



# ***“Fighting to Keep Your Home in a Community”***

## **Understanding Evictions through Service Provider and Community Leader Perspectives in North York Communities**

Scott Leon

Abinaya Balasubramaniam

Brenda Roche

**Authors:**

Scott Leon, Abinaya Balasubramaniam, and Brenda Roche

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## EXECUTIVE SUMMARY

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In an average year, over 20,000 Torontonians renter households face formal eviction filings (Leon & Iveniuk 2020). A growing body of literature from several countries has documented many impacts that evictions have on a host of social determinants of health and negative health outcomes, including both mental and physical health (Desmond & Kimbro 2015; Vasquez-Vera et al. 2017; Sandel et al. 2018; Khadka et al. 2020; Himmelstein & Desmond 2021; Hatch & Yun 2021). Furthermore, there is growing evidence that evictions disproportionately and inequitably impact a number of populations, including low-income people, Black, Indigenous, and racialized people, and families with children (Desmond and Gershenson 2017; Hepburn et al. 2020; Medina et al. 2020; Statistics Canada 2021).

A previous Wellesley Institute study found that formal eviction applications are disproportionately concentrated in Toronto neighbourhoods with higher renter poverty, and independently, where higher percentages of Black renters live (Leon & Iveniuk 2020). This research found the highest number and rates of formal eviction filings in neighbourhoods along Jane Street in North York, Toronto. These neighbourhoods are also home to a significant number of Black Torontonians and communities. Given the international evidence of negative health impacts and the inequitable burden that evictions have on racialized communities, evictions emerge as a priority intervention area to improve health equity and address structural racism in Toronto.

Building on previous work, qualitative research interviews were conducted to explore how local service providers and community leaders understand the causes, impacts, and Black experiences of evictions in neighbourhoods disproportionately impacted by residential eviction filings. Building effective public policy to improve housing stability for equity-seeking populations requires building on expert local understandings of issues, challenges, and solutions.

### Key Findings

1. Interviewees identified three main causes of evictions: tenant economic vulnerability, landlord incentives to evict, and discrimination against populations including Black renters.
2. Five renter populations were identified by interviewees as being disproportionately at risk of and impacted by evictions: low-income renters, Black and racialized people, people with mental health challenges, families with children, and new immigrants.
  - a. Interviewees identified individual discrimination and structural barriers including systemic racism as the causes of these inequities. Intersectional disparities were identified as even greater, including for low-income Black renters, and women single-parent households.
3. Evictions were identified as having negative impacts on individuals' mental and physical health, employment and education, and community relationships. At the community level, evictions were identified as playing a role in the fraying of social, economic, and neighbourhood networks.
  - a. Communities across North York and Toronto were described as being fragmented by evictions, including but not limited to networks of neighbours, interpersonal support relationships, and Black community networks.



Community leader and service provider understandings align with much of the limited quantitative data available on evictions in Toronto. While these observations are consistent with the wider research literature, there are critical data gaps that persist and limit our understanding of tenants' experiences. The absence of robust race-based disaggregated data collection, monitoring, and evaluation limits effective action on tracking and reducing disparities. Avenues to fill these data gaps are discussed.

As evictions harm health and likely disproportionately affect low-income and racialized people, the consequences of systemic evictions widen both racial and socioeconomic disparities in health. Addressing residential evictions and inequities requires a multi-pronged and intergovernmental policy approach. The municipal, provincial, and federal governments all have roles and responsibilities for promoting housing stability and equity. The City of Toronto as well as the Government of Canada have both acknowledged that housing is a basic human right and have committed to a human rights approach to housing. The City of Toronto is engaging in intentional planning processes that seek to address the challenges of historical and ongoing displacement of Black communities. This research seeks to align with and support these processes, including recommendations in the Toronto Action Plan to Confront Anti-Black Racism (CABR 2017), which provides the policy framework for identifying and removing barriers to increasing equitable access to housing and health supports for Black Torontonians. Future Wellesley Institute research will examine the policy and program solutions that help to address evictions and achieve greater housing and health equity for all. This research concludes that by better addressing the causes of and inequities in evictions, health equity and overall population health can be strengthened.

## INTRODUCTION

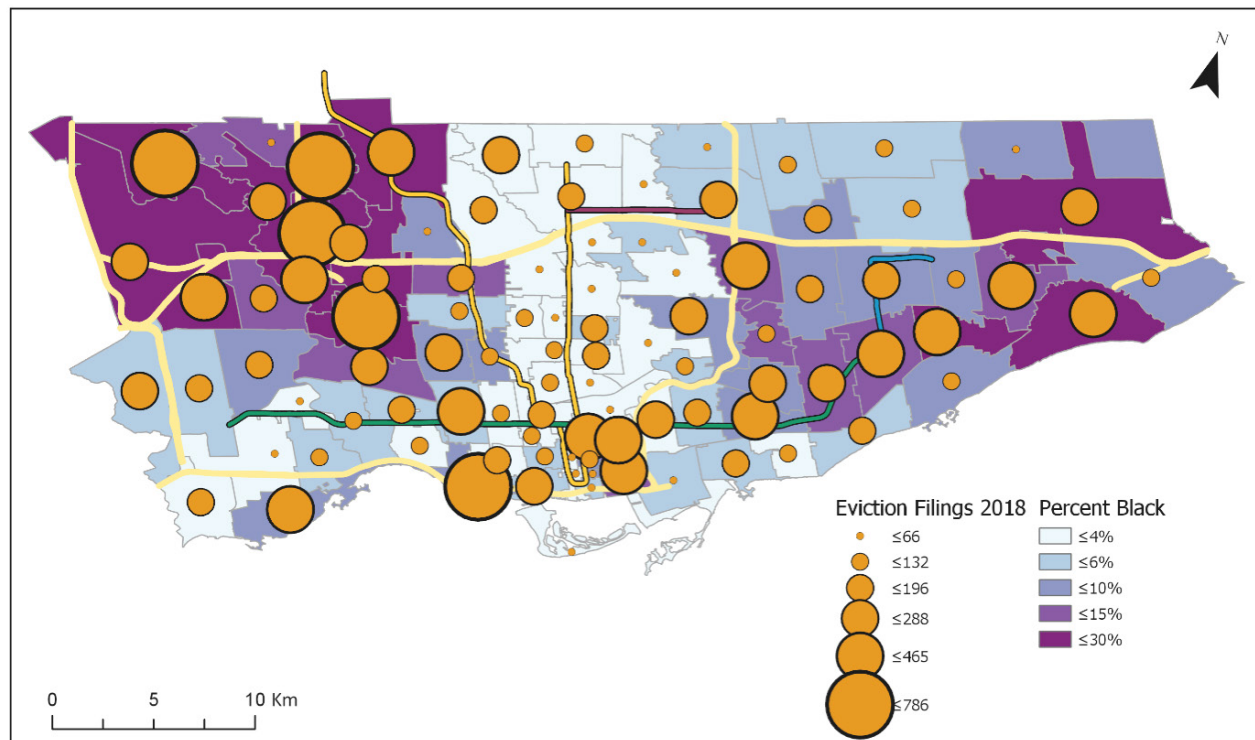
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Evictions and the threat of evictions impact many renters in Toronto. While there is no definitive data on the number of renters evicted from their homes, a number of indicators exist. In particular, formal eviction filings, which trended along 20,000 annually from 2010 through 2019 (Leon & Iveniuk 2020). Since COVID-19, concerted public efforts were made to delay or avoid evictions and filings dropped. However, nearly 10 per cent of rental apartments were behind on rent in the City of Toronto in 2020 and 2021, upwards of 25,000 households (CMHC 2022).

