Rethinking Gentrification and Eviction in Toronto: Are Homes Still Built for Living?

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Abstract

The significant increase in evictions has become one of the foremost manifestations of the housing crisis in gentrifying cities. However, the lack of collected data at both the provincial and federal levels has made it difficult to assess the distribution and conceptual nuances of this phenomenon in urban cities like Toronto. The current study explores the newer ways in which eviction is used in gentrifying cities and illustrates how any renter, not just the “urban poor,” can be precariously placed. For this purpose, eviction data drawn from the Social Justice Tribunals Ontario was used to explore how evictions were spaced throughout Toronto.

The GTA was selected as the primary space for investigating evictions based on its status as one of Canada’s leading gentrifying cities. The results showed that even as rental prices continue to soar and overall evictions have decreased, other forms of eviction are rising, indicating that there are alternative ways in which eviction is now being used. Moreover, the distribution pattern of eviction changed such that those beyond low-income brackets are now also being precariously placed. The results indicate how neoliberal ideas of gentrification have fueled alternative ways to evict individuals, potentially affecting a broader range of people than in the past.

Keywords

Eviction, middle-class, inequality, gentrification, precarity, neoliberalism, Toronto
Lay Summary

On May 1, 2019, the Globe and Mail published an article announcing the use of a ‘little understood loophole in Ontario tenancy laws, but one so potent that it can put tenants out on the street with little recourse’ (Dingman 2019). This headline is one of numerous articles focused on what has been described as the ‘renovictions’ facing Toronto, and Canada more broadly. Policymakers, housing advocates, researchers, and public housing organizations have argued that the recent increase of evictions against individuals due to renovations (i.e. renovictions) constitutes part of a housing crisis in the United States and Canada (Madden and Marcuse 2016). The causes and consequences underlying this increase in evictions are complex and unclear.

The main concern of this more recent focus on evictions is that the typically accepted reason for eviction – nonpayment – must now be re-examined completely. A rapidly developing city now demands that we must accept considerable rates of eviction in the name of gentrification – a process in which lower and working class areas are transformed for middle-class use. This often entails an influx of investments and concomitant services, such as restaurants and cafes, into neighbourhoods where those resources were previously absent. Such ‘positive’ effects of gentrification, however, belies its more negative effects in displacing low-income residents due to higher rent and increased cost of goods (Desmond 2012). Even though gentrification is normally associated with the displacement of low-income residents, little attention has been paid to renters being evicted beyond the urban poor. It is thus important to explore eviction and situate it in a Canadian context beyond the focus of the eviction literature on individuals in the urban poor and in an American context. Moreover, what might these increasing evictions and flexible rent regulations mean for other income brackets in Toronto?
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Chapter 1

1 Introduction

Although social science research on urban sociology and eviction can be traced to the early 19th century, the last ten years have seen considerable changes in urban housing. Rapidly expanding cities have given new meaning to the now-commonplace concept of ‘gentrification’ or what Porteous and Smith (2001) call ‘domicide’ – the murder of homes. Here, the ‘complex and layered subjective experiences of losing homes’ (Zhang 2018) are magnified and supported by a narrative of moving forward in an age of gentrification. More recently, these dominant narratives of gentrifying cities have changed parameters of eviction beyond a simple result of nonpayment, now highlighting newer ways to evict individuals for the purposes of maximizing profit. As eviction is increasingly used in the name of renovation, such ‘renovictions’ become routine in rapidly gentrifying cities that look to profit from exorbitant rent increases, and, beyond this, renovictions are shaping the broader problems of precarity via the subtext of an upgrade. It is in this way that precarity is conceptualised in its condition or experience of a lack of security, loss of social safety programs, and more generally, a state of existence that threatens life in a way that appears to be outside of one’s control (Butler 2004; Standing 2011). According to Guy Standing, the precariat is an emerging class of people facing insecurity without predictability, affecting both their material and psychological welfare. It is to this concept of the precariat that encompasses a growing number of individuals beyond the urban poor, even affecting middle class individuals. Middle class individuals, or those making approximately $40,000 to $120,000, are now beginning to experience the effects of being precariously placed (Bourdieu 2005). In relation to precarity then, it becomes imperative to understand how eviction may impact renters in almost any bracket.
Even though eviction studies are sometimes associated with neighbourhood improvements and the displacement of communities under the banner of ‘urban renewal’ (Freeman 2005), recent media exposures have emphasized how evicting individuals has left many, including those who do pay rent, without a home. This is particularly evident when landlords are given substantial flexibility in drastically increasing housing markets, typically to the neglect of tenants and their livelihoods. The popular perception of such displacement, propagated by the media, has tended to oscillate between the uncritical mantra of ‘community development,’ and more insidious narratives of a need to ‘make cities great again,’ exemplified in state interventions in less-developed parts of the city. In more recent academic work, there exists a discussion of eviction as a central problem of housing policy among the urban poor (Desmond 2012, 2016), and, more critically, the association of eviction with symbolic dimensions of suffering (Wacquant 2008a, 2013), which aims to examine the uprooting of communities and their tacitly imposed forms of violence. Here, and in other such work (e.g., Madden and Marcuse 2016), the problem of eviction is shown to be both increasing and globalized. Yet, even then, what still needs to be better understood is how eviction plays a role in the expansion of precarity within large cities such as Toronto, and how conceptual nuances of eviction have been manipulated to make it easier to evict individuals. This is the subject matter of my thesis.

The main concern of this more recent focus on evictions is that the uncritically accepted reason for eviction – nonpayment – must now be re-examined completely. A seeming transition towards the development of cities now demands that we must accept considerable rates of displacement in the name of gentrification. Gentrification, a process in which lower and working class areas are transformed for middle-class use, is a globally expanding process characteristic of
the current drive for development. With the influx of more affluent residents and businesses, gentrification fosters changes in a neighbourhood’s character and culture. This often entails an influx of investments into the area and concomitant services such as restaurants and cafes where those resources were previously absent. Such positive effects of gentrification, however, belies its more threatening changes in urban neighbourhoods. Even though the economic value of a neighbourhood may increase, this is often associated with the displacement of low-income residents in part because of the higher cost of rent and increased cost of goods. This is to say that the impact of gentrification on the urban poor has been investigated (e.g., Moskowitz 2018; Madde and Marcuse 2016), but there is reason to believe the impact may be broader, especially given rent regulations in major cities. In Canada, regulations around housing and rental pricing are different than in many US centres. These differences may result in different urban eviction patterns and trends than those identified south of the border. According to the Canada Mortgage Housing Corporation’s (CMHC) rental market survey of 2018, Toronto has one of the lowest vacancy rates (1.1%) in all of Canada. A low vacancy rate inadvertently bolsters the rental market prices of apartments and other units, encouraging the commodification of housing, and allowing owners of rental units additional power in the market place because their rental space is in high demand. Drastically increasing rental prices are exacerbated by Ontario’s vacancy decontrol policy, which allows a landlord to charge rent at any amount to a new tenant, as long as the previous tenant has vacated. In this way, there is an incentive for landlords to evict renters and raise rents knowing that such rental units will likely not remain vacant. In fact, according to the CMHC, the median income of a renter in Toronto has remained stagnant from 2006 to 2016 (-1%), whereas the cost of rent, for both the primary rental market (+12%) and the secondary rental market for condominiums (+30%), has increased at a much higher rate.
In Toronto, there are two types of private rental housing: primary and secondary. Primary housing consists of purpose-built rentals usually in the form of apartments with more than two units. The secondary rental market includes rented houses and condominiums. According to the CMHC, Toronto’s main rental market is now being supplied through the condominium secondary market. This increasing trend can be problematic as condominiums are much more expensive and a less secure form of rental accommodation. This corresponds with the concern for housing affordability emphasized by the Advocacy Centre for Tenants Ontario (ACTO) as they highlight how 46% of Ontario renters now spend over 30% of their income on housing (Canadian Rental Housing Index 2018). Perhaps in these competitive urban environments, and where they are afforded the flexibility of a high demand on rental spaces, it is not surprising when landlords use other forms of eviction, beyond the non-payment of rent, and for the purposes of which are to obtain more capital. The same dynamic can be seen with developers and tenants. In the competitive globalized rental market, Toronto developers understand the demand for rental housing, given the low vacancy rate, and they understand the appeal of renting in this market with little rent control. It is thus in these rent regulations that it would be interesting to explore how higher income groups may also be affected by the flexibility and rental market of Toronto.

But eviction through gentrification should not be viewed without a consideration of the players and context that surround such displacement. To fully understand the problem at hand means to realize that eviction and its consequences are not unrelated to broader socioeconomic, political, and cultural forces, but instead, function to reproduce such forces and their interconnected dynamics in various ways (Bourdieu 2005). Moreover, this is particularly evident when the social and cultural space of eviction is affected by its related institutions (housing
reporting, eviction courts, social policy, credit bureaus, etc.), especially as such processes correspond to neoliberalism and its ‘governmentality’ in the era of maximizing capital (Dardot and Laval 2013). Individuals being evicted by the pressures of a gentrifying city are now not only unable to identify why the homes that they have lived in for years have suddenly become unfeasible, but also blame themselves for this perceived incompetence (Desmond 2016; Bourdieu 2005).

It is in this way that any renter is precariously placed; a renter must, of course, rent from a landlord in order to have a space to call home. What follows, however, is the landlord’s continuing effort to increase rental pricing, especially as workers obtain higher wages. Urban landlords have received more power and accumulated more capital in renting homes to families and individuals at a price that the government and its policies have supported. It is the state that naturalizes and defends the flexibility of raising rent, the removal of social safety programs, and, among others, the forced displacement of tenants. Following this, examining the nuances of eviction and its function in maximizing property owners’ capital is imperative for understanding how the state of the housing market is affected by those who are able to impose their views through it and thus determine its policies. It is through these so called ‘effective agents’ (Bourdieu 2005:99) that individuals such as landlords and developers are able to manoeuvre around housing policy, as they have more capital and flexibility to manipulate the regulations in their interest.

More recently in large cities such as Toronto, this has been seen in the increasing number of ‘personal or own use’ evictions, where landlords have the power to evict individuals under the pretext of using the space for themselves, only to find the landlord relisting the rental space for more than the original rent. As this drastically increases the rental housing prices, perhaps it is
not surprising when about one in four of renting families in Toronto spend half of their income on housing (Canadian Rental Housing Index 2018), with similar numbers, one in five, for major US cities (Department of Housing and Urban Development 2010). It is not unfair to say, then, that perhaps housing costs and associated problems now extend beyond the field of inner-city neighbourhoods, such that those considered middle and upper middle class may also be affected.

In trying to find loopholes around the legalities of eviction, the more recent ‘renovictions’ have also been used by landlords in order to force renters out of their homes on the premise that they need the property for renovations. It is in this popular neoliberal rhetoric, in the name of gentrification, that eviction is used by those with more resources in order to obtain even more capital and, whether conscious or not, to conceal deeper structural inequalities in the housing market. It would be interesting to examine, then, whether areas associated with neighbourhood gentrification have increasing number of applications for eviction, especially for reasons beyond the non-payment of rent. For example, would areas of the city’s centre core, an area where many low-income neighbourhoods were situated in the 1970s (Hulchanski 2007), exhibit higher levels of evictions in light of neighbourhoods that have gentrified with more economic developments?

As incomes remain stagnant and rental prices soar, eviction, in its different forms, becomes a central concern for many individuals, not just the “urban poor.”

To evict a tenant in Toronto, a landlord must follow the steps according to the Residential Tenancies Act (RTA). In most cases, the process of eviction starts with a written notice that outlines the reason a landlord wants you to leave. There are various types of notice with minor differences in names, but the name of most forms will start with ‘Notice to End your Tenancy’, and have one of the following numbers: N4, N5, N6, N7, N8, N12, or N13. Reasons for eviction can include, for example, owing rent, the landlord wishes to demolish the building or use it for
something else, or either the landlord or the landlord’s family wants to move in. In any case, reasons for eviction must be listed in the RTA. Despite the authority afforded to notices, however, it does not mean you must leave if you do not agree with the reasons in the notice. In this case, the landlord’s next step is to apply to the Landlord and Tenant Board (LTB) for an eviction order. Similar to the notice, there are various types of applications for eviction, but the names of most forms will start with ‘Application to evict a tenant’ or ‘Application to End a Tenancy,’ and may have one of the follow numbers: L1, L2, L3, L4, L7, A1, or A2. There are two main forms of eviction in Toronto: L1 and L2. L1 evictions are typically to evict a tenant for non-payment of rent and to collect rent the tenant owes, whereas L2 evictions are typically applied for in order to evict a tenant for purposes of ‘repair or to convert it to another use’ (i.e. renovation – N12), or, also commonly, because the ‘landlord, or the landlord’s immediate family requires the rental unit for residential occupation’ (i.e. ‘landlord’s own use’ – N13). Eviction has moved beyond a straight-forward consequence of nonpayment (L1) and has taken on more flexible narratives that encompass gentrification (L2). Eviction through gentrification, or ‘renoviction,’ is a discursive term that this paper refers to as the process of leaving individuals without a home under the pretext of renovation and increased development. Although discourses surrounding eviction and gentrification have existed since the 19th century and 1970s respectively, in the current social formation, the more salient question is not where evicted individuals end up, but rather, why and how are individuals being evicted. This is particularly so in relation to a neoliberal capitalism that blurs the social, economic, cultural, and political spheres under the control of maximizing profit, resulting in extreme conditions of inequality, precarity, and exploitation. Understanding such blurred relations of the different spheres and the
processes of eviction and gentrification thus emerges as one of the key questions in the discourse surrounding poverty and inequality.

