



The Concealed Social Margin of the Housing Market

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Evictions a hidden social problem



By the mid 1990s, the number of households evicted per year in Europe was estimated to be 560 000, involving approximately 1.3 million persons (Avramov, 1996).



Evictions

Evictions the ultimate consequence of not being able of keep a home

Rent arrear and anti-social behaviour



How can we understand the eviction?

Macro level

1. A sociopolitical conflict - Power

Micro level

- 2. A market conflict betweer property owners and customers
- 3. An indicator of poverty closely connected to homelessness



A conflict between civil and social rights. T.H. Marshall

Civil rights

Political rights

Social rights

What is an eviction?



Civil rights:

A well functioning system of public dispute resolution, particularly for ordinary people, is an essential element of justice. If ordinary people fail to find justice in state courts, their likely alternative is ...violence or acceptance of injustice.

Social rights:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Article 25 of the <u>Universal Declaration of Human Rights</u>

Judicial eviction process



1 week rent arrear





3 weeks regaining period



Summary proceeding



Verdict









Sweden	160
Norway	365
Germany	331
Poland	1080
Russia	130
Spain	183
UK	115
USA	49
Australia	44
New Zealand	80

Courts: The Lex Mundi Project, Djankov et al 2002.



Leaky funnel



The process of eviction begins at the moment when an occupier is formally instructed to leave the occupancy.

This excludes situations where an occupier leaves on ther on free will, without any instructions to leave.

However, it includes those who leave after an instruction to leave, but before the completion of the formal process.

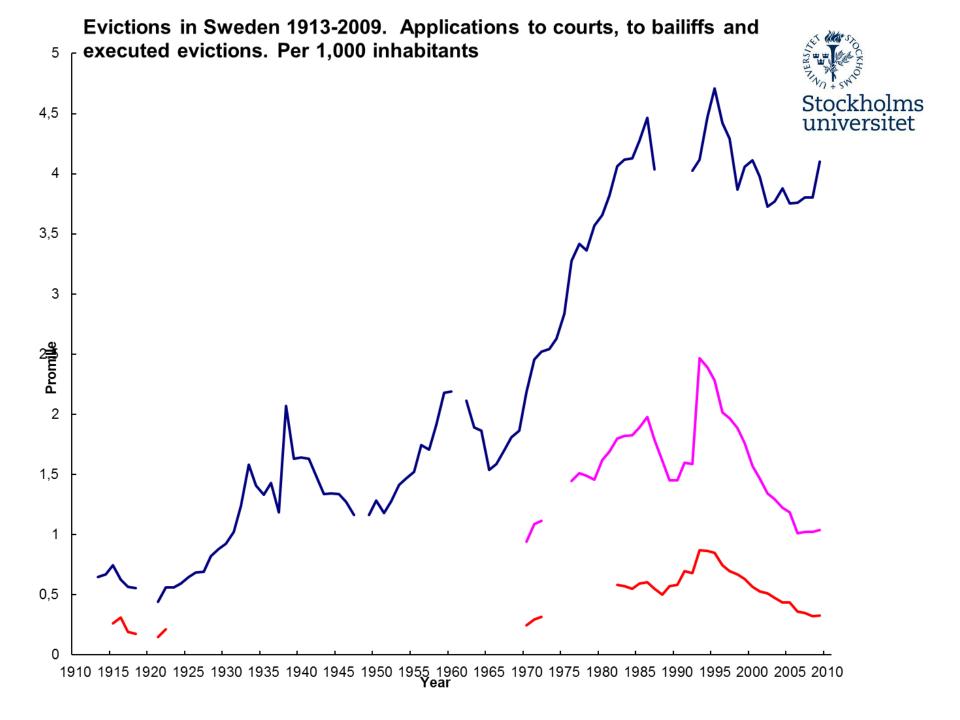
EU Commission



Tennant & Carr Australian definition

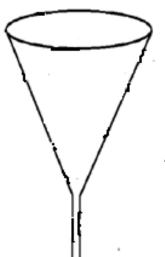
Eviction is any involuntary move that is a consequence of lessor generated eviction or change (or threat of same) in the conditions of occupancy of a household unit.

Eviction also includes where an agreement is ended after the tenant received a Notice to Leave without ground.