An increasing body of international research has demonstrated the negative impacts that evictions can have on the health and well-being of those evicted from their homes (Vasquez-Vera et al. 2017; Desmond & Kimbro 2015; Rojas 2017; Hatch & Yun 2020). Evictions can be deeply stressful and destabilizing experiences especially for families with children and people who have trouble finding affordable homes to transition into (Sandel et al. 2018; Himmelstein 2021; Khadka et al. 2020). The detrimental impacts on tenants' mental health, physical health, and material living conditions can have cascading social and economic impacts beyond losing ones' home (Vasquez-Vera et al. 2017; Desmond 2012). For some, evictions trigger a spiral into homelessness. Evictions were the third leading cause of homelessness as reported by people experiencing homelessness in Toronto (Street Needs Assessment 2018).

Recent research suggests that evictions may disproportionately affect some populations more than others. A Wellesley Institute study on formal eviction applications in Toronto found that areas with higher proportions of low-income households had 2.5 times higher eviction filing rates. Independent of this association, areas where more Black renters lived had rates that were two times higher (Leon and Iveniuk 2020). This data signals that evictions disproportionately impact Black Torontonians and low-income Torontonians. These findings suggest there are links between poverty, race, and evictions in Toronto, which has implications for health equity and the needs of equity-seeking populations.

**Figure 1. Race and Number of Eviction Filings 2018**



An eviction filing is a formal application made by a landlord or property manager to evict a tenant from a residential unit. See Methods and Limitations section for more information. Percent Black is the percentage of the population that identified as Black on the 2016 Census. The geographies used here are Forward Sortation Areas, also known 3-digit postal codes.

To gain greater insight into the experiences of eviction at the community level, a neighbourhood specific case study model was employed with a focus on neighbourhoods along Jane Street in the western half of North York—an area with the highest eviction filings rate in Toronto prior to the pandemic (Leon and Iveniuk 2020).

Through qualitative interviews with subject matter experts, this research study examines the causes of evictions, who is affected by evictions, and the impacts of evictions for individuals and communities. This project is resourced and supported through a partnership between Wellesley Institute and the City of Toronto's Confronting Anti-Black Racism (CABR) Unit.

## METHODS

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Semi-structured qualitative interviews (Green & Thorogood 2009) were conducted with community leaders and service providers working on issues related to eviction and housing support at the community level. These interviews focused on understanding the causes and impacts of evictions at the community level in Toronto with a specific focus on the Jane-North York area of the city. The neighbourhoods that comprise this area were chosen as the initial case study region as previous research indicated that these communities experienced higher eviction filing rates than others (Leon and Iveniuk 2020).

Recruitment for the subject matter experts sample used a purposeful sampling strategy (Lewis-Beck et al. 2004). First, agencies were identified that assist with housing challenges and serve residents in the communities within the study area. Potential interview participants were then approached via email and recruited from within these initial community organizations. Further participants from other organizations were then identified through conversation with the initial participants and contacted. The agencies and organizations that participants were recruited from included legal clinics, tenant associations, housing help centres, multi-service agencies, public sector organizations, community-based organizations, Black-serving organizations, and City of Toronto service agencies.

One-hour interviews were conducted digitally through Zoom, audio recorded, and transcribed by a professional transcription service. The interviews focused on participants' knowledge and understanding of the causes of evictions, the populations or groups most affected by evictions, and the impacts of evictions on individuals, families, and communities. Given the focus of this work was a geographic area where Black residents were overrepresented, participants were also asked to reflect on the experiences of Black residents. Participants were asked to focus primarily on the geographic study area; however, the semi-structured nature of the interview allowed informants to draw upon and share the observations based on their experiences from across the city and region.

A total of 15 subject matter experts took part in qualitative interviews. The largest group of participants worked in direct eviction prevention service provision roles including in legal aid settings (n=6). Three interviewees held management roles in eviction prevention services, including senior management roles (n=3). Three interviewees worked in strategic research and policy roles, including service and research directors and managers in the public and non-profit sectors (n=3). The final three participants were community leaders working in organizer and advocate roles, including in formal and informal capacities (n=3).

This study was undertaken during the global COVID-19 pandemic which required several alterations to the original research plan. Subject matter expert interviews were postponed from early 2020 until December 2020 through April 2021. Furthermore, some experts were unable to participate in interviews because they were required on emergency-focused work and service provision. All interviews were conducted online rather than in-person. Interviews with tenants facing evictions were also postponed due to concerns about equity in completing all-digital interviews. Many tenants, especially those facing eviction, have limited access to digital interviewing platforms. Rather than continue with digital interviews of tenants that could be systemically biased, the decision was made to delay tenant interviews for a separate study.

