## Where eviction applications are filed: Ward distribution of eviction applications in Toronto



Scott Leon

The COVID-19 pandemic has heightened the urgency to understand and address residential evictions. In Ontario, eviction hearings have resumed digitally and at a fast pace. Many renters have been unable to pay their rent in full, which has increased the possibility of mass arrears (accumulation of rent owed), and related evictions. Evictions have the potential to disrupt the public health responses to COVID-19, magnify the associated recession, and disrupt tenants' lives. All of these outcomes would have negative impacts on population health and well-being.

Prior research on evictions has shown them to have detrimental impacts on tenants' health. A 2017 research review found that people facing the involuntary loss of housing have worse health outcomes, both mental (depression, anxiety, psychological distress, suicide) and physical (self-reported health, blood pressure). Achieving a healthier Toronto means understanding, addressing, and ultimately reducing the burden of residential evictions.

To adequately address evictions, it's important to first understand where eviction applications are taking place. This brief examines where eviction applications were filed prior to the pandemic. This information could be helpful for targeting eviction prevention services and building political support for expanding them. This brief compares formal Landlord and Tenant Board eviction filings across the City of Toronto's 25 wards. Wards are political geographies, where constituents elect one Councillor to represent their interests on City Council.

Prior to COVID-19, eviction filing rates<sup>4</sup> were highest in a number of inner-suburban Toronto wards. Figure 1 shows the eviction filing rate by Toronto Council Ward in 2016. Eviction filing rates varied in 2016 from 12 per cent in Humber River-Black Creek (7) to two per cent in Spadina-Fort York (10). The top five wards by eviction filing rate are: Humber River-Black Creek (7), York South-Weston (5), Etobicoke North (1), Scarborough-Guildwood (24), Scarborough Southwest (20). The number of eviction applications filed in 2018 by ward varied from 2047 applications in Humber River-Black Creek (7) to 279 applications in Scarborough North (23) (See Figure 1).

It is important to note the difference between the number, and the rate of eviction applications. Some wards had both high numbers of evictions and high eviction filing rates, including Humber River-Black Creek (7), York South-Weston (5), and Etobicoke North (1). Others, such as Parkdale-High Park (4) had high numbers of eviction applications, a large number of renter households, and an intermediate eviction filing rate. Still other wards, such as Spadina-Fort York had large numbers of renters, a moderate number of eviction applications, and therefore a low eviction filing rate.

Previous Wellesley Institute research found that areas in Toronto where equity-seeking groups live had disproportionately higher eviction filing rates. The study examined census tracts and found that areas with higher renter poverty had 2.5 times higher eviction filing rates on average. Independent of this association, census tracts where a greater percentage of renters self-identify as Black had twice the eviction filing rates. The analysis in this data brief supports this. The wards where the highest number of Black Torontians live also had the highest numbers and rates of eviction applications (Wards 1, 5, and 7).

Rate of Eviction Filings 2016 ≤0.02 ≤0.05 ≤0.07 10 Km ≤0.09 ≤0.12

Figure 1: Eviction Filing Rate 2016

Eviction filing rate is the total number of formal eviction applications divided by the number of renter households in each ward. For example, 12 per cent would mean that there were 12 formal eviction applications filed per 100 renter households in the ward.

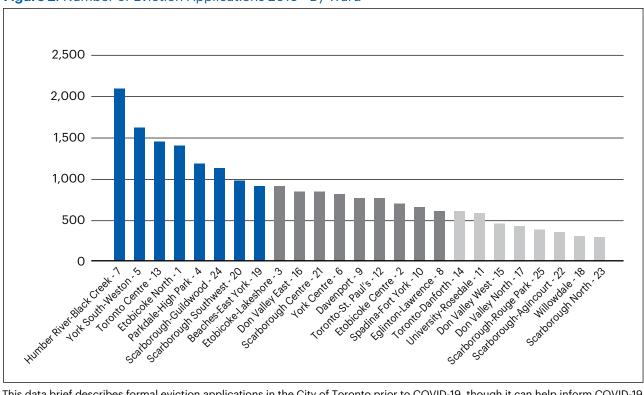


Figure 2: Number of Eviction Applications 2018 - By Ward

This data brief describes formal eviction applications in the City of Toronto prior to COVID-19, though it can help inform COVID-19 evictions response planning. In this emergency situation, all levels of government have a role in preventing evictions.

## To better protect tenants from evictions:

- 1.) The City of Toronto and the province of Ontario, in consultation with community leaders and tenants' groups, should provide increased and enhanced eviction prevention services located near tenants who are facing the threat of eviction. This will likely make these services more effective, and also improve equity by minimizing the impact on those already suffering the threat of eviction.
- 2.) The federal government and the Province of Ontario, in consultation with the City of Toronto, should implement an arrears protection program that works in the interests of both tenants and landlords to help cover unpaid rent and avoid costly evictions. The federal government has demonstrated willingness to use its spending power in this unprecedented crisis to step in on commercial evictions, but they should act on residential evictions as well. Tenants that have fallen behind on rent need access to financial support in order to prevent evictions. Without such measures, we can expect more tenants to lose their homes, experience increased hardship and poorer health all in the communities already hardest hit by the pandemic.

