that housing supports should also include mental health supports.

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Brief Analysis

How do different types of health conditions contribute to an eviction?

Different groups of tenants may be at greater risk of eviction due to their health conditions or increased care needs. People living with certain health conditions were identified in the literature as being at higher risk of experiencing an eviction. These include:

Tenants Living with Mental Health Conditions – These tenants are at greater risk of eviction since their mental health may affect their ability to make routine rent or utility payments or maintain a safe residential space with neighbours and property owners.

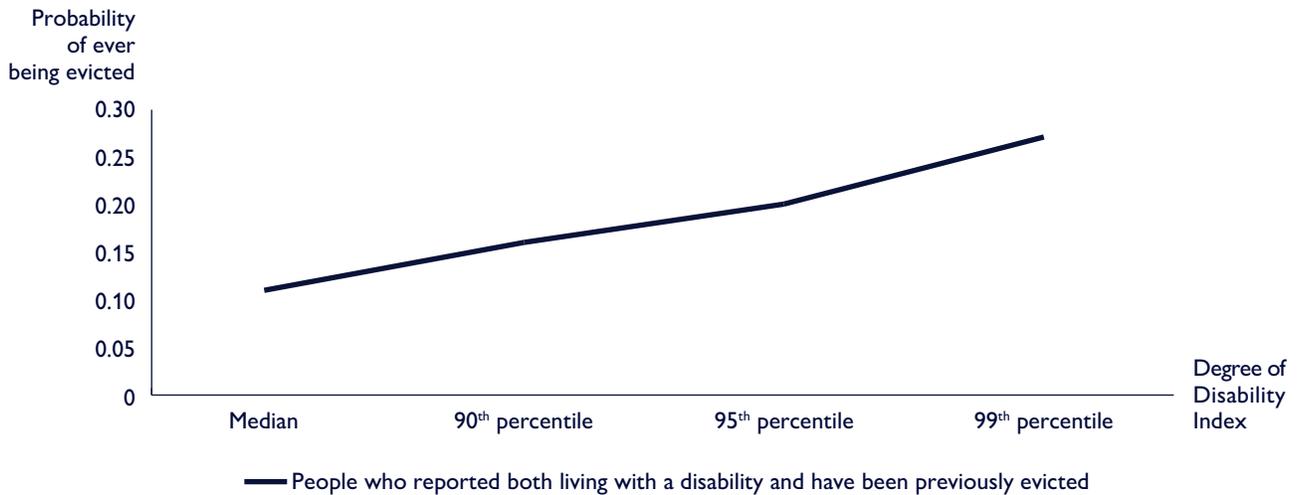
Tenants Who Use Substances – These tenants are at greater risk of eviction because landlords are able to evict if they suspect the tenant of engaging in illegal activity in their rental unit (for example, illegal substance use). Situations where the use of substances by a tenant leads to violent behaviour, can result in police and medical interventions. These events can also often result in an eviction.

Older Adult Tenants – Some older adults can experience cognitive, physical and mental health decline. This decline can put older tenants at higher risk of eviction for forgetting to pay rent or for not being able to maintain their rental unit due to limitations in their physical and mental health.

Other Groups Experiencing Vulnerabilities – Eviction research that considers tenant health is limited despite findings that suggest that certain groups are at risk of both eviction and systemic health and care inequities. Some groups that are at higher risk of both eviction and systemic health and care inequities are racialized communities, people living with disabilities, single mothers, and households living in rural areas.

Using data from Cycle 2 of the CHS, Figure 1 demonstrates that the chance of being evicted more than doubles for people self-reporting a higher degree of disability.

Figure 1: Disability Index’s Correlation with Ever Being Evicted



Source: Canadian Housing Survey, 2021. Calculations: CMHC

Tenants Living with Lower Financial Means – Some studies in the US indicate that these tenants experience health and care inequities (Smith, 2022). The lack of access to adequate healthcare can exacerbate pre-existing health conditions. These worsening health conditions can inhibit their ability to maintain their units and/or impede their ability to work and maintain a stable income. This can then lead to an eviction. Figure 2 indicates that with increasing levels of disability, the chance of being core housing need also increases. This means that there is a relationship between disability and income and as previously mentioned in Figure 1, the chance of being evicted more than doubles for those reporting a higher degree of disability.