If the flexibility of evicting individuals embrace narratives that correspond to the neoliberal system of maximizing profits in light of the constantly gentrifying city, what might ‘breaking these odious projections’ (Bourdieu 1999:629) bring for those who have been evicted? Bourdieu (1999) asserts that we must move beyond appearances to get to the real economic and social determinants manipulated by the housing markets and their ‘covert aggressions.’ My central goal will be to help bring what Bourdieu (1999) calls ‘an awareness of the mechanisms that make life painful’, and in doing so, work towards political action. I will begin to do this through an investigation of eviction trends and patterns of neighbourhoods in Toronto, Canada. Here, a “neighbourhood” is defined as a forward sortation area (FSA), a geographical unit based on the first three characters in a Canadian postal code. “FSAs” is used here interchangeably with the term “neighbourhood.” It is by examining Toronto, or the “city of neighbourhoods” (Hulchanski 2007), one of the largest growing cities in Canada, that the nuances of eviction and some of its problems can be better understood. To contextualize my thesis, I begin by examining Bourdieu’s ideas in relation to the current neoliberal society and a growing gentrification of a globalized capitalist system. To follow, I look into the concept of precarity and its growing impact in hyper gentrifying cities. Then, I review current empirical findings about evictions, focusing especially on its consequences and its impact on the “urban poor.” As those in precarious positions continue to rise, I examine the situation in Toronto with its loose rent regulations and escalating rental prices that might impact renters in almost any income bracket.
Chapter 2

2 Theoretical Framework and Literature Review

In chapter 2, I argue that a closer look at eviction is required if we are to acquire a deeper understanding of its consequences and its relationship to growing precarity, systemic inequality, and a permeating sense of inertia as cities continue to gentrify in large metropolitan areas.

2.1 Theoretical Framework

Landlords and, more insidiously, the broader institutions, such as the state and its provincial tribunals, that aid in maximizing capital can ‘position themselves practically, and in accordance with their own logic’ (Bourdieu 1984:432). It is in these spaces of the rental market in the urban core that eviction thus obstructs the possibility for those evicted of accumulating the material and social bases necessary for changing their positions or the conditions of any structure. As Desmond (2016) has noted, those without a home are in a state of extreme unpredictability, affecting both their material and psychological well-being. This is reflective of Bourdieu’s (1986) claim that families are limited to “just enough” capital in order to reproduce and preserve the conditions of a field for the benefit of those who dominate in the social structure. With stagnant incomes and exorbitant rental prices, it is not surprising the gap in power and capital widens between tenants, who are left little, and landlords as well as other housing entities like developers, who have more capital to work on preserving their position. This imbalance in power and maintenance of the status quo is not simply a reality in the material sense of not having the means to change one’s position in the way they live. That is, dominant narratives of gentrification rely not only on effecting precarious material circumstances on renters in order to avoid any sense of resistance, but rather also on the symbolic cooperation of
those who are evicted. This is the case because the nature of cities, evictions, and
neighbourhoods have been changed dramatically since the gentrification of urban cores in the
1960s. It is with a deeper understanding of why eviction happens that we can move beyond the
surface measures for solving this broader issue and what has often been cast as a ‘temporary
crisis of housing’ (Madden and Marcuse 2016). In what follows, I use Bourdieu’s theoretical
framework to better contextualize evictions in the gentrification of cities and try to situate it in
today’s advanced neoliberal capitalism. I begin by examining the operations of power under a
neoliberal system and how this coincides with a gentriying city. Following this, I look to
Bourdieu’s ideas related to culture and its symbolic dimensions of reproduction for
understanding how it is that landlords, tenants, and citizens have contributed to the status quo.
By understanding how culture is reproduced, I then illustrate how the internalization of such
forces normalizes a state of precarity. Finally, in light of this theoretical underpinning of
neoliberalism and Bourdieu, I look at the broader scope of housing and the ideological nature of
evictions in the commodification of its living spaces.

2.1.1 Neoliberalism

Any effort to examine the intricacies of eviction requires a closer look at the structures and
discourses surrounding displacement as they relate to the current neoliberal capitalist system.
Neoliberalism is a political ideology favouring free-market capitalism focused more on the
creation and expansion of business opportunities than on the well-being of its citizens
(Moskowitz 2018). This neoliberal ideology constructs narratives that include developments
such as a cultural-ideological financialization of the economy and focus on the self over the
needs of others, extreme precariousness, and the weakening of government control over both
social and economic policies (Gardiner 2018). It is not so surprising, then, that if there is an opportunity to make more capital, and the social value of city development is eclipsed by the economic value, landlords will opt for more capital and a proliferation of eviction may seem natural. In regards to this focus on the economic value of development, Wacquant (2012:66) has stated that neoliberalism ‘fabricates the subjectivities, social relations and collective representations suited to realising markets’. It is in this ‘economic common sense’ (Bourdieu 2005:10) that the neoliberal system has affected institutions, but more importantly, the frame of thought for how individuals perceive society and its development as well. Here, it is interesting to note the change from a focus on the material controls of capital accumulation (e.g., rent enforcement) to today’s more symbolic tools of amassing capital (e.g., “make cities great again!”). It is in this way that the continued expansion of major cities, and the attached narratives of progress, lend themselves to a sense of resignation with ‘the way things are’ and perhaps even worse, to a repressed domination where the consequences following evictions are for the betterment of society. Perhaps it is due to this ‘introjection of dominant values’ (Gardiner 2018) that eviction continues to increase as cities continue to gentrify.

This change, for example, is likened to what Foucault calls ‘docile bodies,’ wherein the target of control and power moves from the body to the more ‘symbolic’ that better captures a new form of domination, similarly illuminated by Horkheimer and Adorno’s (2002) culture industry or Bourdieu’s (1984) symbolic violence. I will speak more to this point in the following sections when I discuss some of Bourdieu’s ideas that help contextualize my current thesis. With this focus on more symbolic forms of control, spaces of inequality now exist more tacitly beyond the confines of the material body, giving way for more insidious subjective experiences that become the new site of control and a means for naturalising relational power structures. It should
be noted that as these neoliberal reforms, in their symbolic forms of control, continue to build on narratives of gentrification, and newer forms of eviction are used, it is not surprising that the prevalence of eviction increases beyond the “urban poor”, effecting material consequences for individuals living in these spaces at a broader level.

In what follows, I explore how, situated in the neoliberal system, Bourdieu’s ideas on culture and precarity help explain the growing problem of 1) inequality within gentrifying cities, and 2) how evictions are affecting those beyond the urban poor.

### 2.1.2 Neoliberalism, Bourdieu, and Culture

The power embedded within neoliberal culture and ideologies can be witnessed when exploring how processes of inequality become disguised and normalized in the everyday lives of individuals. In the urban core, extractive markets are hidden under the guise of gentrification as individuals are increasingly evicted, rental prices soar, and income remains relatively stagnant. According to Bourdieu (2005), the root of such markets, and their exploitation, lies in space where there is an unequal distribution of resources between the players involved. This relationship, most importantly, is maintained through tacit impositions of long-held forms of culture, expressed through practices and values of the environment. With dominant neoliberal values of economic development and consequences swept as a byproduct of market relations, an ideological culture of a ‘growing city’ is normalized in housing. Hartman and Robinson (2003) first recognized that eviction and its effects on the cycle of inequality is a lived reality of many individuals within large urban cities. It is in this reproduction of material and symbolic norms that sociologist Pierre Bourdieu associates with social control through normalised behaviours and thoughts that make up a sense of culture. He believes these cultural norms work in tandem
with those who have more resources within social fields. For the field of evictions within the urban core, the long-held forms of culture work to perpetuate the already established positions of those in power (e.g., landlords and developers) and those without (i.e., tenants and consumers), such that while landlords and developers continue to gain more capital, an increasing number of renters are left struggling to pay for rent from processes that are mostly out of their control.

It is in this sense that Bourdieu looks into culture as a form of control, and more importantly, that these values of the environment are not a reflection of a problem with those who are evicted, but a problem with neoliberal narratives that lead to the normalization of eviction and its extractive markets. Bourdieu has illustrated that these values and perceptions are ‘learned within the habitus of living’ (Bourdieu 1999:512). Thus, narratives of progress and introjected values of gentrification can work to perpetuate a mental structure which progressively bleeds into the core of a city’s culture.

Bourdieu emphasizes this idea in his concept of symbolic violence, which occurs when a social field is characterized by an unequal power dynamic where the social agent is ‘complicit in their own domination,’ such that the ideals and taste of the dominant become universally accepted as natural by those who are dominated and where the relationship goes unperceived as violence (Bourdieu 1984, 1999, 2005). This is the crux of Bourdieu’s theory on symbolic fields of power and the reproduction of inequality. In the field of evictions within the urban core, such an unequal power dynamic is most visible between landlords and renters as introjected values of gentrification come to be accepted as natural and the gap in resources maintained. As he writes in regards to such spaces in Site Effects, ‘it is symbolic violence’s very invisibility that makes it the most important component of symbolic power’ (Bourdieu 1999:126). Thus, there exists these
power dynamics that are sometimes unrecognized and that help perpetuate a system and structure of inequality.

### 2.1.3 Bourdieu’s habitus, culture, and symbolic violence

In this section on Bourdieu’s ideas of habitus, culture, and symbolic violence, I use his concepts to frame how it is that in this culture of gentrification, evicted individuals come to accept such a reality as a natural part of development. It is in Bourdieu’s idea of the ‘habitus’ that these cultural spaces are said to be involved in forming ‘systems of durable, transposable dispositions which generate and organize practices and representations’ (Bourdieu 1984). Through this definition of the habitus, it is possible to examine how individuals come to understand reality as self-evident; where an individual’s position in social spaces would align with an intuitive mental structure in identification with norms that guide individual action, perception, evaluation, and thoughts (Bourdieu and Wacquant 1992), and thus produce patterns of behaviour that lead to the practices and experiences of a culturally structured reality. Here, Bourdieu’s habitus attempts to reconcile the conflict between individual agency and the structures of society. That is, Bourdieu is not simply ‘concerned to understand the logic of practices’ (Bourdieu 1990:16), but also looks to explain the ‘practical experiences of the familiar universe’ (Bourdieu 1990: 26). Thus reality becomes self-evident and is achieved by a ‘consistent focus on conditionings imposed by the material conditions of existence, by the insidious injunctions and intert violence of economic and social structures and of the mechanisms through which they are reproduced’ (Bourdieu 2000:141 cited in Masquelier 2018:10).

For Bourdieu, this ‘single, central, and dominant’ point of view held by the public has largely dictated the actions of policymakers, instead of addressing the root causes of issues in
their ‘multilayered representation’ (1999:3). In this way, it is not enough to understand the habitus of an individual without attending to the field that produces and reproduces one’s habitus. Such attention allows for a more rigorous understanding of poverty in relation to different positions of capital in the metropolitan core. Drawing from Weber’s idea of social spheres (e.g., political, social, economic), each field has its own space that is situated and defined by its position relative to other fields. A field, then, is a space that organizes relational spatial positions between individuals who have different levels of capital (i.e., power, dominant/dominated; Bourdieu 1984). It can be seen how those with more resources may want to preserve the conditions of the field, whereas those with less, would struggle for change. In other words, those who dominate the field of space, ‘reap the profits attached to scarcity’ (Carles 2001; Bourdieu 1984:127). In this way, while a typically functioning social space may appear as fair and inconspicuous, there exists a relational power dynamic that allows some individuals to excel and maintain such conditions over others.