A thematic analysis was conducted using the interview transcripts as the data source (Braun and Clarke 2006, 2019). The interviews were reviewed individually by members of the research team to identify common



themes and trends. These observations were used to develop a coding framework that was then applied to the transcripts by two team members (SL, AB). Once the data was coded, the research team reviewed patterns and observations, establishing a refined set of core themes from the data. NVivo 1.4 (4) software was employed for reviewing and coding the transcript data. This project received ethical approval from the Research Ethics Board at Ryerson University (REB 2020-075).

## FINDINGS

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Across the qualitative interviews there are shared observations about the most common reasons for evictions, who was most affected by evictions, and what participants describe as the impacts of evictions on individuals and communities. For ease, these topic domains have been used to structure the findings. Within each domain, however, there are more detailed discussions of the patterns that interviewees described as creating greater and systemic risks of eviction for community members.

With a focus on the neighbourhoods along Jane Street in North York, particular attention was paid to the experiences of the population groups represented there, including Black and racialized communities. However, during the interviews many informants shared observations that have relevance for neighbourhoods and communities across Toronto.

### 1. What are the causes of evictions?

In discussions with subject matter experts, three ideas were identified as the leading causes of evictions. First, interviewees highlighted how the economic vulnerabilities of tenants place them at greater risk of eviction. Second, they noted that economic incentives exist for landlords in Toronto to evict, creating financial gains for landlords and placing tenants at risk. Finally, interviewees described individual and systemic discrimination as persistent issues for renters that limit access to stable housing and undermine the stability of their tenancies.

#### Tenant economic vulnerabilities

Interviewees outlined economic vulnerabilities as the primary underlying drivers of evictions in North York and across Toronto. Namely, the combination of low tenant incomes and high, unaffordable rents. Interviewees described how many renters in their communities live with rents that absorb a large portion of their incomes, often over half of their monthly incomes. Informants identified this as creating eviction vulnerability and leaving little room for food costs, childcare, or savings, as summarized by this participant:



*“The largest majority [of evictions] is honestly the economic situation, many people are living on a very tight budget and often have to make decisions about food on the table or paying rent, and very tough decisions about spending in one way over rent, and balancing that is the biggest challenge. When you add in their economic uncertainty in terms of loss of employment and those kinds of factors, then it just exacerbates that.”*

The disconnect between tenant incomes and rent levels was identified as creating precarity for renters in which economic shocks such as unemployment, illness, or reduced working hours could not be absorbed, and instead led to rent arrears and the threat of eviction. Tenants falling behind on rent payments and going into rental arrears was described as the most common reason for evictions in North York and across Toronto. When asked about the leading causes of evictions, an eviction prevention service provider replied:



*“Some of these arrears are not large, but the landlord doesn’t want to come to an agreement with them, like I said, because they would rather have the tenant out and increase the rent. They try to do this primarily through rent evictions.”*

### **Economic opportunities for landlords**

All the subject matter experts highlighted an economic incentive for landlords to evict tenants and charge higher rents to new tenants as contributing to evictions in North York. Rent control in Ontario limits rent increases on tenants who remain in their units year-over-year. However, rent increases between tenants are unlimited (ACTO 2021).<sup>1</sup> This form of rent control is known as vacancy decontrol. Interviewees described how this system can create a scenario where landlords may be less willing to negotiate with tenants for the back payment of arrears, as they can choose to evict renters and charge higher rents on new tenants.



*“That is one concern we have is that there is a possibility for landlords to take advantage of the hardships that tenants are experiencing during COVID and they miss their rent. ‘OK, that’s the opportunity to get them out and we can then re-rent this unit because there is a demand for those units. We can re-rent it for a higher amount.’”*

Another way evictions can be an economic opportunity for landlords is through so-called “no-fault” evictions. “No fault” evictions can take place even when tenants are up to date on their rent and there are no other issues. There are three main types of “no-fault” evictions in Ontario: renovation, demolition, and landlord’s own use of the rental unit. Community leaders and service providers described seeing more of these evictions, and that long-term tenants living in smaller rental buildings and subdivided residential houses were particularly at risk.

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<sup>1</sup> In Ontario, rent control limits do not apply to units built or converted more recently than November 15, 2018.



*“What’s happening is that the owner wants to evict a tenant, renovate the apartments, and ... probably charge higher rent.”*

“No fault” evictions were described as being driven by sales of rental buildings or houses, redevelopment, and renovations. These can provide an economic basis for landlords to realize financial gains through higher rents for new tenants, or the capital gains of selling untenanted buildings.



*“When that person [landlord] dies, retires, or moves away and then the kids take over, they look at this as like, kind of from fresh eyes and like sort of like, ‘wait a minute, you know this tenant’s been there for 15 years, they’re only paying this much rent?’ That’s when you kind of start seeing that people wanting to renovate so they can re-rent it for three times the price, you know. ... That’s when you get that eviction notice or an alert for demolition or renovation. It’s an economic drive.*

Multiple service providers and community leaders described bad faith, no-fault evictions, where landlords use them as an excuse to illegally evict tenants. Legal aid participants in particular highlighted the difficulties in being able to determine whether landlords were acting in good faith before eviction or whether the landlord had followed through on the conditions following an eviction.

Beyond economic obstacles for tenants and economic incentives for landlords, interviewees raised concerns that evictions reflect discriminatory practices against groups of tenants in Toronto.

### **Discrimination and eviction**

While the economic vulnerabilities of tenants were described as a cause of eviction, interviewees described individual and systemic discrimination as persistent challenges for renters that limit access to stable housing and undermine the stability of their tenancies. Participants noted discrimination surfaced in different ways for populations at risk. Individual landlord discrimination was identified, as well as broad patterns of similar practices that led to systemically worse outcomes for equity-seeking populations. The latter was described by some interviewees as constituting systemic discrimination.