The eviction funnel





Applications to courts (summary proceeding)

Application for executed eviction

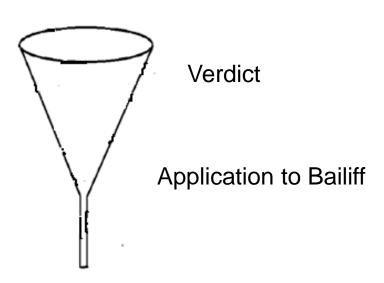
Eviction



The Judicial Process

Notice to vacate





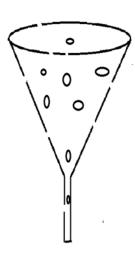
Eviction

Leaky Funnel









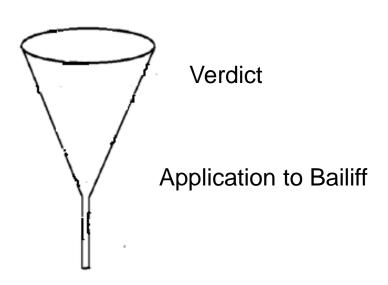
Australia



The Judicial Process

Notice to vacate





Eviction



Dynamics of Evictions in Sweden 2009-2012

Data from the Swedish Bailiff

All events in summary proceedings (from application to ruling) January 2009 - August 2012

≈ 120,000 cases

≈ 113,000 unique case-IDs

All stages in the execution process (from application to eviction) between January 2009 and March 2012.

 \approx 28,000 applications for eviction

 \approx 8,000 executed evictions.



Point of reference:

10% representative sample of the Swedish adult population in 2012, excluding those found in eviction data, $n \approx 770,000$).



Bailiff data were linked with administrative registers from Swedish authorities:

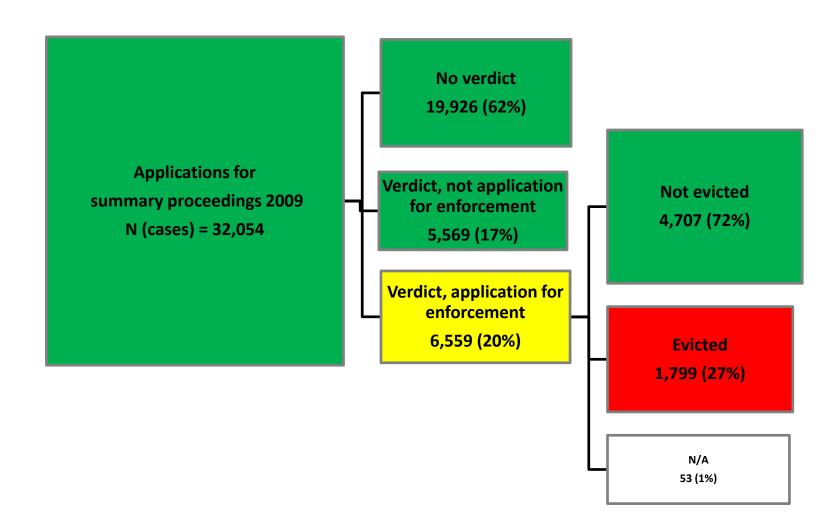
Information about other household members (wives/husbands/children).

For individuals aged 30 or below (N \approx 20,000) we collected information about their parents.

The comprised DEVS-database therefore contains a total of 3,200,000 individuals.



The flow of cases from summary proceedings to enforcement 2009





Movements during 2009 - 2010

> 18 years

Threatened by eviction 2009

	% Moved
Population 2012	10.9
Application of eviction 2009 no verdict	21.9
Application of eviction 2009 verdict	27.7
Evicted 2009-2010	50.4



No labour market income 2010 25 to 55 years old, moving 2009-2010

	%
Population not moved	12.7
Population moved	14.3
Application of eviction 2009, no verdict, not moved	37.5
Application of eviction 2009, no verdict, moved	35.7
Application of eviction 2009, verdict, not moved	37.4
Application of eviction 2009, verdict, moved	36.2
Evicted, not moved	49.9
Evicted, moved	47.6



Mean no. of hospital stays within 10 years from reference year, psych. diagnoses, moving 2009-2010

	2009	2010	2011
Population not moved	0.13	0.15	0.16
Population moved	0.20	0.22	0.24
Application of eviction 2009, no verdict, not moved	0.63	0.70	0.77
Application of eviction 2009, no verdict, moved	0.68	0.78	0.86
Application of eviction 2009, verdict, not moved	0.55	0.63	0.69
Application of eviction 2009, verdict, moved	0.69	0.82	0.93
Evicted, not moved	0.82	1.00	1.15
Evicted, moved	1.09	1.28	1.44



Thank you!