2.1.4 Precarity and Bourdieu

As individuals with their habitus become complicit in a neoliberal culture that continues to realign state policies toward market interests, social values become less of a concern and the suffering of individuals a case-by-case issue. Today, we often hear about a housing ‘crisis’ that ‘reflects and amplifies the broader inclinations towards insecurity in capitalist systems’ (Madden and Marcuse 2016). Conceptually speaking, precarity is a condition or experience of a lack of security, loss of social safety programs, and more generally, a state of existence wherein you are left vulnerable by decisions outside of your control (Butler 2004; Standing 2011). In conjunction with a neoliberal gentrification that fosters the creation and expansion of business opportunity
rather than the well-being of its communities (Moskowitz 2018), an increasing number of individuals are precariously placed. In this way, precarity encompasses both individual and community relations in capturing the structural transformations of society as well as the state of uncertainty in individuals.

Since the term was first coined in the 1950s by Dorothy Day, precarity has inspired more general analyses of neoliberal capitalism, as well as criticisms of the neoliberal system that were not recognized previously. Accordingly, some key thinkers during this time, most famously Judith Butler, but also Guy Standing and Pierre Bourdieu, have started to incite new dialogue on what it means to be a precarious ‘proletariat’, or precariat, in contemporary society. Even though Butler’s book Precarious Life examines precarity more specifically in relation to military violence, included in this book are ideas of power that ‘operate to produce and maintain exclusionary conceptions of who is normatively human’ (2004:xiv) an emphasis that captures the dehumanized precarious lives. By this logic, the act of dehumanization, through either individual action or social structuration, intentionally breaks that human connection, or what Butler calls the ‘dehumanized face’ that communicates both the precariousness of life and what is human (Butler 2004). In a similar fashion, it is in the neoliberal ideology of the financialization of the economy that justifies processes such as gentrification for the betterment of society, allowing individuals to ‘become senseless before those lives we have eradicated’, especially as such ‘faces’ are not presented to us, yet are shown as symbols in need of ‘development’ (Butler 2004). It is only when the ‘faces’ of those who are dehumanized are recognized that individuals are aware of what is precarious in another person’s life. An understanding of the precariousness of the Other does not exist and becomes separate from the sphere of ethics (Butler 2004).
In Guy Standing’s 2011 book *The Precariat: The New Dangerous Class*, the precariat is ‘globalization’s child, striving for a revival of social solidarity while rejecting state and economic paternalism.’ Standing has emphasized that there exists a growing number of individuals who are left with a life of uncertainty, and this is evident in the decisions and forces of the market that are made outside of an individual’s control that dictate, for example, whether they can live in what they have called home for so long. And as a consequence not only are they facing a life of economic uncertainty, but the precariat is always on the edge of new regulations or policies where they are not seen in the political spectrum. By understanding such situations of a precariat, Standing (2011) emphasizes how it becomes possible to ‘take back the rental income from those running the world.’ It is thus in both the diminishing social value and dominating political economy that precarity can be seen in those that are evicted. For the analysis of housing precarity, however, the work of Bourdieu is particularly insightful. In his 1998 book *Acts of Resistance*, his ideas on precarity and insecurity are contextualized in ideas of power in neoliberalism and how such relations are reproduced through cultural norms.

Precarity, as Bourdieu understood it, has to do with the way in which an individual can be put in an economically and socially deprived situation on the basis of decisions they are not part of, emphasizing aspects of both the individual and the structural forces in their community. This is particularly relevant in society as neoliberal narratives contribute to a culture in which the reproduction of social forces normalizes the presence of precarity in domination. Specifically, ideas of progress in gentrification foster social norms, such as eviction, in which unequal resources between social forces (e.g. landlords and renters) are reproduced and as a result, increasingly normalize the lack of social value in policies and programs (Bourdieu 1998).
By looking at Bourdieu’s ideas of culture, symbolic violence, and precarity, a deeper understanding of eviction is possible. Situated in neoliberal ideology, the neoliberal culture has formed patterns of thought that have naturalised the financialization of economy. Processes such as gentrification have become normalized as economic values have colonized social values. As such developments continue, and values remain, it becomes embedded in a culture that reproduces itself such that both those in power and those without become complicit in the status quo. It is in this way that an increasing number of people may find themselves in precarious positions from decisions they had no control over. What follows is a closer look at how housing and rental spaces today have become more a financialized investment of capital than a place to live.

2.2 Housing and the Commodification of Living Spaces

With the commodification of housing, ‘economic evictions’ are a growing problem in major cities, especially in relation to the precarious aspects of a deepening financialization of the market as well as its diminishing social values. The ways in which rental spaces have changed from homes to economic investments, and thus the ease with which eviction is applied, involve broader interests and stakeholders than mainstream or academic discourse tend to recognize. A focus on landlords, for example, and their ‘greed’ for more capital fails to recognize the structural changes and political regulations responsible for allowing the proliferation of evictions. Housing and rent is a significant financial expense for many, yet a source of capital, status, and control for others. In understanding how eviction continues to rise in gentrifying cities, it is thus important to recognize the broader factors that have pushed this forward, especially in large urban cities.
In Madden and Marcuse’s (2016) book, *In Defense of Housing*, the ways in which the dominance of the economic sphere over the social sphere has persisted involve various factors, two main reasons being deregulation and globalization. What is emphasized in processes of deregulation is the ‘trend towards weakening or abolishing the regulations, customs, and rules governing residential property’ (Madden and Marcuse 2016). That is, while the owners of property continue to have flexibility in rules of the rental market, tenants and consumers are left in a precarious position with little control over the dominating consequences of competitive rental markets. This, for example, can be seen in the December 6, 2018 amendment of the Residential Tenancies Act (RTA), where according to the Ministry of Municipal Affairs and Housing, ‘creates an exemption from rent control for new rental units first occupied after November 15, 2018.’ This amendment mirrors regulations of the RTA’s ‘vacancy decontrol’ where a landlord can increase the price of a vacant rental unit to any amount as long as the new tenants agree to the terms. Both the exclusion from rent control and the ability to charge any amount upon vacancy gives owners more flexibility and leaves tenants more precarious in the housing market, thus ultimately leading to an increased incentive to evict tenants.

This same sense of flexibility in the financialization of rental markets can be seen in the recent transition away from the Local Planning Appeal Tribunal (LPAT) and back to the old Ontario Municipal Board (OMB). Prior to 2017, if a city’s plans for development were far from the vision of a developer’s proposal, disputes would be resolved by the OMB, where a provincial tribunal had the power to override municipal decisions, governed by a body of individuals that were not elected members of the city. In 2017, new appeal rules were created by the LPAT, ensuring the development proposed by developers was consistent with the vision of both municipal and provincial policies that were created with the input of citizens. The new appeal
rules, however, are being reverted back to the old OMB rules, where citizens have less input and are at the whims of the OMB political appointees. It is in these flexible regulations for the owners and developers of Toronto that the commodification of housing is evident and the social value of a living space disregarded. In the same way, in these spaces, deregulation has not meant the state has taken a step back for a free market economy, but instead, has functioned in aiding the process of making housing a commodity and tenants precarious.

Madden and Marcuse (2016) also identify today’s transnational, digitally enhanced market as a primary means through which the commodification of rental units is reinforced. Specifically, rental units today are linked to global entities as an investment, and not as a living space. Large structural changes such as globalization have allowed landlords and owners the opportunity to accumulate more capital and provide living spaces according to policies that have been deemed ‘fair and just’ (Desmond 2016). In these global investments, housing as a living space is not at the forefront of considerations for developers but instead used to make profits upon resale (Madden and Marcuse 2016). By this logic, the social value of a living space no longer exists and it becomes a stark reality when the owners of a newly built condo or apartment unit are not only physically absent from their dwellings, but also distanced from the consequences of their hyper-commodified living space. One such consequence, for example, can be seen when the developers, and their growing number of condo units, take advantage of the low vacancy rate of the market and produce ‘living’ spaces with various deficiencies and shoddy quality of construction. Globalized investments in such spaces not only contribute little to the communities, but in line with Bourdieu’s (2005) idea on the imbalanced distribution of resources and a widening gap between the elite and the poor, have allowed those with more resources to monopolize housing. It is in highlighting these larger structural changes that discourse
surrounding eviction should not focus solely on the intentions and morality of landlords. Instead, an emphasis on broader, structural roots of the problems of eviction is required if policy change in favour of the displaced is to be achieved.

2.3 Literature Review

Eviction is one of the most important factors in understanding poverty, inequality, and precarity (Hartman and Robinson 2003). People living in the urban core are evicted from their homes, every year, by the millions, leaving many people, especially those in lower-income brackets, without a home. A recent ethnographic account of eviction found that poor renters evicted from their homes account for a quarter of all moves between 2009 and 2011 (Desmond 2016). With other such studies in the literature on eviction and inner city neighbourhoods, there currently exists a focus on how the “urban poor” have been affected, which is what has primarily informed dominant discourses surrounding eviction (e.g., Wilson 1998; Desmond 2012; Desmond and Shollenberger 2015). Current sociological research on eviction and inequality is focused on the consequences of eviction among the urban poor, giving, as we will see, little attention to how gentrifying processes have changed the eviction process. Thus the research has left a gaping hole in understanding how evictions have served the purposes of capital accumulation and social control of renters during the current neoliberal formation. In Desmond’s 2016 ethnographic work, Evicted: Poverty and Profit in the American City, there is a particular case in which a renter sees his neighbour being evicted and believes ‘they got what was coming to them’ adding that he ‘might have been more sympathetic, but that it was a sentiment voiced by the middle-class, as they can be compassionate because it’s not their only option’ (179). Although this example focuses on the urban poor, it is important to point out the introjected values in which a
long-held form of culture has been internalized. More specifically, although sociological studies such as Desmond’s have recognized the effects of eviction for poor renters in the urban core, more sociological research is needed for understanding the extent to which eviction now affects those of middle and upper classes, beyond the “urban poor.”

By evicting individuals for the purpose of gaining more money, major cities are becoming harder to live in, as the income for many city dwellers does not match with the soaring rental prices, and in this way, a continued inequality is maintained. This inattention has limited the understanding of the structural inequalities within growing metropolitan cities, and perhaps more importantly, the ‘repression of their economic and social conditions of possibility’ (Bourdieu 2005:7). In what follows, current scholarly work on the consequences of eviction and who gets evicted is reviewed to contextualize my focus on why individuals get evicted as well as changes to who gets evicted. In doing so, I also highlight how this is explored in the context of Toronto.

### 2.3.1 Consequences of Eviction

As outlined in the theoretical section, there is reason to believe eviction appears to increase and dovetail with the gentrification of cities. It is thus important to consider the consequences of eviction as they apply to increasingly more renters in the urban core. Among other negative factors associated with evictions and forced displacements, urban sociologists have noticed considerable health impairments (Dong et al. 2005), psychological distress (Oishi 2010), and the breakdown of communities (Sampson and Sharkey 2008). It is perhaps in these compounding problems associated with eviction that scholarly work must also consider the lack of security and social safety programs characterized by precarity. Doing so, can help explain the ways in which
inequality has persisted in the urban core, as well as reveal a growing problem with living precariously. Understanding the consequences experienced by those who are evicted may help highlight and prevent issues emerging in gentrifying cities.

More recently, Desmond and his team in the United States have rigorously analyzed eviction as a major problem within the urban core, particularly as it affects those in inner-city neighbourhoods (e.g., Desmond 2012, 2016). Much of their work has explained how eviction is associated with instability in families, children, and communities. Although much of the focus is on the “urban poor,” the consequences of eviction remain important to highlight, not just as a preventative measure, but in order to magnify and explore why it is poverty and precarity continue to persist, and increasingly so, in the gentrification of cities. Eviction undermines family relationships as ‘both psychologically and in material circumstances’ (Desmond 2016: 293), those without a home lose the stability they had to foster social relationships. In fact, individuals are found to exhibit higher rates of depression after displacement by their landlords (Desmond and Kimbro 2015), and eviction has been shown to be correlated with suicide (Rojas and Stenberg 2016). When housing costs increased between 2005 and 2010, suicides attributed to eviction were found to have doubled (Fowler et al. 2015). Therefore, eviction’s direct economic and psychological burden can perpetuate family problems and damage relationships. Since there is reason to believe that evictions continue to increase in gentrifying cities, it is important to explore how other income brackets may be affected. Doing so can open up much-needed discussion of precarity and how decisions outside of an individual’s control may drastically affect their state of existence.