*“There’s a huge piece and that’s tied to the landlord discrimination too. I think we did hear in our [program evaluation] where landlords were definitely discriminatory against racialized people, against Indigenous people. ... Low-income workers as well are definitely at a threat of eviction. ... Folks with mental health challenges. Folks who have experienced housing insecurity in the past as well.”*

First, interviewees discussed types of individual discrimination by some landlords rooted in negative stereotypes about people. This was described most clearly when participants spoke about tenants with mental health issues. Informants highlighted how some landlords believe that people with mental health issues are a risk in terms of potential behaviours, noise, or disruption. Eviction prevention service providers, in particular social worker interviewees, described how tenants presenting with signs of mental illness and distress can be seen by landlords as “troublesome” which places them at risk of being targeted for eviction. However, it was noted that the idea of what was considered disruptive varied greatly and could include a range of people and experiences, including single-parent households or larger families.



*“We heard a whole variety of experiences in terms of discrimination because they had large families and their children were disruptive, to barriers because they had mental health challenges, and landlords were not accommodating what they need, and there was discrimination.”*

Some landlords were described as discriminating against families with children, largely due to beliefs that children can be noisy, disruptive, and/or damaging to the unit. These beliefs were described as making it more difficult for families to rent and remain free of eviction, especially larger families with more children.

Individual discrimination was identified as a barrier to the housing stability of Black Torontonians. Interviewees described how some landlords hold negative stereotypes about Black people and discriminate in racist ways.

Anti-Black racism was described as playing a role even before Black tenants secured a home. Participants explained how Black housing applicants sometimes find themselves scrutinized more severely when searching for housing. For example, employment status was questioned more frequently, required greater proof, and even insinuations that Black tenants were engaged in criminal activity. One study informant

described how a Black tenant was approved to rent a unit, but the offer was withdrawn once race-identifying information was shared:



*“The person who was leasing from the landlord, they said, ‘Hey, I know someone who wants to take over the lease. Not only that, but they’re also going to pay you three months of rent in advance.’ And the landlord seemed fine with that and, ‘OK, yeah, sure, no problem.’ The landlord asked for, I guess, some identification for this particular person. The moment he found out; the landlord found out that this person was Black, that was it. The landlord said, ‘nope, we’re not going to do it.’ I think right now there is a case going on racial discrimination.”*

In addition to the strong sense that discrimination was undermining the rental stability of Black residents, individual discrimination experienced by Black residents was sometimes described as being challenging to pinpoint directly or isolate entirely from other issues. Discrimination expressed by landlords was often subtly disguised as legitimate concerns.

Participants noted these more subtle anti-Black discriminatory situations can include when landlords neglect the maintenance and management of their units despite multiple requests having been made.



*“Sometimes it can be what feels a deliberate neglect of a unit. So, a tenant putting in requests for repairs and maintenance and the landlord just kind of not doing it. Those cases can be really hard because it’s hard to be able to show that the landlord is actually responding to other tenants, other non-Black tenants, to have that comparison and that you just don’t have a crappy landlord who doesn’t fix anything, which is obviously often the case.”*

As a result, interviewees described how it is harder to establish that this neglect is due to racial discrimination versus poor management. They noted that it can be difficult to prove that a landlord is being discriminatory towards the tenant based on race. Participants noted there is no hard data available to demonstrate that non-Black tenants receive greater and more timely responses than Black tenants.

Other potentially discriminatory practices include issuing notices of eviction for matters that can be resolved or landlords taking quick legal action against tenants who are unable to make a rental payment without considering or offering alternate solutions or payment plans. Service providers shared that Black tenants were issued eviction notices more quickly, and alternatives to evictions such as payment plans or dispute

resolutions were not offered. Participants noted that this behaviour is more prevalent where landlords are motivated to increase rental prices by evicting tenants.



*“This is another place where the more sort of subtle discrimination comes through where the landlord is just not willing to negotiate a repayment plan at all ... or they file an N8 for late rent payments when the tenant has really expressed that they're having trouble with work or they're waiting for a disability check or whatever, and the landlord goes ahead and files for eviction. But I feel like this happens often in the private landlord buildings where they are clearly just like ‘we want to raise the rent and we will do anything that we can to evict somebody’. And obviously, if this is a neighborhood with a higher proportion of Black folks, then they will experience that more.”*

Discriminatory practices were also identified as contributing to evictions in terms of legal processes. Some participants also voiced concerns that differential treatment was present in some of the Landlord and Tenant Board (LTB) processes. While the LTB does not collect race-based data, participants working in legal aid voiced concerns that tribunal members are subjectively biased towards Black tenants. They noted a differential treatment of tenants based on the tenants' perceived race and appearance.



*“There's definitely racism involved. There is, I think the way that tribunal members deal with credibility issues, I feel there is a bias towards not believing Black tenants... it is so interesting to see how different tribunal members treat people differently on the same day. People who are, like, white and well put together will be spoken to in a very polite way and the whole process is very smooth. And, you know, they're sort of treated with a certain level of respect. And then you get a younger Black woman going in there and all of a sudden you see a shift in that dynamic, the way they're spoken to, how their evidence might be treated is palpable.”*

Tenants were described as being targeted for eviction based on perceived problematic behaviours and challenges to landlords. For example, tenant leaders and organizers were identified as being targeted. Black individuals who opposed their evictions were also described as having the police called on them more often. As one interviewee noted, this was evident in some buildings where tenants were collectively organizing to ensure that tenants were not being pressured during the eviction moratorium.

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*“And now the landlord, in our opinion, is sort of targeting who he sees as the main organizers in the building with an N12 saying that his son will move in when we don't think that's what's happening. And even if we do think what's happening, we think that they're targeting our client specifically because they're kind of the ringleaders.”*

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*“Whenever Black people confront landlords and management corps on eviction disputes, I find police are called a lot more often, which, of course a landlord would use as ammunition to sway an adjudicator to get the process going faster with an eviction.”*

A number of participants highlighted that some landlords believe negative stereotypes about Black people that weaken and undermined Black Torontonians' rental stability. These racist stereotypes include perceptions of Black people as associated with crime, unemployment, and violence. Harmful stereotypes were described as contributing to the challenges Black Torontonians can face in both finding and keeping their homes.