## **Eviction Applications by Toronto Wards**

| Ward |                          | Eviction<br>Applications<br>2018 | Eviction<br>Applications<br>2010-2018 | Renter<br>Households<br>2016 | Eviction<br>Filing rate<br>2016 |
|------|--------------------------|----------------------------------|---------------------------------------|------------------------------|---------------------------------|
| 7    | Humber River-Black Creek | 2,047                            | 22,222                                | 18,625                       | 0.12                            |
| 5    | York South-Weston        | 1,580                            | 18,843                                | 22,995                       | 0.09                            |
| 1    | Etobicoke North          | 1,423                            | 13,499                                | 16,945                       | 0.08                            |
| 24   | Scarborough-Guildwood    | 1,111                            | 11,051                                | 15,920                       | 0.07                            |
| 20   | Scarborough Southwest    | 998                              | 10,437                                | 18,360                       | 0.06                            |
| 19   | Beaches-East York        | 932                              | 10,833                                | 20,400                       | 0.06                            |
| 21   | Scarborough Centre       | 873                              | 10,631                                | 16,935                       | 0.06                            |
| 25   | Scarborough-Rouge Park   | 390                              | 3,520                                 | 6,425                        | 0.06                            |
| 23   | Scarborough North        | 279                              | 2,529                                 | 5,660                        | 0.06                            |
| 16   | Don Valley East          | 879                              | 10,318                                | 20,890                       | 0.05                            |
| 4    | Parkdale-High Park       | 1,166                            | 12,015                                | 28,945                       | 0.05                            |
| 2    | Etobicoke Centre         | 707                              | 7,020                                 | 14,870                       | 0.05                            |
| 6    | York Centre              | 847                              | 9,319                                 | 20,240                       | 0.05                            |
| 3    | Etobicoke-Lakeshore      | 925                              | 10,120                                | 25,870                       | 0.04                            |
| 13   | Toronto Centre           | 1,465                            | 13,010                                | 41,495                       | 0.04                            |
| 14   | Toronto-Danforth         | 614                              | 6,476                                 | 20,640                       | 0.03                            |
| 22   | Scarborough-Agincourt    | 378                              | 4,023                                 | 11,980                       | 0.03                            |
| 8    | Eglinton-Lawrence        | 618                              | 5,859                                 | 19,930                       | 0.03                            |
| 9    | Davenport                | 782                              | 6,513                                 | 22,210                       | 0.03                            |
| 17   | Don Valley North         | 404                              | 4,615                                 | 17,625                       | 0.03                            |
| 12   | Toronto-St. Paul's       | 774                              | 7,734                                 | 32,430                       | 0.03                            |
| 15   | Don Valley West          | 438                              | 4,552                                 | 18,625                       | 0.02                            |
| 18   | Willowdale               | 337                              | 3,675                                 | 19,625                       | 0.02                            |
| 11   | University-Rosedale      | 596                              | 5,002                                 | 29,575                       | 0.02                            |
| 10   | Spadina-Fort York        | 673                              | 4,631                                 | 38,595                       | 0.02                            |

Note: Eviction application statistics are from the Landlord and Tenant Board (LTB), inclusive of all landlord initiated eviction applications, filed between Jan 1, 2010 and Dec 31, 2018. Eviction filing rates are the author-calculated rates from 2016, and are the most up to date data on the number of renter households (from the 2016 Census).

Limitations: Eviction applications are one step in the formal evictions process. It is important to note that not all eviction applications conclude with an eviction, and other evictions happen informally and illegally without an application.



## **References**

<sup>&</sup>lt;sup>1</sup> Toronto Star. 2020. "Tenant advocates map Toronto eviction blitz, urge solidarity" https://www.thestar.com/news/canada/2020/12/04/tenant-advocates-map-toronto-eviction-blitz-urge-solidarity.html

<sup>&</sup>lt;sup>2</sup> CMHC. (2021) Rental Market Survey; Tranjan, Ricardo. (2020). "The Rent is Due Soon". Canadian Centre for Policy Alternatives. FRPO. (2020). "FRPO Submission for Ontario Budget 2020" Federation of Rental-housing Providers of Ontario.

<sup>&</sup>lt;sup>3</sup> Vásquez-Vera, Hugo, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, and Carme Borrell. (2017). "The Threat of Home Eviction and its Effects on Health Through the Equity Lens: A Systematic Review". Social Science & Medicine, 175, 199-208.

<sup>&</sup>lt;sup>4</sup> The eviction filing rate is the author-calculated number of eviction applications filed in each ward per year divided by the number of renter households in that ward. For example, and eviction filing rate of 0.12 would mean that 12 formal eviction applications were filed per 100 renter households in the that ward. Rates for 2016 are presented using Census 2016 data on the number of renter households in each ward.

<sup>&</sup>lt;sup>5</sup> Leon, Scott and James Iveniuk. (2020). "Forced Out: Evictions, Race, and Poverty in Toronto" Wellesley Institute.