In addition to psychological problems and the challenges eviction poses for fostering social relationships, having to move from one residential neighbourhood to another has
pronounced effects on children’s development. In some cases, as families are evicted, kids are ‘pulled out of school and batted from one neighbourhood to the next’ (Desmond 2016:299). In such instances, children face academic impediments as they lose their educational ties to a particular school; they may also lose their ability to graduate (Leventhal and Brooks-Gunn 2000; Clark and Kearns 2012). Not only is this instability already a huge impediment for children who wish to learn, but even when a new home is found, families have little means to care for their children as they are barely able to maintain the cost of rent (Harkness and Newman 2005). Some families may have difficulty finding a new place to live because, in the interest of profit maximization, landlords often avoid renting to families with children, as children are seen as an extra burden in damages and complaints (Desmond 2016). Moreover, children who have been evicted are found to exhibit more health problems, a damaged sense of self-worth, and an inability to trust others (Crane and Warnes 2000; Burt 2001; Evans 2004). It is not inconceivable, then, that as eviction continues to increase in gentrifying cities, there will be a growing problem with not only precarity, but the development of children as well, highlighting different ways in which displacement may affect individuals in the urban core. These impacts may reach beyond the urban poor to affect a growing number of middle class families and their children as well.

When eviction displaces an individual from their community, it not only brings about problems related to the dynamics of family and children, but strong communal ties are lost as well. There exists a sentiment where inner city neighbourhoods and the trusting social solidarity that exists within them, help create a safer and more prosperous community, a ‘communal ghetto’ (Wacquant 2008a). Individuals who are evicted, however, leave a void in the network of social relationships within a neighbourhood. Neighbours remain strangers, while no strong bonds
are cemented, and community stability is lost (Sampson and Sharkey 2008). As a result, any potential for social cohesion in an uplifting manner, including shared benefits, workload, child caring, neighbourhood watch, and so forth, is lacking. When a neighbourhood is faced with high turnover rates, efforts to establish local cohesion are prevented, ‘ensuring that neighbours remain strangers and that their collective capacity to combat crime and promote civic engagement remains untapped’ (Desmond 2016:298). Although the idea of ‘communal ghettos’ may be more commonly associated with inner-city neighbourhoods, it remains important to consider how a lack of community may hinder opportunities for positive change and, even worse, foster a sense of hopelessness in the absence of a community for those outside of inner city neighbourhoods as well. In this way, the social and community implications of evictions make it difficult for any meaningful connections to form, and interestingly, with concentrated areas of gentrification in the urban core, it would be useful to reflect how losing a sense of community may affect middle class neighbourhoods as well.

It is perhaps not surprising that eviction, beyond contributing to family, child and community, instability also contributes to a substantial loss in material goods and opportunities. As much of the literature has focused on evictions in the “urban poor,” it is important to consider how these material consequences may affect other individuals as cities continue to gentrify. Understanding these consequences helps to illuminate why eviction is a major problem in today’s growing cities. As individuals and families living in the urban core are forced to move, they lose not only their homes, educational ties, and social networks but their physical belongings as well. This loss is augmented by eviction’s psychological effects, such as stress, which has detrimental effects on work and often leads to a loss of employment (Desmond and Gershenson 2016). It is in this sense of loss that some researchers use the term ‘material
hardship’ as a way to measure the quality of scarcity (Desmond 2012). As individuals experience a traumatic event, loss is measured as material hardship. In those who are evicted, material hardship is much higher for at least two years (Desmond and Kimbro 2015). In this way, evicted individuals continue to experience higher levels of material scarcity compared to those who are not forcefully displaced. While material hardship may be devastating for the poor, there is reason to believe that it may also have a significant detrimental effect on others as well, but this remains little understood and is worth investigating.

2.3.2 Eviction in Cities and Who Gets Evicted

The sparse sociological literature on eviction and forced displacements often focuses on low-income families and where they end up (South and Crowder 1998; Sampson and Sharkey 2008). This can be attributed to the lack of national statistics and studies on eviction, overlooking a reality in large metropolitan areas that policymakers and social scientists have only recently started to consider. More recent studies in the US have helped in understanding the prevalence and nuances of eviction by looking at both formal and informal evictions, landlord foreclosures, and housing condemnations (Desmond and Shollenberger 2015). This provides a clearer understanding of the problem of eviction, as official procedures through the court do not often account for a considerable number of evictions when individuals are forced to leave their homes. When a landlord informally pays off a renter or refuses to maintain the rental unit in order to avoid the legal procedures of the court and force the renter out, the resulting eviction may evade official statistics. Thankfully, scholarly work exists to help reveal the prevalence of eviction in such spaces. Some accounts of public housing demolition have also been considered for the displacement of poor renters. As gentrifying cities become increasingly dense with expanding
high-rises, housing projects are sometimes sacrificed (Goetz 2002). Although understanding such work and its impact on the reality of eviction is necessary, the demolition of housing units accounts for few of the evictions in inner-city neighbourhoods or among the “urban poor” (Desmond 2012). Alternative forms of eviction that accompany increasing rental prices and gentrification in the urban core may affect a little-studied demographic. Although currently, little research exists for evictions in gentrifying cities, there has been increasing attention to forced displacements from renovations of housing units in the urban core. It is in this way that focus should be placed on how gentrifying cities have affected the different ways in which evictions have been applied to renters and further, what it means when individuals beyond the urban poor are also being evicted.

Beyond just the material or literal displacement of tenants, scholars such as Zhang (2017) have considered evictions in light of gentrification’s symbolic displacement of individuals upon being forced out of their homes – in this case, for state-sanctioned renovations. In his study, Zhang examines the disparity of power between tenants and owners of property, challenging the illusion of what is ‘natural’ or ‘legitimate’ in gentrification. According to Zhang (2017), mass displacement of individuals, without consideration of the suffering and experiences of those being displaced, cannot be justified in the name of renovation. In this way, although gentrification can have lasting positive effects (Freeman 2005), it can also leave many individuals with a sense of suffering, separated from what they have called home for all their lives, in the name of renovation. This also speaks to a need for policies that are more social in nature, as opposed to economic. A better understanding of how social policies have become more politically economic in nature is needed. It is therefore important to consider more deeply
the role of eviction in gentrifying cities, in order to understand how it extends precarity and threatens to undermine urban communities.

Along these lines, Wacquant (2008a) has stated that scholarly work on inequality and poverty in the urban core today is too fixated on what individuals lack in the labour market, failing to capture the deeper inequality of power dynamics within broader structures of the urban core. Eviction’s dominance, including more recent renovictions in large metropolitan areas relies, not on the acceptance of inequality between landlords and renters, but rather on their ‘unending exploitation of extractive markets’ (Desmond 2016:305). That is, as vacancy rates continue to be at historic lows and landlords have the opportunity to hike up the rent, they will continue to do so in whatever capacity is afforded to them in this commodified housing bubble and in doing so, eviction is not seen in its perpetuation of inequality and its role in a growing precariat, but instead as the norm in a growing metropolitan city. Understanding exploitation and its inequality does not mean putting the blame on landlords or developers as callous and uncaring individuals. It does, however, illuminate how it is that both tenants and landlords come to accept such inequality and view it as a ‘naturalised’ part of life, in tune with what Bourdieu calls a ‘looming inertia’ (Carles 2001) within the urban core. It is therefore important to consider the ways in which individuals have legitimated these larger social relations and act to reproduce such forces, and perhaps more importantly and to which I will examine shortly after, how this neoliberal culture has permeated a precarious state of existence.

2.4 Canadian Housing Context and Eviction

After reviewing empirical work on the consequences of eviction as well as who tends to get evicted, it is important now to contextualize how the demographic composition of Canada,
and its changes in social policy, may lead to different findings on eviction from the scholarly work dominant in the literature on the United States. As Canada is often recognized for its multicultural identity, there exists some literature on how the concentration of visible minority groups has affected urban poverty in Canada (Walks and Bourne 2006). In fact, according to a report by the United Way, ‘Poverty by Postal Code’ (United Way of Greater Toronto 2004), visible minority families made up 77.5% of the ‘poor families’ in concentrated neighbourhoods of poverty in 2001. Unlike the ethnic composition of the United States where Hispanics and Blacks are the two dominant visible minority groups, Canada’s two largest visible minority groups are South Asians (24.5%) and Chinese (21.6%) (Statistics Canada 2017). The different clusters of visible minorities in cities of Canada should thus be considered, especially as some studies have suggested that a high concentration of ethnic groups in the U.S, and its associated neighbourhood poverty, is not a factor in Canada (Walks and Bourne 2006). It would be interesting, then, to observe how the concentration of visible minority groups in Canada may be associated with evictions. Recognizing these differences in ethnic composition may help highlight the need for more scholarly work in cities of Canada, such as Toronto, and bring forth whether income and segregated ethnic neighbourhoods in Canada would affect evictions differently from the dominant scholarly work on evictions in the United States.

It is to this idea that my thesis will explore how eviction is now being used beyond the non-payment of rent, and often to the detriment of the tenant, for the purposes of raising rent for more capital. Additionally, with the increase in rental prices as well as stagnant income, my thesis explores how middle income groups would now be affected by L2 forms of eviction where they may not have previously experienced eviction before.
This theoretical framework and body of literature on eviction has allowed for a better understanding of who tends to get evicted, the consequences of eviction, and has illuminated the ways in which the evicted suffer. Perhaps more importantly, the literature also raises new issues connecting the political economy to evictions within gentrifying cities today. In this way, research on urban marginality and communities of the urban poor (Wacquant 2008b; Kletzer 1998), as well as on the consequences of eviction (Hartman and Robinson 2003; Desmond 2012, 2016), help emphasize both how marginalized groups in the city are exploited and how rental arrangements are a key factor in the perpetuation of poverty in these spaces. Nevertheless, current research on eviction has not fully taken up Bourdieu’s ideas on precarity, and there is much to be learned by adopting his approach more fully to explore how eviction is used in today’s gentrifying cities and how it increasingly affects individuals beyond the urban poor. By drawing on Bourdieu’s work on precarity, it will add insight into the spaces of eviction that have been dominated by a neoliberal culture of gentrification. Specifically, in this culture that has fostered regulations and policies that are economically, instead of socially valued, Bourdieu helps point to a expanding number of people that may be in a position of insecurity.

2.5 The Current Study

Although other researchers have looked at eviction and its effects on the urban poor (Desmond 2016; Wacquant 2008a, 2008b; Wilson 1998), the ways in which eviction has changed in tandem with a neoliberal gentrification, as well as how eviction more broadly affects those beyond the urban poor, have not been rigorously considered by researchers, especially as they relate to evictions within the urban core of Toronto. Four problems stand out in the analysis of eviction and poverty within large metropolitan areas. First, scholarly work on eviction and inequality
within the urban core has been isolated from problems of exploitation. That is, there exists broader players in the field of evictions and housing that play a role in the drastically increasing rental prices and the maintenance of a status quo. By this logic, ‘poverty is two-faced – wage hikes are tempered if rents rise along with them’ (Desmond 2016:293). This exploitative commodification of housing, however, is unrecognized and instead relies on a common misconception of poverty as a product of low income, where responsibility is placed on the individual, and extractive markets hidden beneath the surface. It is thus important to explore whether patterns in the application of evictions change in relation to a rising rental market, perhaps indicating that in the interest of obtaining more capital, it may not necessarily be that renters cannot pay for rent, but are being evicted more often for other reasons. Second, the field has not considered the broader contexts in which individuals have ‘naturalised’ (Bourdieu 1999) their perception and behaviour. Renters are led to believe that their evictions are a natural part of gentrifying cities, unaware of the drive for capital accumulation that belies this ‘need to make cities great again’. The focus therefore is not on understanding how dominant values of gentrification affect the subjectivities of individuals and their spaces but on simple outcomes and results. Third, eviction and the broader institutions that surround it are strongly influenced by the neoliberal structure such that market-driven, economic initiatives will always appear superior, to the detriment of social needs and those who are barely able to make their monthly rent. In this way, those in a lower income bracket have been affected more greatly. In more recent years of gentrification in cities and its hyper financialization of the economy, rent regulations have favoured those with more capital so it is worth exploring whether other income brackets may be impacted beyond the urban poor. Finally, there is some scholarly work on how black individuals and inner-city neighbourhoods are evicted more often, especially in major US cities
(Desmond 2012, Desmond 2016). More research is needed on whether different demographic compositions may be affected more or less by applications of eviction.