The targeting of some tenants was not described as independent of the economic vulnerability of tenants or economic opportunities for landlords, but more in line with those causes. Discrimination as a cause of eviction surfaced even more clearly when the discussion turned to examining who is affected by evictions in this community and communities across Toronto.



## 2. Who is affected by evictions?

Interviewees described several population groups as being at a greater risk of eviction, including people with low incomes, racialized people, Black Torontonians, families with children, and new immigrants. For these tenants, the drivers underlying eviction were described as mirroring those highlighted in the previous section, reflecting economic vulnerabilities and opportunities, and the presence of discrimination and discriminatory practices. However, some distinctions emerge in terms of who is affected and how. Participants offered nuanced explanations of what they have observed through their work and why they believe these populations are at greater risk.

Interviewees universally identified poverty and economic disadvantages as the most common risk factors for evictions. Poverty and/or unstable incomes were described as leaving tenants vulnerable to arrears and at risk of eviction. As well, poverty was identified as particularly affecting a number of populations:



*"I see a lot of the disabled communities are going through this, obviously, the Black and Indigenous communities and brown communities as well. Women, especially single parent women, women of colour, I would say are the hardest hit demographics experiencing evictions and poverty as well. Poverty and evictions, they coincide together."*

Evictions were described as being a particularly acute and long-standing challenge for Black Torontonians, especially in North York. Interviewees described broad patterns in eviction practices, individual discriminatory landlords, and underlying economic inequalities that led to systemically worse outcomes for whole populations.



*"It's been exacerbated by COVID, but it's been a standing issue for Black communities, not only in Jane and Finch, but across the city. Last time I saw statistics, Black people were 19 per cent of Ontario's renters and we were the highest impacted when it came to evictions. In Jane and Finch in itself, we see it constantly."*

Many participants perceived that Black Torontonians are systemically and disproportionately impacted by evictions and that the causes of this are inherently connected to wider issues including inequitable income, employment status, health care, and education. In particular, the higher economic insecurity faced by Black Torontonians was identified as a root cause of systemically higher eviction rates and disproportionate impact.

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*“When it comes to the disproportionate impact that the Black community faces when it comes to evictions, it is so connected to all the other areas of life. We’re talking about employment, we’re talking about access to health care ... we’re talking about education.”*

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*“Because of the economic insecurity and the jobs that Black and people of colour hold they are more prone to evictions. There’s that systemic discrimination. ... Some because they are more recent migrants to the country, they’re more at risk of evictions. In that way, I think they are discriminated against.”*

Participants highlighted discrimination in Black experiences of evictions, though also the parallels and similarities with how other populations are systemically impacted. Perceptions of structural racism were discussed within wider societal challenges that create inequities for populations including those with disabilities, recent migrants, and language minorities.

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*“We know that the weakness of the system exists. Structural problems with racism. ... [With the] mental health of the clients. [People] who feel that they were discriminated against because of their colour, or their disability, their language minority, or because they cannot speak English fluently; that they have discrimination in several ways, not only Black and non-Black, but different ways. They know that. We experience that.”*

For some service providers, the majority of their clients identify as racialized people, Black, or Indigenous. One service provider highlighted that referrals to their eviction prevention services were predominantly from neighbourhoods where more Black and racialized renter households live.



*"I can certainly say that there's definitely some data there that might show racialized communities. If we were able to overlay some of the data that we had to where we're getting our referrals from, I'm certain that many of those areas are overrepresented by racialized households. Right? I think that might tell us that there's a higher population of people who we are serving who identify as being racialized and identifying as Black."*

As noted previously, families were also identified as one of the groups most impacted by evictions. Single-mother families were repeatedly highlighted as particularly at risk. Participants described how the noise that children can make, the size of the family relative to the size of the apartment, and discrimination against families with children can contribute to eviction.



*"I think the one thing I keep hearing over and over again that's kind of heart wrenching during these things, like especially those in arrears is, 'I'm a single mother. I'm a single mother.' There are some studies out of the states that showed that the biggest indicator for eviction is having children."*

Finally, community leaders also identified new immigrants as being vulnerable to eviction due to a lack of familiarity with Canadian law, the eviction process, and language barriers. Generally, community leader participants considered new immigrants to be at a higher risk of eviction, due to how new immigrants are seen as easier to evict by some landlords. Service provider participants however reported relatively few new immigrants receiving support through their prevention programs.

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*“We’ve seen newcomers as well being taken advantage of by landlords, being threatened around their status, language barriers.”*

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*“That’s scary enough for somebody who is either a permanent resident or somebody who’s grown up in Toronto. But definitely very scary for somebody who’s first come to Toronto, a newcomer to Toronto, and not knowing the law and not knowing what they’re up against.”*

However, eviction prevention service provider participants expressed caution around the lack of data that would definitively show increased eviction prevalence for these populations. Service providers for example acknowledged that they do not routinely collect information on clients’ immigration status, family status, or race-based data.

### **3. What are the impacts of evictions?**

Service providers and community leaders described a range of impacts that evictions have on individuals, families, communities, and neighbourhoods. In their discussion, participants considered consequences beyond the loss of housing and described evictions as having repercussions for employment, health, and well-being. These impacts were described as intersecting and compounding one another. As well, impacts were described as accumulating at the community level, damaging supportive local networks and relationships.

#### **Impacts on individuals**

At the individual/household level, participants noted the undermining effects of the eviction process itself, from the stress and fear accompanying the receipt of an eviction notice to the stigmatizing effects of being evicted and displaced from housing. At the individual level, participants noted the mental health impacts on people who had been threatened with or experienced eviction. Stress, trauma, and a pervasive sense of fear were cited as immediate responses that participants observed in people facing eviction.