What are the health outcomes of evictions?

The process and outcome of an eviction can have long-term physical and mental health outcomes on some tenant groups. While a definitive causal link could not be established using the 2021 Canadian Housing Survey, researchers found links while conducting the literature review.

Tenants Living with Mental Health Conditions – The threat and outcome of an eviction can further affect the physical and mental health of tenants living with mental health conditions. For example, the process and outcome of evictions can make tenants with pre-existing conditions even more vulnerable to depression, suicide, and substance use.

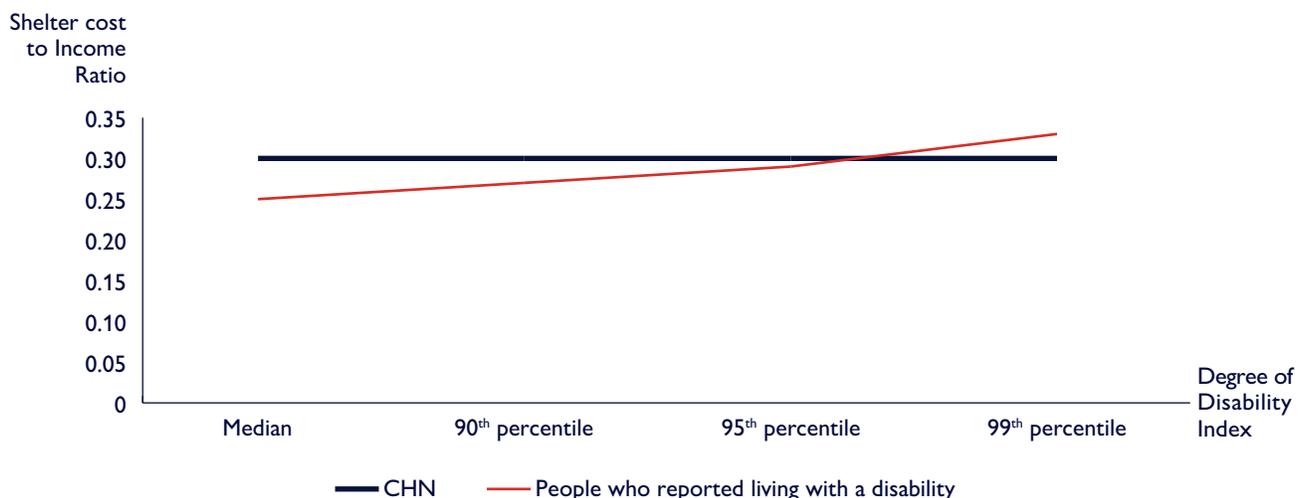
Tenants Who Use Substances – The threat, process and outcome of an eviction may trigger an increase in tenants use of substances. This can put them at higher risk of physical, cognitive and mental health complications and death.

Older Adult Tenants – The process of eviction can be overwhelming, stressful and exhausting for older tenants as they try to manage their personal health while also trying to do the tasks needed during the evictions process. If older tenants are evicted, they are at higher risk of cognitive, physical and mental health decline. They are also at higher risk of having to move further away from informal caregivers who are important for their care.

Other Populations Experiencing Vulnerabilities – Racialized communities, 2SLGBTQIA+ tenants, single mothers and people living in rural areas are at higher risk of having poor health and being evicted. Not much is known, however, about the connection between the health of groups experiencing vulnerabilities and eviction. More research on the connection between health and eviction of these tenant groups would be valuable (For example, racialized communities, 2SLGBTQIA+, single mothers and people living in rural areas).

Tenants Living with Lower Financial Means – The threat, process and outcome of an eviction can decrease the health of tenants with lower financial means. Research from the United States also suggests that eviction can affect this group’s access to health care and medication, however there is limited similar research in Canada. These effects on tenants’ health can lead to the need for more emergency care after an eviction.

Figure 2: Disability index’s correlation with Shelter Cost to Income



Source: Canadian Housing Survey, 2021. Calculations: CMHC

What supports do rental owners and tenants need before, during and after an eviction?