Although much work still needs to be done in understanding how gentrifying a city may affect the needs and values of those who live in such spaces, more recent rigorous sociological research in ethnographic and survey work exists as great sources for further research in understanding eviction and inequality within the urban core. With these preliminary studies on eviction, my thesis research will look to extend the current work, examining the ways in which alternative methods to evict individuals results in new spaces of inequality showing that any renter, not just the “urban poor”, are precariously placed in the urban core of Toronto, Ontario. To address the first problem of exploitation, on top of looking at Toronto’s rising rent and stagnant income, I will look at whether an increasing pattern of the number of applications for evictions is used for reasons other than the nonpayment of rent. If no rent control exists for vacant units such that the landlord can list the rental unit at any price upon vacancy, I would expect in this neoliberal obsession of capital that L2 forms of application would rise. Since L2 forms of eviction are typically used for renovation or landlord’s own use, I expect landlords would use this application to relist the apartment in order to raise their rents. Although this may be a stretch and the honesty of landlords cannot be captured in my research, it is with Bourdieu’s idea of a neoliberal culture that I believe a significant increase of L2 applications would support at least a sense of how landlord’s are exploiting the regulations of eviction in order to obtain more capital. In order to address the second problem, I again draw from Bourdieu’s ideas of a neoliberal culture but more specifically, his concept of symbolic violence. When renters believe that eviction is a natural part of a gentrifying city, I believe they are not likely to contest an application for eviction and the number of applications will thus increase. Related to addressing
the first problem of exploitation, as L2 applications may increase because of the landlord’s desire for more capital, this works in conjunction with a neoliberal culture where the renters believe evictions are a natural part of a gentrifying city. This is the crux of Bourdieu’s idea on symbolic violence when renters are ‘complicit in their own domination’ (Carles 2001). Although more needs to be examined in trying to understand and measure the ways in which renters have naturalised the processes of eviction, my research looks to begin exploring this idea by again looking at whether L2 applications of eviction will increase, especially in areas of higher gentrification. Additionally, in order to address the third problem of scholarly work on eviction, I will look at other income brackets beyond the urban poor and compare how applications of eviction are distributed between the different groups. This way, I get a better idea of the extent to which those beyond lower income brackets are affected. Finally, to address the overwhelming focus in the literature on evictions and black neighbourhoods in major US cities, I will observe how other ethnic groups may be affected by eviction in Toronto, Canada.

The above problems highlight the focus of my thesis and although not every aspect of these problems may be addressed, it is with these issues and how I plan on addressing them that my research questions are formed. With these dynamics in mind, my thesis will look at five main research questions. First, how prevalent are applications of eviction in Toronto? Second, how has the pattern of eviction changed for different forms of eviction in relation to a neoliberal gentrification of society? Third, are there areas or neighbourhoods in which evictions occur more often? Fourth, to what extent has eviction affected individuals living in areas beyond lower income neighbourhoods? Fifth, are there demographic factors such that certain ethnic groups are being evicted more than others? Although some of these questions have, at some level, been explored more recently (e.g., Desmond 2012), my thesis research will more deeply consider the
theoretical underpinnings of eviction and examine the way in which the applications of eviction are processed in Toronto and the surrounding GTA area. Further, understanding how eviction is being utilized in the name of gentrification in Toronto will allow for a better understanding of how it affects middle class renters as well, perpetuating broader discourses surrounding precarity beyond just the ‘urban poor’.
Chapter 3

3 Methods

In this chapter, I outline how I conducted my research and analyzed my results. In what follows, I start by describing my data and how it was obtained. Then I explain how I ran my analyses for the trends of eviction, a mapped visualization of eviction, and two cluster analyses of income and ethnicity.

3.1 Data

To answer my research question, I draw on a unique dataset which was gathered from the Landlord and Tenant Board (LTB) via Social Justice Tribunals Ontario (SJTO) showing the number of eviction applications around the GTA. The SJTO collects administrative data for procedural and clerical purposes (keeping track of cases and hearings, etc.) when eviction applications are filed. Thus, the incidence of evictions in the current thesis is operationalized as the number of applications received when landlords apply for eviction and it is recorded through the SJTO. When I first ventured into researching evictions, I had read numerous newspaper articles on this growing problem in the GTA and attempted with an open mind to speak to any and all stakeholders involved in the space of evictions. After numerous email exchanges, I met with Geordie Dent, executive director of the Federation of Metro Tenants’ Association, and spoke with him about his thoughts on evictions in Toronto. Upon making countless trips back and forth between Toronto and London, Geordie eventually led me to a correspondence with Scott Leon, a researcher from the Wellesley Institute also looking at evictions in Toronto. The
original dataset was obtained after numerous trips and discussions of eviction over coffee in Toronto.

After obtaining the unpublished and original dataset, it was important to organize it into the categories related to my research questions. As indicated in the literature review, although there are various L type applications of eviction, there are two main forms: L1 and L2. L1 evictions are typically to evict a tenant for non-payment of rent and to collect rent the tenant owes, whereas L2 evictions are typically applied for in order to evict a tenant for purposes of ‘repair or to convert it to another use’ (i.e., renovation – N12), or, also commonly, because the ‘landlord, or the landlord’s immediate family requires the rental unit for residential occupation’ (i.e., ‘landlord’s own use’ – N13). The reason I chose to focus on L1 and L2 applications for eviction is not only because they account for almost all of the eviction application types (see Table 1), but because they highlight the difference between evictions for the failure to pay rent and other types that reflect the gentrification of cities and the fixation on capital. That is, the L1 and L2 applications for eviction can best answer my research questions that reflect on the reasons for eviction including the non-payment of rent, renovation, and owner’s own use.

<table>
<thead>
<tr>
<th>Year</th>
<th>L1</th>
<th>L2</th>
<th>L3</th>
<th>L5</th>
<th>L8</th>
<th>L9</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>22292</td>
<td>3442</td>
<td>48</td>
<td>111</td>
<td>14</td>
<td>174</td>
</tr>
<tr>
<td>2013</td>
<td>20908</td>
<td>3771</td>
<td>58</td>
<td>137</td>
<td>25</td>
<td>206</td>
</tr>
<tr>
<td>2014</td>
<td>18197</td>
<td>3886</td>
<td>57</td>
<td>256</td>
<td>22</td>
<td>176</td>
</tr>
<tr>
<td>2015</td>
<td>17196</td>
<td>4051</td>
<td>35</td>
<td>194</td>
<td>20</td>
<td>144</td>
</tr>
<tr>
<td>2016</td>
<td>17326</td>
<td>4434</td>
<td>58</td>
<td>198</td>
<td>18</td>
<td>128</td>
</tr>
<tr>
<td>2017</td>
<td>16245</td>
<td>4660</td>
<td>36</td>
<td>245</td>
<td>18</td>
<td>66</td>
</tr>
</tbody>
</table>
The dataset provided by the SJTO includes information on 130,877 evictions in the city of Toronto. This information includes postal codes, the type of eviction, filing date and time, street names and numbers, as well as other information related to the disposition of a case. In its original form, this dataset was not aggregated in a way that allowed for any thorough analysis. Subsequently, I cleaned the data to make it easier to analyze. In order to explore evictions, it was necessary to make the data less granular. In this way, it was important to group the data in meaningful ways, including geographically.

According to the Government of Canada website, a forward sortation area (FSA) is a way to designate a geographical unit based on the first three characters in a Canadian postal code. I use FSAs as my operationalization of “neighbourhoods” since I wish to examine eviction and the dataset provided by SJTO included information on postal codes. Since the Census drew from FSAs and I had individual postal code information for each of the 130,877 evictions in the dataset, I sorted and grouped the postal codes from the original dataset and used only the FSAs to get 96 unique datapoints, allowing for an aggregated level of geographic and neighbourhood analyses in the GTA area. As only L1 and L2 applications of eviction were considered for my thesis, it was necessary to filter out other L type applications along with postal codes that did not actually exist. After removing 1,141 from the other L type applications, I was left with 129,736 individual eviction cases. In order to split this apart better, I used one hot encoding, a process by which categorical variables (e.g., L1 and L2) are converted into a form (e.g., 0 or 1) that is better utilized for analysis (see Appendix A). After filtering the data by L type (whether L1 or L2), I then grouped the eviction data by month and year so we can see the trends over the course of five years (2012-2017) for each FSA area. Although the original data file had organized the eviction data according to both the specific time and date of the application, this was split so date and
time were separated, and the same was done for the disposition date. A total count of evictions was then possible for each month of a year from 2012-2017, making it much easier to analyze than individual dates of eviction.

Although this dataset from the SJTO alone would have provided much needed insights into the problems of eviction in the gentrifying city of Toronto, I also made use of the most recent 2016 Census to better understand my research questions. The 2016 Census data provides statistical information about the population, age and sex, type of dwelling, families, households, language, income, housing, and many other variables, as measured in the census program. According to the Statistics Canada website, the 2016 Census is the most recent detailed account of Canadian residents, with an overall response rate of 98.4%. In order to incorporate the demographic information from the 2016 census, I obtained data from the census website for all 96 of the neighbourhoods in Toronto and used an excel macro to organize the data. I focused on two specific variables: household after-tax incomes (with 18 sub-columns; e.g., Household After Tax Income under $5,000, Household After Tax Income between $5,000 and $10,000, etc.) and visible minorities (with 13 sub-columns; e.g., South Asian, Chinese, White, etc.), best reflecting my research interests on various income brackets and composition of ethnicities in neighbourhoods of Toronto. The reason for choosing household after-tax income is because I believe it would help analyze my fourth research question that examines how rent regulations may impact renters in almost any bracket and therefore how we need to look at all income brackets. In this way, if those with higher income are also being affected by the loose rent regulations that have allowed for an increasing number of L2 evictions, this would be shown in the household after-tax income variable. For the variable of visible minorities, scholars such as Walks and Bourne (2006) have shown that a high degree of racial concentration and its relations
to urban problems in the U.S. is not reflected in Canadian cities. Since black neighbourhoods have been commonly associated with higher rates of eviction (e.g., Desmond 2012), I use the visible minority variable from the 2016 Census to see if such a relationship exists in neighbourhoods of Toronto. This would help answer my fifth research question.

These household after-tax income and visible minority datasets were linked to the eviction dataset by their FSAs. From the eviction data I obtained, I had grouped information on postal codes and sorted the FSAs into 96 neighbourhoods. It was then possible to search for each FSA in Toronto and access information to the two demographic variables (and their sub-columns) by their FSAs and organize it all in an excel file. The demographic variables were organized by a percent of the population within each neighbourhood because it would allow for an easier and more accurate comparison between different categories and their sizes. Finally, with the applications of eviction from 2012-2017 and the demographic variables together, it was then possible to use R to analyze the three sets together. The problem, however, was that I had information on eviction from 2012-2017 but only had information on the demographic variables from 2016. In this case, the analyses on income and ethnicity in relation to eviction only reflected the year of 2016. Therefore, only eviction data in the year of 2016 was used for analyses in relation to the two demographic variables. Still, 96 neighbourhoods with the total applications for eviction (for L1 and L2), the percent of population for each income category (e.g., 1.2% of the population in the neighbourhood of M1B have household after tax income of less than $5,000), and the percent of population that identify with a visible minority category (e.g., 48% of the population in the neighbourhood of M2H identify as Chinese) were thus compiled.
3.1.1 Software Used

The main analytic tool used for this thesis was R (R version 3.5.2 – version nickname Eggshell Igloo), an open source language or program that allows for statistical analysis. In order to plot diagrams, ggplot2 library was used from R, version 3.1.0 (https://www.rdocumentation.org/packages/ggplot2 versions/3.1.0). To do cluster analysis, I used the cluster library from R, version 2.0.7 – 1 (https://cran.r-project.org/web/packages/cluster/cluster.pdf). For manipulating the data (filtering, organizing, and summarizing, etc.), I used dplyr, version 0.8.0.1 (https://cran.r-project.org/web/packages/dplyr/dplyr.pdf). I used the rgdal library, version 1.3-9 (https://www.rdocumentation.org/packages/rgdal/versions/1.4-4), to manipulate and transform the shape file obtained from the government census into a format that ggplot could utilize.

3.2 Analytics

In this section I outline the analyses I used, a brief description of their function, and the parameters in which I used to conduct the analyses.

3.2.1 Linear Regression

Linear regression is a statistical method used to predict the value of an outcome variable \( Y \) based on one or more input predictor variables \( X \). Using the linear regression function within R (lm), it was possible to visualize the different trends and predict future applications of eviction (for both L1 and L2). The Lm function is used to fit linear models on R and create a simple linear regression. This basic form of regression uses a solitary independent variable to predict the
outcome of a dependent variable. For my thesis, I was interested in using a linear relationship to observe the trend of my dependent variable, eviction counts, with the knowledge of my independent variable, year, using a straight line. It should be noted that for my thesis, I have interchangeably used ‘eviction counts’ and ‘number of applications for eviction.’ In this way, it was possible to explore how much the variable of year may predict the number of applications for both L1 and L2 forms of eviction. This helps answer my first and second research question as I get a better idea of the prevalence of eviction and how the pattern of eviction is trending.