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*“The threat of eviction is enough to be anxiety provoking. So maybe I’ll start with some of the social-psychological impacts. It’s significantly traumatizing to get a notice of eviction, let alone knowing what to do with it. It’s anxiety causing, many people, many of the clients that we have supported don’t know what to do next.”*

Longer-term, people spoke of the disrupting effects on individuals and families, where people facing eviction must navigate a combative and punitive process that can be stigmatizing and blames the individual or household:

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*“I think they’re really heartbroken and they think that they’re scared of what the future is going to hold for them, especially when they’re given these messages that, “you don’t belong”.*

Some social work service provider participants described how evictions can play a part in negative interactions with the child welfare system, including the apprehension of children.

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*“[Eviction] can really cascade your whole life, you can get your children taken away if you can’t have suitable housing for them. Right? It was just another way that it completely ruined people’s lives.”*

Loss and displacement were strongly connected by participants as they described the experiences of residents who faced eviction. For many, this meant the loss of possessions, along with the loss of housing. For some, the absence of financial resources or the damage to their credit histories greatly impacted their ability to secure new housing. While for others this meant having to seek out emergency accommodation in the city’s shelter services, as described by this participant.



*“Our clinic clients are being evicted into homelessness. They are racialized, they are seniors, they are vulnerable. And then we lose touch. We don’t know where they end up.”*

Participants described how all human needs—from physical health and mental health needs to financial needs—become amplified for those who end up in homelessness. Service providers describe how support service needs increase, and well-being diminishes.

The pathway was described as no less challenging for those who seek alternative accommodation. Whether finding a new home or doubling up with family or friends. For individuals or families moving who are facing eviction, the displacement can be disruptive. Housing choices can prove limited, forcing relocation to other areas in the city. For families facing eviction, participants acknowledged specific challenges, including the strain or loss of family networks as well as disruptions in children’s school attendance. For single women or female-headed households, interviewees shared that this could mean relying on less safe or stable housing.

In addition to the individual level impacts noted above, participants spoke at length about the disruptive impacts of evictions on communities and neighbourhoods.

### Community impacts



*“When you’re evicted, you’re not just evicted from your house, you’re evicted from your community, because the odds are you will not be able to afford another place in your chosen community, which means you’re going to have to end up severing your ties, all your supports, whether it be family, friends, education, medical ties. and supports to that community. But even recreational food, like everything. It’s a whole life and you’re being torn from that.”*

One of the most striking observations by participants was the recognition that evictions have impacts that go beyond the individual or household: with disruption to communities and networks. They acknowledged an “informal structure” operating within many communities, where people can draw on each other for mutual support, and how eviction and the associated displacement can undermine those networks of support. As one participant noted, it is the social capital and communal care that operates behind the scenes for residents in their communities that helps protect against structural challenges:



*“For instance, parents who have to work can leave their kids at their next-door neighbour's house for free. There isn't a cost there. That saves the money, that helps them pay the rent, as opposed to trying to find an affordable daycare spot. A person who might be working at a restaurant will bring leftovers and give it to that neighbour when they go to pick up their children. That neighbour doesn't have to buy dinner, saves money, and pays rent. If a neighbor needs someone to fix the car that broke down, they go two houses down. That car gets fixed for free. Those kinds of services that are exchanged in this kind of informal economy helps tenants save money and helps them pay the rent - that gets disrupted.”*

In communities that experience high turnover of housing or where specific populations seem disproportionately targeted, this informal infrastructure of networks and connections was seen as being at considerable risk. While the immediate effects may be felt among those individuals or families being evicted, interviewees expressed that ripple effects are felt more broadly within the community. These changes can affect the tone of the neighbourhood, in what one participant described as “cascading impacts,” where evictions begin to fuel rent increases in the neighbourhood.

Participants noted that COVID-19 and unaffordable housing may also influence other aspects of the community, for example, through the loss of small businesses when community business owners are impacted. Community leaders spoke in detail about the changes that they saw in community dynamics when local businesses change, as noted in this example from Little Jamaica.



*“We have to remember that people's livelihoods in many cases are in these communities, especially like what we're seeing in the Black community ... at least in Toronto like Little Jamaica, as being the example. People live in the communities, own small businesses in that community, and those small businesses have been hit. And when people lose their small businesses in those communities, then it affects the community structure itself. People with more wealth then start taking up those vacancies, those storefronts, people from outside that community, and change the dynamic of the community. I think we need to look; they might be a model of how they're fighting to preserve and protect their community during the pandemic.”*

Residential evictions were highlighted as damaging many communities across Toronto, including Black communities and networks. Multiple participants highlighted how evictions act to “break up” communities, including tight-knit Black communities in North York and Scarborough:



*“The effect evictions have on neighborhoods: right now, there's people living on Finch, there's a whole neighborhood structure that they have, supports, and then they leave, all these supports are lost, and people in that community is broken up.”*



*“There's a lot of churches, Black churches, that are very tight, and when people are evicted, it is like Black community is breaking. It's like losing part of their community and that person has to leave, for example, go to Brampton or be displaced. One of strongest communities we have here is, in terms of the African Canadian, is the Ghanaian West African population. They have a strong community here, a church here, and a church nearby in North York, and near Islington and Finch. Evictions put this community at risk because they're, in terms of a large community, they're a small part of the population but they're very tight and when evictions happen, it's like the community is breaking up.”*

Service providers expressed that as a result of eviction and not being able to find housing within the community they have been living in, the Black population experience displacement and the loss of social and support systems that allow them to thrive and grow in place. Interviewees shared that many families have had to leave their communities and neighbourhoods to be able to find housing and that this impacts the connection many Black families and individuals have in their neighbourhoods. Some of the impacts described included challenges in adjusting to a new neighbourhood and/or school and commuting to jobs and health services. In addition, interviewees shared that people can experience disruption and loss of social and support networks when moving to a new environment.

## DISCUSSION

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Through qualitative interviews with service providers and community leaders, details emerged about the causes and impacts of evictions and the populations that are affected in communities across Toronto. These results are discussed, interpreted, and placed within the existing Canadian and international literature on evictions.