Findings suggest that health supports are an important part of eviction prevention. There is a need to better support health before, during and after an eviction. This support might include, but should not be limited to:

- connecting tenants with resources, services and housing that may better support them with their health and care needs; and
- designing housing supply, resources and services to better support tenants' complex health and care needs.
- rental owners and housing service providers also need to be provided with more education on the types of services available and best practice approaches to support tenants' health.

Support for health needs must also move beyond physical and mental health and address the social determinants and contextual factors that impact health and wellbeing. To recognize the importance of the social determinants of health, health care and housing supports need to be provided together.

This approach would need integrated housing and health care policies that:

- Enable health care providers (hospitals, primary care providers, mental health services, long-term care homes, substance use services, disability support services, etc.) to facilitate connections to housing supports as part of the care that they provide.
- Require and enable housing service providers to connect their clients with health and care services that will help them to access and retain housing that fits their needs.

Combining health and housing supports in this way is a positive step towards addressing evictions experienced by those living with mental and physical health challenges in Canada.

Future Research

More Research to Explore the Links between Health and Eviction of People Experiencing Vulnerabilities

We suggest that more research is needed on the connections between health and eviction for groups experiencing vulnerabilities. These groups include but are not limited to:

- racialized communities
- 2SLGBTQIA+ communities
- single mothers
- rural and remote communities
- children and youth

In addition, we suggest that more research on the connections between health and eviction may answer the following questions:

- How are national trends in population health (for example, the aging of Canada's population and increased substance use) influencing rates of eviction in Canada?
- How can housing be designed or adapted to better fit the health and care needs of Canadians (for example, the need for more accessible housing for older adults, more housing with connected supports for tenants who use substances, etc.)?

This future work would help us know more about how health contributes to and is affected by eviction. It would also increase the support for groups experiencing vulnerabilities.

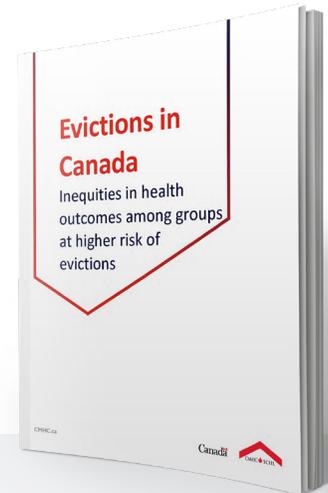
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Research insights are summaries of our research reports.

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

Poulin, L., Feltaous E., Rotberg, S., Worton, S. K., Bachour, M., Verbeek, M. (2025). Evictions in Canada: Inequities in health among groups at higher risk of evictions. Canada Mortgage and Housing Corporation. Ottawa, Canada. [Evictions in Canada \[electronic resource\] : Inequities in health outcomes among groups at higher risk of evictions.](#)

For Further Reading

Bachour, M., Verbeek, M., Feltaous, E., Worton, K., Rotberg, S. (2025). Evictions in Canada: Populations Experiencing Vulnerabilities. Ottawa: Canada Mortgage and Housing Corporation. [Evictions in Canada \[electronic resource\] : Populations experiencing vulnerabilities.](#)

Worton, S. K., Rotberg, S. Feltaous E., Bachour, M., Verbeek, M. (2025). Evictions in Canada: The links between evictions and homelessness in Canada. Canada Mortgage and Housing Corporation. Ottawa, Canada. [Evictions in Canada \[electronic resource\] : The links between evictions and homelessness.](#)

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Alternative text and data for figures

Figure 1: Disability Index's Correlation with Ever Being Evicted

Degree of disability index	Probability of ever being evicted
Median	0.10
90 th percentile	0.16
95 th percentile	0.20
99 th percentile	0.27

Source: Canadian Housing Survey, 2021. Calculations: CMHC

Figure 2: Disability index's correlation with Shelter Cost to Income

Degree of disability index	Shelter cost to Income Ratio	
	CHN	People who reported living with a disability
Median	0.3	0.24
90 th percentile	0.3	0.27
95 th percentile	0.3	0.29
99 th percentile	0.3	0.32

Source: Canadian Housing Survey, 2021. Calculations: CMHC