In order to run this analysis, as briefly mentioned earlier, it was necessary to change the original dataset so the filing date was bucketed into year, instead of specific dates. This way, all of the data was split between the years from 2012 to 2017. Further, the number of applications for L1 and L2 evictions were split for a comparative analysis between L1 and L2 forms of eviction. Thus, it was possible to use the number of applications for eviction (Eviction Count) as my dependent variable and Years as my independent variable in order to conduct a simple linear regression analysis and compare the trends of both L1 and L2 applications of eviction in Toronto from 2012-2017. The reason for running this analysis is to better understand the ways in which eviction has changed, if at all, in its application by a landlord since 2012, and to be able to predict the number of applications and whether they will increase or decrease in the future.

### 3.2.2 Creating the Map Visualization

In creating the visualization of the mapped GTA area, it was first important to download the shape file from Statistics Canada’s 2016 Census website. For this shape file provided by the 2016 Census, the parameters chosen for language, format, and geographic area were English, ArcGIS (.shp), and digital boundary of FSA, respectively. A year over year (2012-2017) number
of applications for L1 and L2 evictions for different FSAs was then formulated to help visualize the trend of eviction applications processed in various neighbourhoods in Toronto. Similar to the linear regression analysis, it was necessary to obtain the number of applications for L1 and L2 evictions but on top of grouping the applications from 2012 to 2017, the map analysis also looks at eviction for each neighbourhood in Toronto. For further analysis, the number of applications for eviction of this map analysis was also split into quintiles: low, low-med, medium, medium-high, and high. This was done by ordering the 96 neighbourhoods of Toronto from lowest (1) to highest (1140) applications of eviction and then splitting this count order evenly into quintiles such that the heading “Low” represents the lowest 20% of the eviction count, and the heading “High” represents the highest 20% of the eviction count. This is reflected in the color of each grouping where purple indicates the FSA regions with the lowest number of applications for eviction and yellow indicates the FSA regions with the highest number of applications for eviction. For example, of L1 evictions, FSA areas that evicted 1 to 45 people were considered “Low” as about 20% of the data were in this group. In contrast, areas considered “High” had 288 to 1140 evictions; this represented the highest 20% (see Table 2).

Table 2
Range of the Number of Applications for Each Quintile

<table>
<thead>
<tr>
<th>Quintiles</th>
<th>Low</th>
<th>Low-Med</th>
<th>Medium</th>
<th>Med-High</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Range</td>
<td>1</td>
<td>46</td>
<td>98</td>
<td>164</td>
<td>288</td>
</tr>
<tr>
<td></td>
<td>45</td>
<td>97</td>
<td>163</td>
<td>287</td>
<td>1140</td>
</tr>
<tr>
<td>Highest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of</td>
<td>116</td>
<td>117</td>
<td>114</td>
<td>114</td>
<td>115</td>
</tr>
<tr>
<td>Applications</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This visualization of the mapped GTA areas allows for a complete and more intuitive account of how the trends of the number of applications for eviction (for both L1 and L2) have changed from 2012-2017 for the 96 neighbourhoods in Toronto. This mapped visualization of Toronto and its applications for eviction helps answer my third research question in understanding whether gentrified areas of Toronto may have higher applications of eviction for reasons other than the non-payment of rent. In Hulchanski’s (2007) work on the Three Cities Within Toronto, he highlights areas and neighbourhoods that have and are gentrified. He says, for example, that the city’s old inner city areas are now being gentrified in the core and low-income households are now spread to the northwestern and northeastern parts of the city. Other gentrifying areas include some of the waterfront, much of the area south of Bloor street and Danforth Avenue. This way, I can see whether the impact of gentrification may be broader given rent regulations that have allowed landlords to use L2 evictions more loosely.

As mentioned briefly already, the reason for using the parameter of count as opposed to rate is due to the limitation in having access only to the 2016 census data; I did not have the population data for years beyond 2016 and could not therefore use rate. Although I will speak to this further in the limitations section, the problem was between choosing rate with only the 2016 population of GTA areas or count which could encounter problems with different areas with higher or lower populations. In the end, I chose count because it accurately reflected the data collected from the SJTO and did not involve using one datapoint (time – 2016) to supplement other datapoints that I did not have (time – 2012-2015, 2017).
3.2.3 K-means Clustering Analysis

Segmentation or clustering is a method for finding specific groups of datapoints within a data set. The goal of clustering datapoints together is because we want the data points in the same group to be similar and data points in other groups to be dissimilar. This clustering allows us to find datapoints which are alike, and potentially use these groupings for conducting analyses of distinct categories. K-means clustering is a commonly used clustering method for splitting a dataset into separate $k$ groups.

In K-means cluster analysis, the initial step is to select the number of “clusters” you want to identify in your data; this is the “K” in “K-means clustering.” For example, if the number of clusters chosen was three, then three distinct data points would be randomly selected from the dataset, making them the initial ‘clusters.’ Then, the algorithm measures the distance between all the datapoints and the three initial clusters, assigning each datapoint to its nearest cluster. After all the datapoints are designated to their closest cluster, the mean of each cluster is then calculated. Using these mean values, the process of measuring the distance and assigning each datapoint a cluster is repeated. It is possible to access the quality of the clustering by adding up the variation within each cluster. Since K-means clustering cannot “see” the best clustering, its only option is to keep track of these clusters, and their total variance, and repeat this process with different starting points. It does this as many times as you tell it to and then comes back and returns to the clustering with the best total variation within the clusters (Charrad et al. 2012; also see Hartigan and Wong 1979 for default parameters of the K-means clustering algorithm on R).

The reason I used K-means clustering is to confirm whether Hulchanski’s (2007) three cities of income still exists in its conceptual grouping or, if not, determine other clusters of the demographic datapoints I have to see whether distinct groups of income and ethnicity is evident.
In trying to determine what is the best number of clusters or “K”, the point in which there is a notable reduction in variation after a certain number of clusters should be considered. This is easily inputted in the elbow method algorithm, where you can pick “K” after finding the “elbow” from the significant reduction of variation (see Appendix B for how I use this method for income).

**K-means Clustering Analysis of Income**

In order to conduct the cluster analysis of income, it was first important to identify the sub-categories of income variables considered. Briefly mentioned in the Data section, drawing from the 2016 Census, 18 sub-categories of the variable ‘Household After Tax Income’ (ranging from ‘Household After Tax Income Under $5,000’ to ‘Household After Tax Income Over $150,000’) were averaged for each neighbourhood region (i.e., divided each sub-category of income by the sum of all 18 together for all FSAs). This gave a composition of income for each of the 96 neighbourhoods in Toronto. In order to make the data less granular for analyzing income with evictions, I used the elbow method and found three distinct groups with similar compositions of income (see Appendix B). Three clusterings of income were observed where each neighbourhood represented a dot on the plot (see Figure 1). It should be noted that even though the composition of income are similar between the neighbourhoods of each cluster, the K-means grouping does not always find an equal number of neighbourhoods for each of its clusters (see Table 3 and refer back to Figure 1 for the three clusters). As K-means clustering doesn’t ‘see’ how it is grouping income levels together, but simply finds similar neighbourhood compositions according to the variable that is inputted, labelling each income cluster as “Low”, “Middle”, “High” is not accurate but can be inferred and intuitively sound for analysis. Finally, with the
clusters of income, it is then possible to analyze how these different groupings and the
neighbourhoods are affected by the applications of eviction. The plotted cluster analysis of
income and eviction allows for a comparative analysis between L1 and L2 applications of
eviction for three main income groups. The reason for conducting this analysis is to help answer
my fourth research question that explores whether eviction has affected those beyond lower
income neighbourhoods, which would highlight more evidence for a potentially growing
precarity.

Figure 1. Three clusters of neighbourhoods with a percentage of the population that have a
household after-tax income of more than $120,000 by less than $50,000
Table 3  
**Number of Neighbourhoods in Each K-Means Cluster of Income**

![Chart showing number of neighbourhoods in each K-Means cluster of income]

**K-means Clustering Analysis of Ethnicity**

Similar to the analysis on income, trying to understand the composition of ethnicity between FSA areas required identifying the specific ethnic groups explored. Again drawing from the 2016 Census, 13 sub-categories of the variable ‘visible minority’, including those ‘not’ considered visible minorities, were used and each sub-category averaged by the sum total of all ethnic groups combined\(^1\). This provided a sense of ethnic composition for each of the 96 neighbourhoods in Toronto. For this thesis, those ‘not considered visible minorities’ will be considered ‘White.’ In accounting for the most amount of variance with the least number of variables, four clusters were found to be ideal using the elbow method (see Appendix C). Thus,

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\(^1\) The 13 sub-categories of the variable ‘visible minority’ included: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean, Japanese, NIE, Multiple, and Not Visible Minority (For my thesis indicated as White)
K-means clustering with R’s algorithm took 96 FSA regions and with the averaged Census data on visible minority groups, four different compositions of visible minority groups were formed (see Figure 2). For a closer look at the number of neighbourhoods (represented by dots in the plot) in each grouping of ethnicities, see Table 4 and refer back to Figure 2 for the numbering of clusters. This allowed for a look at an average percentage of the racial composition of each group in relation to the total number of ethnic groups, including those ‘not.’ Finally, with the variables related to ethnicity and the eviction data combined, an analysis of ethnicity and eviction was possible. The plotted cluster analysis of ethnicity and eviction allows for a comparative analysis between L1 and L2 applications of eviction for four main compositions of ethnic groups.

*Figure 2. Four clusters of neighbourhood composition by a percentage of the population*
Table 4
*Number of Neighbourhoods in Each K-Means Cluster of Ethnicity*

![Bar chart showing the number of neighbourhoods in each cluster of ethnicity.](image)

*Note.* The numbered clusters reflect Figure 2 and the four composition of ethnicities there.
Chapter 4

4 Results

For this project, I was interested in forms of eviction (L1 and L2) and their relationship to broader geographic, demographic, and class factors in the current neoliberal capitalist system. Drawing on both the literature review and the theoretical ideas of Bourdieu, I looked to explore and answer various research questions in relation to the prevalence and patterns of eviction, whether certain areas were more commonly affected by eviction, why individuals were being evicted, and changes in who gets evicted. In what follows, I answer some of these research questions with findings from the different analyses conducted.

4.1 Patterns of Evictions Over Time

The patterns of eviction were analyzed by way of a total count (0-2500) and time (2012-2017) simple linear regression for both L1 and L2 applications of eviction. The analysis for the application of L1 evictions revealed a decreasing trend of total count of evictions every year since 2012, p < .001. As time passed, L1 evictions for the non-payment of rent decreased (see Figure 3). The analysis for the application of L2 evictions, however, revealed an increasing trend of total count of evictions every year since 2012, p < .001. During the same period, L2 evictions for own-use and renovation reasons increased. The trends of L2 counts of evictions from 2012-2017 are displayed in Figure 4. Thus, the idea that another form of eviction is being used more frequently today compared to five years ago was supported. Specifically, households within FSA areas were being evicted for the non-payment of rent (L1 evictions) less often than before, but people in some areas were being evicted for ‘renovation’ or ‘landlord’s own-use’ (L2 evictions)
at a higher count than before. This is consistent with the argument that as cities continue to gentrify, individuals are not being evicted for the non-payment of rent, but instead, are being evicted in order to take advantage of the rising rental market.

*Figure 3. Evictions in Toronto: L1 applications filed*
4.2 Geographic Visualization of Evictions in Toronto

In order to better understand whether certain areas were more commonly affected by eviction, the pattern of evictions (for both L1 and L2) were mapped from 2012-2017. Although there are some FSAs that continue to have a high eviction rate in both 2012 and 2017 (e.g., the Jane and Finch neighbourhood – M3N), there are noticeable differences between L1 and L2 evictions that support the trends of the linear regression analysis. As L1 eviction applications are for the non-payment of rent, the mapping indicates that in 2017, areas of growing gentrification (see Hulchanski 2007) in the GTA area have lower L1 eviction counts compared to the same areas from 2012 (e.g., Wallace Emerson – M6H; see Figure 5). This supports the idea that in processes of gentrification today, individuals are being evicted less for the inability to pay rent and more
for other reasons of eviction. This, however, highlights a need to look at the patterns of L2 evictions and whether certain areas, particularly ‘booming’ gentrifying areas (according to Hulchanski 2007), were more commonly affected by this form of eviction.

Results of the mapping patterns of L2 evictions indicate that FSAs associated with highly gentrifying areas did indeed have higher counts of L2 evictions (see Figure 6). This supports the linear regression analysis and the idea that as cities continue to gentrify, L2 forms of eviction (i.e. “renovation” or “landlord’s own/family use”) are being used to capitalize on the rental market and its exorbitant rental prices. In order to better understand which neighbourhoods have the highest applications of L1 and L2 evictions, as well as which areas are high in both, see Table 5 below.