Three main causes of evictions were identified by participants: tenant economic vulnerability, landlord incentives to evict, and discrimination against tenant population groups. Previous research has generally found a statistical association between tenants' economic situation and evictions. Studies examining evictions in Toronto and cross-nationally generally found that low-income renters were at higher risk of eviction (LaPointe 2004; McDonald & Cleghorn 2008; Tsai & Huang 2019; Leon & Iveniuk 2020). Unaffordable rents have also been found to correlate with eviction, in particular for households whose shelter costs were above 50% of their income (Xuereb et al. 2021). In the United States, ethnographic research has documented the lived experience of tenants facing eviction, and the complex role of poverty and profit in evictions (Desmond 2016).

Participants identified economic incentives for landlords to evict as a driver of evictions in North York, and across the region. A growing literature has emerged documenting these incentives and opportunities that enable landlords to increase rents through eviction. Vacancy decontrol has been identified as a key policy which enables financially motivated eviction and associated rent increases in Ontario (August 2020; Mah 2021; Hartman & Robinson 2003; R2HTO 2020). The reform or removal of vacancy decontrol could provide increased rent and tenure stability for existing renters, in line with a rights-based approach to housing (R2HTO 2020). However, the removal of vacancy control could negatively impact the functioning of the market-driven rental system, which relies on the market setting of rent prices (Steele & Tomlinson 2010; Smith 2003). Vacancy decontrol was established to protect sitting tenants from large rent increases and associated economic evictions, though as this research suggests it can also lead to economic gains for landlords available through eviction.

Discrimination against tenant populations was highlighted as undermining the stability of several renter populations. Participants noted distinctions in how discrimination and anti-Black racism may play out for different tenant groups, including Black Torontonians, those with mental illness, and large families with children. Tenants deemed as potentially “troublesome” may be targeted for eviction based on ideas of disruptive behaviour (which can range from having children in the household to showing signs of mental illness or distress). Black residents experience bias rooted in harmful prejudices, stereotypes, and the anti-Black racism of some landlords. This can translate to added difficulties around securing a tenancy, through to a state of neglectful management by landlords, where landlords fail to respond to complaints or work with tenants to resolve disputes, a strategy that may be intent on making tenancies unworkable.

Research from the United States has identified patterns of discrimination for some tenant populations, particularly for Black Americans. Studies have found that Black people have encountered barriers in securing housing, their treatment as tenants by landlords, and higher eviction rates (Greenberg et al. 2016; Desmond & Gersenson 2017; Hepburn et al. 2020; Medina et al. 2020). Ethnographic research by Desmond (2014) has brought critical attention to the vulnerability of Black women and mothers' experiences of eviction.

Less attention has been directed to the role of discrimination in rental housing in Canada. However, the evidence that does exist suggests that individual discrimination exists in Canada and that it affects the experiences of tenants in the rental housing market. The Centre for Equality Rights in Accommodation (CERA) found through telephone “discrimination audits” that 25 per cent of Toronto Black lone parents faced moderate or severe discrimination when trying to rent an apartment (CERA 2009). A Toronto study also noted that many Black African immigrants experienced discrimination by landlords in their housing search and that this was less of a problem for the Cape Verdeans, who have a lighter skin colour (Teixeira 2006). The observations of participants in this study suggest a complex range of discriminatory practices operating for a range of tenants. This requires further study, documenting the perspectives and experiences of tenants threatened with eviction or having been evicted.

Beyond individual discriminatory practices by some landlords, emerges the systemic angle to understanding inequities in eviction. The most well-known of these is systemic or institutional anti-Black racism: an ecological form of discrimination in which there are inequitable outcomes for Black people, and there is a lack of effective action to eradicate the inequitable outcomes (McKenzie 2017). There is growing evidence that evictions are disproportionately burdening Black Torontonians and few indications that this inequity is being adequately addressed. Part of this inequity is likely the outcomes of individual racism and discrimination, though a significant part of it likely extends beyond the greater economic vulnerabilities on average that Black Torontonians face, including higher poverty rates and higher levels of working poverty (CABR 2017; Block and Galabuzi 2011; United Way 2019). Systemic discrimination marginalizes Black Torontonians through the consequences of a system that creates and perpetuates economic and social disadvantages for Black Torontonians. Participants in this study highlighted both the individual discrimination and the systemic vulnerability that Black renters face due to poverty and other systemic barriers.

These findings have relevance for programs and initiatives to address anti-Black racism through the City of Toronto. The Toronto Action Plan to Confront Anti-Black Racism identifies housing as an important component of ensuring equity for Black Torontonians. This work seeks to bring an anti-Black racism lens to reviewing city housing and eviction prevention services, including the Eviction Prevention Strategy and rent supplement programs to ensure equitable access (CABR 2017). Through the collaborative work of the City of Toronto’s Confronting Anti-Black Racism Unit, the City is also working to address issues of anti-Black racism related to neighbourhood re-development, including evictions and displacement caused by re-development (City of Toronto 2022). This collaborative work promotes new approaches to development that protect and promote the long legacies of African/ Caribbean/ Black communities, especially in neighbourhoods with a high concentration of Black residents across the City. Lastly, the emerging Black Housing Framework is working to increase access and availability of rental housing through systemic responses to the particular experiences of disadvantage faced by Black communities across the housing spectrum (City of Toronto 2022b).

Systemic discrimination likely impacts the other populations identified in this research as inequitably facing eviction. For Torontonians living with mental illness, prejudices and stereotypes also impact their lives, and likewise, people with mental health challenges have higher poverty rates and face serious economic barriers (CMHA 2007; Orpana et al. 2009). Collectively, these causes may drive inequities in the populations facing eviction.

Finally, in this study, interviewees noted a number of critical ways in which evictions were seen to impact individuals' mental and physical health, employment and education, and community relationships. At the community level, evictions were identified as playing a role in the fraying of social and neighbourhood networks.

