

The Drivers of Eviction

Understanding What is Contributing to Housing Loss for Renters in B.C.

A report prepared by: Community Social Planning Council of Greater Victoria

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COMMUNITY SOCIAL PLANNING COUNCIL
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Keeping renters housed
when times get tough.

Introduction

The cost of rental housing has become unaffordable for a growing number of renters in British Columbia. Rent Banks have existed in BC since around 2010. In 2019, the province established B.C. Rent Bank to help prevent eviction for renter households with low-moderate incomes at imminent risk of losing their housing due to a temporary financial hardship through the provision of financial support.

The Greater Victoria Rent Bank (**GVRB**) was established by the Community Social Planning Council (**CSPC**) in 2021 and supports communities across Greater Victoria with grants, rent supplements, and microloans. Since its inception, GVRB has distributed **\$852,409** in loan capital, preventing housing loss for over **500** Greater Victoria households.

In April 2024, the GVRB began collecting data to learn more about the factors contributing to or 'driving' displacement from rental housing and the resulting need for rent bank services. This data complements the information already collected by BC Rent Bank through their Client Management System (CMS). This report summarizes the key findings from this data tracked across fiscal year 2024/2025 and puts forward **four recommendations** to mitigate the negative effects on renter households.

As context for the discussion around the drivers of eviction, we begin the report by briefly discussing the affordability issue facing renters within the Greater Victoria area.

Rental Unaffordability in BC

Greater Victoria renters are spending more of their income on rent. The **Rent to Income Ratio** refers to the proportion of a renter's income that is spent on rent relative to all other household costs. In 2024, Greater Victoria renters who applied for our program spent **54%** of their income on their rent, meaning they're spending half or more of their total household income on rental costs alone. There was a marked increase from 49% to 54% between 2023 and 2024. According to the Canadian Mortgage and Housing Corporation, housing is affordable when a household spends 30% or less of its pre-tax income on housing. The majority of renters applying to the GVRB spend over 50% of their income on housing, which reflects extreme core housing need and is entirely unsustainable.

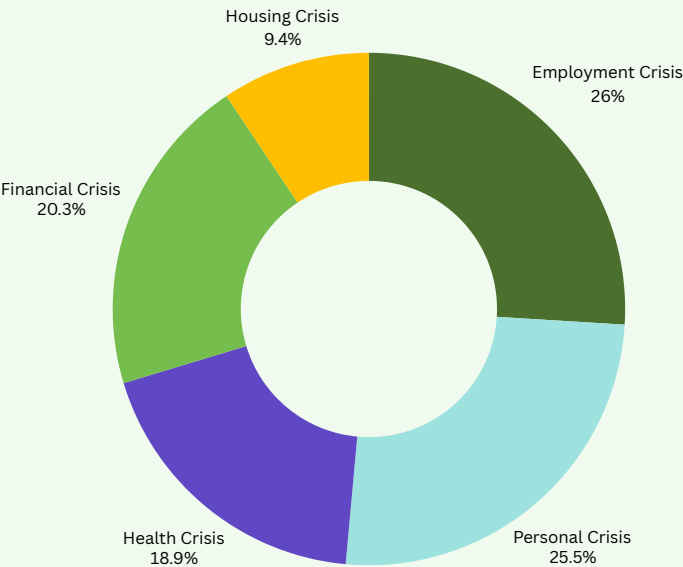
The average cost of rent reported by Greater Victoria renters who applied for assistance through the GVRB increased **20%** between 2022 and 2024, with many renters noting that their wages just aren't keeping up with the rising cost of rent and the overall costs of living. The escalating cost of rent is a challenge for many households, particularly families with children including single parents, people with disabilities, seniors, and others living pay cheque to pay cheque or on a fixed income.

Average Rent Cost and Rent-to-Income Ratio

Calendar Year	2022	2023	2024
Average Rent Cost	\$1405	\$1662	\$1675
Rent-to-Income Ratio	50%	49%	54%

With renters applying to the GVRB spending 54% of their income on rent, there is little room to accommodate any disruption to their income before their housing stability is jeopardized. Renters indicate the type of crisis they are experiencing that has caused them to contact the rent bank for support. Oftentimes, a renter can be experiencing multiple crises at the same time. For example, if a person experiences a health crisis, they will likely also experience a disruption in their earnings. It's these compounding factors that increase the likelihood that someone will experience housing instability. The chart to the right illustrates the crises that renters applying to the rent bank are experiencing.

Reason for Application



Employment Crises
Layoffs, reduced working hours, job loss

Personal Crises
Death of a loved one, caring for an ill child, fleeing violence

Financial Crises
Unexpected, large expenses like a vehicle repair or vet bill

Health Crises
Injury, needing to take unpaid sick leave

Housing Crises
Roommate leaving unexpectedly, structural damage, rent reviews

Drivers of Eviction

CSPC identified **3 key factors** putting Greater Victoria renters at risk of losing their housing.

1) Delays in Receiving Government Benefits

1 in 7 applicants (14.3%) indicated in their application to the GVRB that they were waiting for government benefits for which they were eligible, including Employment Insurance, Workers' Compensation, and Long-Term Disability. An inability to work while waiting for benefits has put them at risk of eviction and housing precarity.

For example, through the GVRB, we receive applications from caregivers who are victims of assault, tradespeople who've been injured on the job, as well as those who have been laid off. Through no fault of their own, the renter's income has been disrupted, and they need government assistance to pay their rent on time.

2) Renters Receiving Government Assistance

Calendar Year	2022	2023	2024
Percentage of GVRB Applicants Receiving Social Assistance	28.7%	28%	33.9%

More than **33%** or **1/3rd** of Greater Victoria renters who reach out to the GVRB for assistance receive government assistance as their primary source of income including Persons with Disability, Income Assistance, Persons with Persistent Multiple Barriers, and Canada Child Benefit. There was an almost **6%** increase in this number between 2023 and 2024. This increase may reflect the escalating affordability squeeze that renters on fixed incomes are experiencing.

There is an undeniable gap between what renters receive through government assistance and what their rent and necessities of life cost. It is important to note that the renters who are receiving these forms of government assistance are among the most vulnerable households in the community - seniors, people with disabilities, and single parents.

3) Renters Experiencing Violence



One in ten renters were experiencing violence in some form at the time of application.

Violence in any form - financial abuse between partners or of a senior by a family member, the need to flee intimate partner violence - can all contribute to housing loss. Without a police report, victims of violence often struggle to access important resources like the Crime Victim Assistance Program. Additionally, there are rarely enough available beds in transition houses, and financial support from these programs is often limited to current residents, leaving others in need with limited options.

How We Help

The GVRB fills an important gap in community services by offering flexible financial support in the form of micro-loans that can be used for deposits, rental arrears, and utilities. Through this financial assistance, renters in crisis are able to secure and maintain safe, stable housing for themselves and their families. In addition, we connect people with a wide range of community resources to ensure their household needs are met and they're able to build strong, personal support networks.

Recommendations

- 01** Continue to support rent ranks across BC as an essential eviction prevention tool.
- 02** Increase income and disability assistance rates to a level that ensures recipients can afford the necessities of life including rent at current rental rates.
- 03** Decrease barriers to accessing government benefits with a focus on reducing or eliminating wait times.
- 04** Strengthen support at transition points between service systems to ensure vulnerable individuals don't fall through the cracks - for example, by better connecting emergency services for women fleeing violence with long-term housing solutions.