**Map Visualization of L1 Evictions from 2012-2017**

![Map Visualization of L1 Evictions from 2012-2017](image)

*Figure 5. Evictions in Toronto: L1 applications split into quintiles from 2012-2017*
Figure 6. Evictions in Toronto: L2 applications split into quintiles from 2012-2017

Table 5

*Neighbourhoods (FSAs) with High Applications of L1 and L2 Evictions*

<table>
<thead>
<tr>
<th>High Evictions for L1</th>
<th>High Evictions for L2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jane and Finch (M3N)</td>
<td>Corktown (M5A)</td>
</tr>
<tr>
<td>King St. West and Dufferin (M6K)</td>
<td>King St. West and Dufferin (M6K)</td>
</tr>
<tr>
<td>Mt Dennis (M6M)</td>
<td>York University Heights (M3J)</td>
</tr>
<tr>
<td>York University Heights (M3J)</td>
<td>Etobicoke (M9V)</td>
</tr>
<tr>
<td>Etobicoke (M9V)</td>
<td>Weston (M9N)</td>
</tr>
<tr>
<td></td>
<td>Scarborough Junction (M1K)</td>
</tr>
</tbody>
</table>
4.3 Eviction and Different Income Groups

For this project, I was also interested in whether income and ethnicity variables exhibited group differences in L1 and L2 evictions. A K-means cluster analysis of three income groups along with eviction data was conducted to explore whether there may be changes in who gets evicted, beyond the urban poor, in the current neoliberal capitalist system. As mentioned in the methods section, an elbow method was used to determine the ideal number of ‘clusters’ for this analysis; three main clusters were evident (refer back to Figure 1). This figure shows how the composition of 96 neighbourhoods are divided into three groupings of income. Looking at the composition of red dots (or neighbourhoods), it appears to be the grouping of low-income neighbourhoods as a vast majority of these FSAs, about 40%, have an average household after tax income of less than $50,000, while only about 15% of the same red neighbourhoods have an average household after-tax income of over $100,000. Similarly, the blue neighbourhoods are likely those in high income brackets, leaving the green neighbourhoods as middle income areas.

Together with the eviction data, the cluster analysis of income and eviction revealed that for L1 evictions, groupings of neighbourhoods with a low percent of population with high income (presumably low income areas indicated by the red cluster) had much more applications for eviction than people in FSAs with a higher percentage of the population with ‘high income,’ defined as those who earn more than $120,000 (see Figure 7). Interestingly, results also indicated that for the applications of L2 evictions, even some middle income neighbourhoods (indicated by the green cluster) had high applications for eviction on par with lower income neighbourhoods. This can be seen, for example, when considering L1 evictions, looking at the green cluster (i.e., individuals in middle-income neighbourhoods), no dot, or FSA area, reaches beyond the second quartile, meaning there are no middle-income FSA areas with more than 200 evictions. However,
this is not the case for L2 evictions, where even neighbourhoods in middle-income
neighbourhoods are being evicted beyond the second quartile. Therefore, as L2 evictions
continue to rise in the gentrification of Toronto, the idea that evictions now affect those beyond
the ‘urban poor’ was supported.

*Figure 7.* Three clusters of neighbourhoods for L1 and L2 evictions according to the percentage
of the population that have a household after-tax income of more than $120,000 by applications
of eviction
4.4 Eviction and Different Ethnic Groups

A K-means cluster analysis was also used to explore whether neighbourhood or geographic compositions of certain ethnicities were evicted more often. Again, the elbow method was used to determine that four clusters were ideal for this analysis (see Appendix C). Taking into account the 96 FSAs, together with the visible minority variable and its 13 sub-categories, four main clusters of ethnic compositions from 96 neighbourhoods of Toronto were found (refer back to Figure 2). The first ethnic composition that reflected 11 neighbourhoods in Toronto had 40% percent of the population identify as Chinese, while a little over 20% identified as White. The second ethnic composition had 50% who identified as White and Chinese, Black, and Filipino were each about 10% of the population for over 30 neighbourhoods in Toronto. The third ethnic composition of over 35 neighbourhoods in Toronto is dominantly White reflecting over 70% of the total. Finally, the last neighbourhood composition which reflected about 15 FSAs in Toronto was composed of over 30% South Asian, 20% White, and 15% Black.

Although these results were not as intuitive, it indicated that on average, the composition of FSAs that identified as Chinese or White were evicted less often for L1 evictions (see Figure 8). This pattern, however, was less clear with L2 evictions as it seemed only FSAs of mainly Chinese households were evicted less often. Although this points to an interesting relationship between eviction and the composition of FSAs that mainly identify as Chinese, what is more interesting for the current thesis is how ethnicity plays less of a role in evictions as cities continue to gentrify today. This, for example, can be seen when looking at cluster four with the highest average of ‘not visible minority,’ or White, as L1 evictions had only about one
neighbourhood with that group reaching a higher count of eviction. When looking at L2 evictions, however, the same group had a closer number of evictions to other clusters of ethnicity.

Figure 8. Four clusters of neighbourhoods for L1 and L2 evictions according to the percentage of the population that are White by applications of eviction

Summary of Results

These results provide a better understanding of the research questions posed. First, the prevalence of eviction is evident in the number of applications and reveals that L1 evictions continue to outnumber all other evictions, with the closest second being L2 evictions (refer back to Table 1). Second, the patterns in the applications of eviction from 2012-2017 show that while evictions for the non-payment of rent are decreasing, evictions for other reasons (e.g., renovation, landlord’s own use) are increasing. Third, there appears to be a tentative connection
between areas of gentrification and higher levels of L2 applications of eviction. Fourth, L1 evictions still predominantly affect mainly people living in neighbourhoods of lower income brackets, but for L2 applications of eviction, it is evident that those living in areas of other income brackets have also been affected. Finally, the extent to which certain visible minority groups are evicted more or less is not clear. The results reveal that for L1 evictions, neighbourhoods considered more White and Chinese are evicted less often, but for L2 evictions there does not appear to be any strong relationship between eviction and particular ethnic groups.
Chapter 5

5 Discussion

For the current thesis research, I explored research questions on the trends of eviction (both L1 and L2) in Toronto, how the applications of the forms of eviction have changed in the current neoliberal ideology, and also examined neighbourhood, income, and ethnicity factors in relation to eviction. I found that while L1 applications of evictions have significantly decreased from 2012 to 2017, L2 evictions have steadily increased in that same time period. L2 evictions, where tenants are forced to leave because of ‘renovation’ or for the owner’s ‘own-use’, are being applied more frequently today, especially in highly gentrifying parts of the city, defined with an extension of Hulchanski’s (2007) focus on areas of poverty and growth. While L1 evictions continue to affect mainly those of lower income brackets, L2 evictions have permeated into those of more steady income brackets. That is, this rise of eviction is not only affecting those who cannot afford to pay for their rent, but now also affecting the relatively well-paid middle income brackets as well. Here, it is important to note that middle income neighbourhoods are defined according to each neighbourhood’s median income which means it is possible that lower income households have moved out of certain neighbourhoods, increasing the overall median income measure of those neighbourhoods. Thus, although the data points to an increasing use of L2 evictions, it is not definitive whether middle income neighbourhoods are increasingly being affected as this may reflect a pushing out of poor individuals within certain neighbourhoods.

Still, the results explored in this thesis research provides a more thorough account of the complex relationship of eviction in the current neoliberal capitalist system. My thesis supports existing literature that speaks to the proliferation of evictions happening globally in many gentrifying cities (Madden and Marcuse 2016). This rise, however, was evident only in L2
applications of evictions in Toronto, Canada, and not for L1 applications of eviction. Since the
gentrification of cities also brings with it a higher price tag on rental units, we may surmise that
landlords would want to cash in on such ‘opportunities’ to raise their rent. For the landlords,
however, there exists rent regulations that limit any drastic changes to the rental market. For
example, every year the Ontario Government publishes an Annual Guideline Amount. This
amount is a percentage of your rent. The annual increase guideline amount for 2019 is 1.8%, and
in 2020 will be 2.2%. These rent controls are the little ways in which there exists some control or
balance in these urban spaces where capital accumulation is dominant. Since possibly even
before 2012, however, the L2 form of evictions has made it possible for a kind of loophole that
has allowed landlords to evict tenants under the guise that the unit is needed either for renovation
or for the purposes of their family’s or own use. Some individuals like Geordie Dent, executive
director of the Federation of Metro Tenants’ Association, have called these evictions ‘illegal’, as
the rental unit foregoes much, if any, changes to the living space and relists the unit a couple of
weeks, if not days, after. This is reflected in my thesis research which bolsters the claim that L2
evictions are indeed increasing in the city of Toronto, especially in gentrifying areas of the urban
core.

As mentioned in the theoretical section of this thesis, living in a neoliberal capitalist
system today involves the extensive financialization of the economy. In his 1999 book Acts of
Resistance, Bourdieu articulates on the ‘invasion of neoliberal economics’, challenging the
dominant ideology and its call for a ‘small state’ in the regulation of the labour market, mobility
of capital, and its laissez-faire policies. To Bourdieu’s way of thinking, the problematics of
neoliberal capitalism have become dominant, not only in what he originally believed to be the
cultural and political traditions of the United States, but also to the globalized world today. With
the colonization of the social by the economic, gentrification processes and neoliberal ideology have left many, especially those of lower income brackets without a home. Even worse, however, is the development of gentrification, given rent regulations, is now impacting renters in almost any income bracket. This is reflected in my thesis research as flexible policies in eviction have allowed for owners of rental units to maximize their capital, despite regulations and controls, and in doing so, leave many displaced and without a home. By this logic, it is not so surprising that L2 evictions are on the rise. My thesis provides some support for Bourdieu’s ideas on neoliberalism and its flexible policies, and as to the latter specifically, it provides an understanding to the many individuals who have called Dent at the Tenant Hotline after realizing the rental unit they were just evicted from, for an L2 notice, was just relisted in the rental market. It is to this idea that there is a growing number of people being evicted for L2 evictions, despite being able to pay their agreed upon rent, that my thesis research hopes to emphasize. Here, it is interesting to also consider how this trend in the increasing patterns of L2 evictions has affected different classes or income groups, as this problem of eviction has seemingly permeated into spaces beyond the urban poor and into a growing precariat.

In exploring this increasing trend of L2 evictions, specifically in regards to changes in who is evicted, the results explored in this thesis have provided some clarity in the relationship between income and eviction. Adding to the literature that has examined who tends to gets evicted, beyond the scholarly work on the urban poor and low income neighbourhoods (Hartman and Robinson 2003; Desmond 2012), the current thesis highlights that even middle-income households are now being affected by eviction that dovetails with Toronto’s gentrifying neighbourhoods. As the results have shown, there are areas of the GTA with over thirty percent of households considered high income yet are still evicted at a relatively high count. With the
advent of neoliberal narratives of gentrification, it is apparent that landlords use alternative ways to evict individuals even when they have made timely payments on their rent. On top of both the exorbitant increase on rental prices and the ideological and economic flexibility afforded to owners of such spaces (e.g., by rent regulations of the L2 form of eviction), it is not surprising that even middle class households have a relatively high count of eviction. This can be seen in my thesis as the analysis of middle income areas have revealed a high count of eviction, comparable, although not as high, to the count of eviction in low income areas. Specifically, middle income areas of the GTA that were not affected by evictions for the non-payment of rent are now experiencing eviction for the ‘owner’s own or family use’. As much of the existing literature has focused mostly on low income areas, the recognition that middle class neighbourhoods are being affected as well is important, not only for understanding the current fixation with capital, but in order to direct attention to a growing precarity and perhaps a new direction for policy.

In a globalized neoliberal capitalism, it is the ‘political economies in favour of the owners of capital whom possess the means of making their interests come true’ (Bourdieu 1986), that allows for a ‘generalized state of insecurity’ (Bourdieu 1998). Bourdieu articulates this challenging critique of neoliberal capitalism and its extensive role in expanding inequalities. In a system where there exists capital incentives for landowners, and flexibility in policies, it has left increasing number of individuals in a generalized state of precarity, including those of the middle class. For Bourdieu, there is a concerning transition from social welfare buffers of precarity towards a more penal management of poverty. In regards to eviction, the regulation of the ‘casualized fractions passes from the left hand of the state, which provides housing assistance, to the right hand of the state, the hand that punishes’ (Carles 2001). According to Bourdieu,
'violence' today exists not in the form of crime and delinquency, but it is to legitimize the shift from the social welfare management to the penal management of poverty. It is in this neoliberal economy that stagnant income is normalized, yet market prices of homes raised, and those who suffer from this precarious reality is fed narratives of progress. In looking at the income and eviction analysis of my results, it can be said that a new cluster of income levels that was not affected by eviction previously is now experiencing more recent forms of eviction for reasons that they have little control over, supporting Bourdieu’s ideas of a loss in social support regulations and a growing precarity.