Studies support the assertion of interviewees that evictions have multiple negative impacts on individuals' health and well-being. Studies across many countries, including Canada, have found negative mental health impacts including profound stress, anxiety, increased rates of depression, and even increased suicide rates (Lapointe 2004; McDonald & Cleghorn 2008; Desmond 2016; Vasquez-Vera et al. 2017; Mateo-Rodríguez et al. 2019). Some of the effects of evictions have been found to be long-term, and able to cause a downward spiral of housing quality including contributing to homelessness (McDonald & Cleghorn 2008).

All service providers and community leaders noted the impacts of evictions extend beyond individuals or single households. They observed that the impacts of eviction on communities include displacement, loss of community, and the erosion of neighbourhood support systems. American studies have found that the displacement of evictions can fray the social support networks in neighbourhoods and buildings (Desmond 2015). van Holm and Monaghan (2021) suggest that those who are at higher risk of eviction or have been evicted could disengage with their communities and the public and that increased rates of eviction in the community can cause community distress. Several studies have identified the role that evictions play in gentrification and neighbourhood change. Chum (2015) found that Toronto evictions were positively associated with neighbourhoods in the early stages of gentrification. Mah (2021) found that in Detroit, evictions were contributing to the gentrification-induced displacement of tenant households out of a gentrifying downtown to the periphery of the city. Sims (2021) in turn found gentrification driving evictions and displacement in Madison, Wisconsin.

Together these trends and observations from across the work—the economic vulnerability, the system that works in favour of landlords over renters, and the presence of discrimination may fuel vulnerability for some populations and amplify the impacts across communities. While there is a shared recognition of these patterns in the literature on evictions, there are some important gaps in our knowledge.

Despite the similar trends across research locally and internationally, there remain knowledge gaps that undermine our understanding of evictions and their impacts on communities. The interviewees in the North York case study identified the absence of detailed, comprehensive data, including disaggregated race-based data, as a significant limitation to understanding the nature of evictions in communities across Toronto. Because there is no clear and systematic data collection on who is affected by evictions and eviction applications, we are left with a partial understanding of the nature of evictions, who is affected, and what are the impacts in communities.

This issue has been acknowledged in the Canadian and international literature (Hartman & Robinson 2003; Desmond et al. 2018; Nelson et al. 2021; Porton et al. 2021). Creating a national database on evictions—how many, where, who, why, and what happens to evictees—would be an important first step in focusing attention on this neglected issue. The Princeton Eviction Lab presents an example of how this can be executed well (Eviction Lab 2022). Race-based eviction data should be collected through the Landlord and Tenant Board and other official surveys. Continuing community engagement and considerations around best practice in data governance and collection is crucial, especially when there is an over-representation of Black and Indigenous peoples (BHEWG 2021; FNIGC 2014).



The most pressing gap in the research literature is that of the lived experience of eviction in Toronto. Stakeholders, tenants, and neighbours know the impacts of eviction when they see them, however, the research community has neglected these detailed analytical accounts. This study aims to begin to address that deficit by speaking with service providers and community leaders.

## LIMITATIONS

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This qualitative study examines the experiences of eviction in private market rentals in North York, Toronto, through the lens of community leaders and eviction prevention service providers. The data presented in this report focuses on the perspectives of subject matter experts, including service providers, decision-makers, and community leaders in Toronto. While this data offers valuable observations of community-level trends and systems-level responses, there are limitations that are worth noting. As the data presented here do not delve into the lived experience of evictions from the perspective of tenants themselves, it is limited in its observations and the impacts experienced by residents in North York.

In addition, while our recruitment of subject matter experts was intentionally broad in scope (aimed at ensuring representation from community agencies and services working in that community, as well as providers and advocates working to address housing issues for residents across communities) there are critical players working with communities on issues relevant to evictions that were not available during the period of recruitment. As this study took place during the COVID-19 pandemic, some critical sources may have been unable or redeployed to meet the urgent needs of the communities they serve and were unable to participate in this research.

The nature of the research was to consider experiences of evictions at a point in time and cannot provide information on changes over time regarding evictions. During the period of data collection, the province of Ontario instituted a temporary moratorium on evictions. It is not clear whether the data or the perspectives would have been different if this moratorium had not been in effect. Despite these limitations, the data gathered includes rich, and consistent observations about the nature of evictions at the community level that warrant attention.

## CONCLUSION

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This research explored service providers' and community leaders' understandings of evictions in neighbourhoods in North York disproportionately impacted by residential eviction filings. Interviewees identified three main causes of evictions: tenant economic vulnerability, landlord incentives to evict, and discrimination against tenant population groups. Five renter populations were identified by interviewees as being disproportionately at risk of and impacted by evictions: low-income renters, Black and racialized people, people with mental health challenges, families with children, and new immigrants. Individual and structural discrimination and racism were cited as causes of these inequities. In addition, the impacts of evictions on individuals' mental and physical health and community relationships were identified. At the community level, evictions were seen as destabilizing social and neighbourhood networks.

This research contributes to the understanding of the complexity of what individuals, families, and communities are experiencing related to eviction in Toronto. It adds to the evidence that evictions have negative health and well-being impacts, and that some populations are inequitably burdened by evictions. Combined, this suggests that eviction likely widens both racial and socioeconomic disparities in population health. In conclusion, by better addressing the causes, impacts, and inequities in residential evictions population health and health equity can likely be strengthened. These results raise important questions about how we systematically assess and respond to situations of eviction in our communities.

Building effective public policy to improve housing stability for equity-seeking populations requires building on expert local understandings of issues, challenges, and solutions. Addressing residential evictions and inequities requires a multi-pronged and intergovernmental policy approach. The municipal, provincial, and federal governments all have roles and responsibilities for promoting housing stability and equity. The City of Toronto has eviction prevention support programs such as Rent Bank, Office of the Commissioner of Housing Equity (OCHE), and Eviction Prevention in the Community (EPIC) which have been producing positive results (Ecker et al. 2018; City of Toronto 2021; OCHE 2020). Future Wellesley Institute research will examine the policy and program solutions deeper that would help to achieve greater housing and health equity for all.

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