Also important in considering demographic analyses of eviction is the impact of ethnicity. The literature contains much support for how eviction disproportionately affects visible minorities and black neighbourhoods (Desmond 2012; Wilson 1998; Sampson and Sharkey 2008). In this way, it was not surprising to see that there were less counts of eviction for caucasian-dominant areas of the GTA. Here, it is important to note that this does not necessarily mean you are targeted for eviction if you are not White. It is interesting, however, that 1) chinese individuals are also evicted at a lesser rate, despite scholarly work on the increased evictions of minority tenants (Hartman and Robinson 2003), and 2) contrary to the literature on distinct black neighbourhoods that faced higher evictions (Goetz 2011; Desmond 2012; Desmond 2016), there was no composition of such areas that also faced overwhelming counts of eviction. To account for the seeming anomaly that chinese-dominant areas of the GTA today have a relatively lesser count of eviction, a look at globalization and the financialization of economies can be considered. For this thesis research, it was imperative to examine why, despite the abundance of literature on black neighbourhoods and its disproportionate eviction rates (see Desmond 2012), such a relationship was not clear in my data and results. Although briefly mentioned in my
literature review, perhaps this is because Canada and more specifically, Toronto, does not have the same clustering of certain visible minority groups, or distinct black neighbourhoods, in urban areas like the United States. Moreover, according to Walks and Bourne (2006), the negative effects of neighbourhoods evident in U.S. cities is ‘not a factor’ in Canadian cities and that a ‘high degree of racial concentration is not necessarily associated with greater neighbourhood poverty’. Where there is a visible minority composition of mainly Hispanics and Blacks in the United States, Canada’s largest visible minority groups are South Asian and Chinese. It is not so surprising, then, that clusters of black neighbourhoods and associated eviction rates were not apparent in my analysis. Although Toronto is geographically close to the US, and much of the literature surrounds US cities, there exists a history of racialized underclass that make US cities anomalous from Toronto. This may also explain why the relations with ethnicity was not statistically significant.

The current Canadian National Housing Strategy currently does not have evictions as part of its policy strategy. This is a “human rights-based approach” that purports to “strengthen the middle class, promote sustainable growth, and lift more Canadians out of poverty,” yet has not currently considered eviction as part of its strategy. Perhaps the main purpose of this thesis has been to emphasize the need for looking and working beyond the financialization and marketability of homes and instead towards a reformulating of policies toward social values in the consideration of its strategy. Here, it is important to note that although I’ve highlighted some of the issues surrounding gentrification in Toronto, the processes and material gains from gentrification can be socially, culturally, and economically beneficial if considered in its entirety. What’s missing, however, are the social values of a community and its people. My thesis hopes to point out some of the problems with flexible regulations and, in particular, the flexibility in
which L2 applications of eviction are used in Toronto. As a matter of fact, it is drastically increasing in its application even as there is a general decrease in evictions (with all applications of eviction considered together). This is a cause for concern and points to policy and administrative implications that must consider the nuances of this L2 application for eviction in the renovation and owner’s own use of their rental space. Perhaps more controls should be implemented in what can be considered ‘renovating’ an individual’s rental unit or what ‘needing the space’ for an owner’s use entails. Moreover, it would help if there was a policy in place that allowed for tenants, who later realized they were ‘illegally’ evicted, to retroactively initiate a solution with governing boards, courts, or the landlord themselves. In this way, perhaps what Geordie Dent calls ‘illegal evictions’ could then decrease and, in effect, loosen the economic and administrative hold over the social.

5.1 Study Limitations

As with any objective way of studying a phenomenon, operationalizing its main concepts also sets its boundaries. As the eviction data of this thesis was collected according to its forms of applications from the SJTO, it is important to consider that previous literature has shown there are alternative ways in which tenants are forced out of their homes without legal eviction notices or any such applications (Desmond and Shollenberger 2015). In this way, operationalizing eviction according to the number of L1 and L2 applications may make the data more conservative than what my thesis has observed, especially for low income neighbourhoods. Moreover, generalized statements of eviction, without the conceptual nuances of its different forms (e.g., L1 and L2), would be challenging to highlight in light of its more all-encompassing
usage in the literature (see Hartman and Robinson 2003). Conceptual questions, then, should first be resolved as a initial step before making generalizable statements of eviction.

On top of the problems in operationalizing concepts, using certain parameters also creates boundaries that limits the scope of studying a phenomenon and presents methodological limitations. Mentioned briefly before, there was a constant debate in using the count of evictions as opposed to the rate of evictions. Although a count of eviction was used in the end, it should be noted that this may skew the data such that some areas are overrepresented as this may be explained by the area’s higher population. Naturally, if a certain geographic area in the GTA had a much higher population, it would make sense that there would be a higher eviction count. Thus, for example, in the map visualization, some areas that are indicated with higher eviction counts (i.e., yellow areas) may be accounted for by their higher population, as opposed to any pattern with eviction. Still, however, differences and trends were observed for both L1 and L2 evictions, such that if population was an overwhelming factor, it would have similar areas of high evictions for both L1 and L2 applications of eviction. Since this was not the case, perhaps it can be said that the relationships observed went beyond simply population effects. Also worth mentioning is why the rate of eviction was not used in the end. As the Census data only provided information for 2016, the population numbers of each region in the GTA were only available for this year and not for the other years in which there existed eviction data from the SJTO (2012-2015, 2017). Of course, then, scaling the eviction data with only the population numbers for the years beyond 2016 would have its own problems as population changes from year to year and, using such parameters, it would be difficult to generalize for any year beyond 2016. Moreover, instead of using a 2016 population number that did not match with the other years of the eviction
data, it was decided to use the count of evictions that accurately reflected the data provided by the SJTO.

It is important to note that gentrification is a process and not a static movement so only looking at census data from 2016 was a limitation. As this thesis was an exploration of the relationship between eviction and gentrification with variables such as income and ethnicity, finding an alternative beyond the census data from 2016 would have allowed for a longitudinal FSA analysis with the available eviction data but this was beyond the scope of my exploratory project. Perhaps future research can take a closer look into the National Household Survey which would allow for an examination of neighbourhoods between 2012-2015, with the eviction data that I had from 2012-2017, for a broader outlook of eviction, gentrification, and neighbourhoods in Toronto. Then, the census data along with the SJTO eviction data can be used for 2016.

Just as there are problems with operationalizing and setting parameters of a phenomenon, using certain data products, such as the 2016 Census, may have its difficulties. Much of this thesis has drawn from the 2016 Census and, in trying to examine individuals who are evicted, it becomes difficult in gauging the extent to which individuals without a stable home are able to complete the Census and, thereby, begs the question of how well they are represented. Forced displacement and housing insecurity (Desmond and Shollenberger 2015; Desmond and Gershenson 2016) may make it difficult for those who are evicted to be properly represented in the Census. This is important to note as I would expect this is likely more common in lower income areas and may, therefore, have affected the demographic analyses that I conducted. Perhaps more on individuals who are affected by eviction can be incorporated into Census tests and their methodology or target populations.
Finally, not knowing what landlords did after the eviction and not knowing what tenants did (and if they were more precarious) is a major limitation of this study. Some parts of this thesis used a thorough theoretical framework and exploratory analysis of patterns to make claims that, although seem logically and intuitively sound, present problems of assumption. It is not clear whether landlords who apply to evict for L2 forms of eviction end up relisting their apartments for increased rent, even if this may seem obvious.

5.2 Future Research

Toronto is peculiar in relation to eviction as it includes different forms with particular reasons for the removal of tenants. As this is the case, there exists different “L” forms of eviction that must be considered separately from each other. This is especially important since, for example, the current thesis observed a general decrease in evictions yet, examining this more closely, L2 evictions were on the rise. Other studies, like much of the seminal work by Desmond (2012, 2016), have not dealt with dimensions of eviction to this capacity. Also, given Toronto’s particularly flexible rent regulations, further research should be directed towards the movement of tenants in different neighbourhoods and how whether, for example, increase applications of eviction are made against middle income tenants or whether there exists a movement where lower income tenants have moved away from certain neighbourhoods. Although my thesis research explores this relationship in the idea that middle income neighbourhoods are increasingly being affected, more research on the particularities of neighbourhoods may lead to a better understanding of this relationship between gentrification and eviction. Perhaps a closer examination of neighbourhoods that were first being gentrified but have now been solidified as a
gentrified area and neighbourhoods that have only recently started to see processes of
gentrification should be compared in their applications of eviction.

Moreover, future research should consider conducting more qualitative interviews to help
shed light on some of the findings related to the increasing L2 evictions, perhaps on individuals
who are experiencing evictions more recently as middle income earners. It would be valuable to
understand the subjectivities of those who are evicted, or in the process of being evicted, as well
as the consequences of such evictions, especially in concentrated areas of gentrification.
Desmond’s (2016) work in Milwaukee, for example, has used more qualitative interviews to
emphasize the circumstances and relations of inequality for both those who are evicted and those
who are applying to evict. Although this was not done in my thesis research, having more
grounded experiences for both landlords and tenants would have been better for a full
perspective of this problem in Toronto. Along these lines, I also sought to conduct a more
thorough qualitative interview with a lawyer who worked in the name of tenants, specifically in
so-called ‘eviction mills,’ in order to get a better idea of whether the courts tended to favour
certain parties (e.g., the owners) or whether the court-ordered hearings were contested or
uncontested by the tenants. This would have helped in understanding the more symbolic forms of
domination that Bourdieu (2005) has elaborated on as I expect tenants may have normalized
processes of eviction, not knowing their full rights, and foregoing the contesting of their eviction
notices. Moreover, it would have been useful to conduct qualitative interviews in understanding
the perspective of landlords more and whether relisting their units is a common occurrence,
although this would be tricky with ethics and trust.

Another area where qualitative interviews would help greatly in understanding eviction,
and to which future research surrounding Toronto should be devoted, relates to the informal
evictions that are not processed through the LTB or court records. It is not uncommon for landlords to simply tell a family or individual to leave without any legal proceeding in order to save expenses which would be incurred by the court or its regulations (Desmond and Shollenberger 2015). Although this has been observed in mainly lower income neighbourhoods of the US, it would be interesting to explore how L2 evictions in the GTA area, with narratives of renovation, have left many displaced without legal proceedings.

In light of the results from the count of evictions and cluster analysis of ethnicity, it may be interesting to examine why areas composed of more Chinese individuals have exhibited lower counts of eviction. This is particularly interesting because even though other ethnic compositions of neighbourhoods tended to show some patterns of change between L1 and L2 evictions, the neighbourhoods that were mainly identified as Chinese had shown little change. Although neighbourhood areas that were identified as mainly Chinese amounted to only 11 of the 93 FSAs, the results point to a curious potential for future research.

5.3 Conclusion

This thesis responds to the need for exploring the prevalence and changes of eviction in Toronto, Canada. As there is no national or provincial database on eviction, its prevalence, or its demographic composition, little influence on policy decisions have been significant in dealing with this issue of the housing problem. Since my results found precarious spaces are growing and middle income neighbourhoods are now also being affected by evictions at a relatively high count, more resources need to be directed at making sure regulations are upheld and newer forms of evictions are indeed applied for their stated intent, instead of as a possible loophole around the system. That the trend of L1 evictions are decreasing while L2 evictions are on the rise, and
middle income earners are now also experiencing eviction, suggests that a new story now exists where neighbourhoods and families are being evicted despite the fact that they have been long-term tenants that never failed to meet a rental payment.
References


Fowler, Katherine, R. Matthew Gladden, Kevin Vagi, Jamar Barnes, and Leroy Frazier. 2015. “Increase in Suicides Associated with Home Eviction and Foreclosure during the U.S.


*Eleven* 94:113-18.


Appendices

Appendix A

Process by which categorical variables are converted for algorithmic predictions

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Label Encoding

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Appendix B

Total within-clusters sum of squares of income by the number of clusters.

Elbow Analysis of Income
Appendix C

Total within-clusters sum of squares of ethnicities by the number of clusters.

Elbow analysis of Ethnicities

![Graph showing Elbow analysis of Ethnicities with total within-clusters sum of squares against number of clusters K. The graph indicates that the sum of squares decreases as the number of clusters increases, suggesting an elbow point around 6 clusters.](image-url)
Curriculum Vitae

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