



Forced Nomadism

**The prevalence and consequences of evictions for
the housing precariat in Brussels**

<https://bru-home.ulb.be/>

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Housing evictions are a pressing problem in Brussels

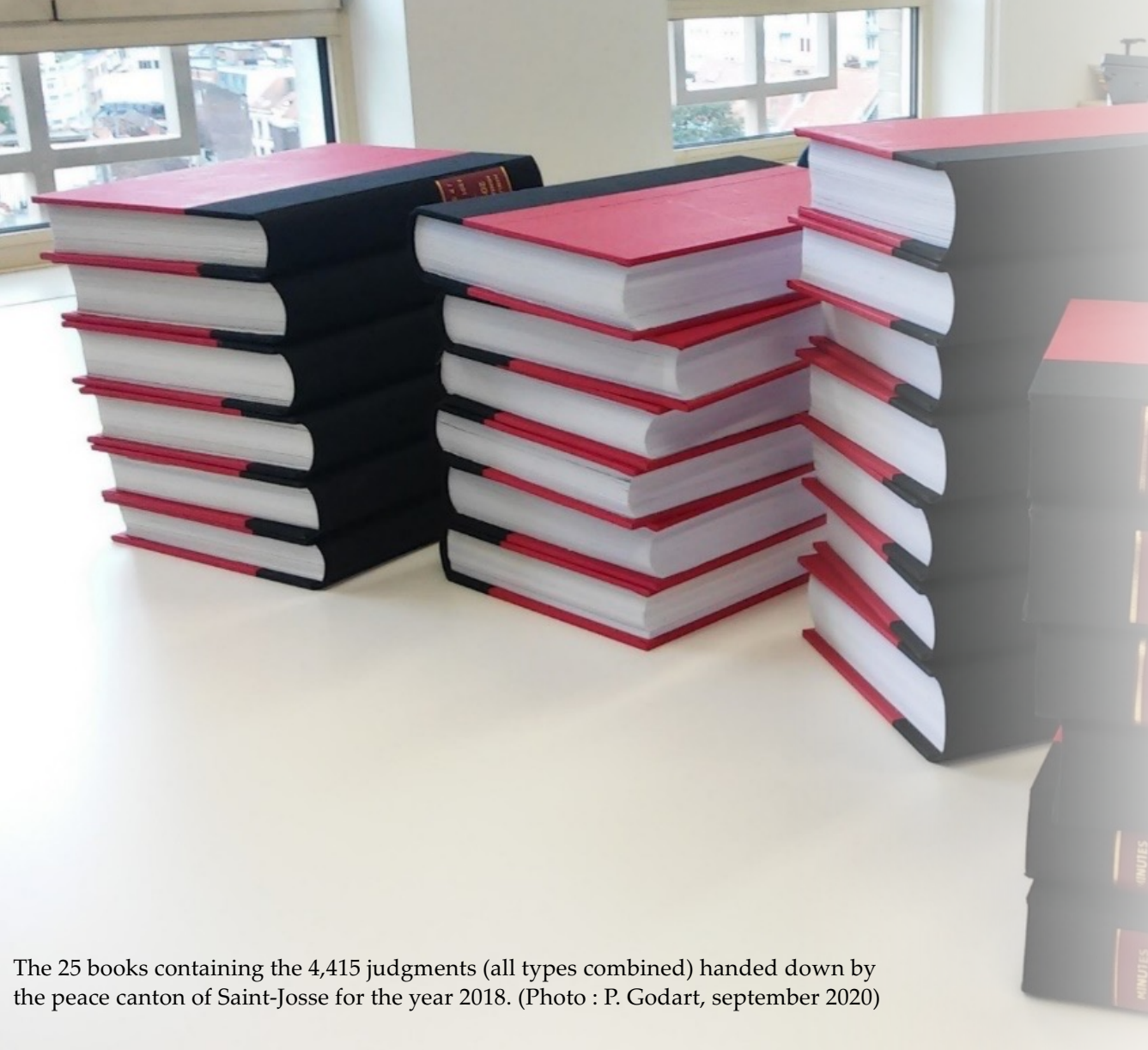
- *Expulsions* have been on the rise in the last two decades (Sassen 2014)
- The *housing precariat* in Europe is increasing (Köppe 2017)
- **Housing crisis** in Brussels
- **3908 eviction judgements** were ordered in BCR for the year **2018**
 - => **11 judgments a day**
 - => Eviction judgement rate: **1,3 %**
 - 13 evictions were ordered for every 1000 renter households
- **Belgium** has the **third highest** eviction rate in **the EU** (*EU-SILC 2012*)
- **Brussels** has the **highest eviction rate** of Belgium (Verstraete & Dedecker 2015)
 - Higher than **Paris**: 0,8 % ; equal to **Lille**: 1,2 %

=> Excessive symptom of housing market in crisis

=> Leads to unstable housing trajectories and homelessness

=> Just the tip of the iceberg: 'official' evictions





BRU-HOME research project (2019-2023)

- **Mixed-Methods Research**
- **Evictions Judgements** of 18 peace courts in Brussels Capital Region
- **25 interviews with institutional actors** involved with housing in the BCR
- **25 biographical interviews** with people who have been evicted in the past or risk to be evicted
- Over 65 hours of **ethnographic research**

The 25 books containing the 4,415 judgments (all types combined) handed down by the peace canton of Saint-Josse for the year 2018. (Photo : P. Godart, september 2020)

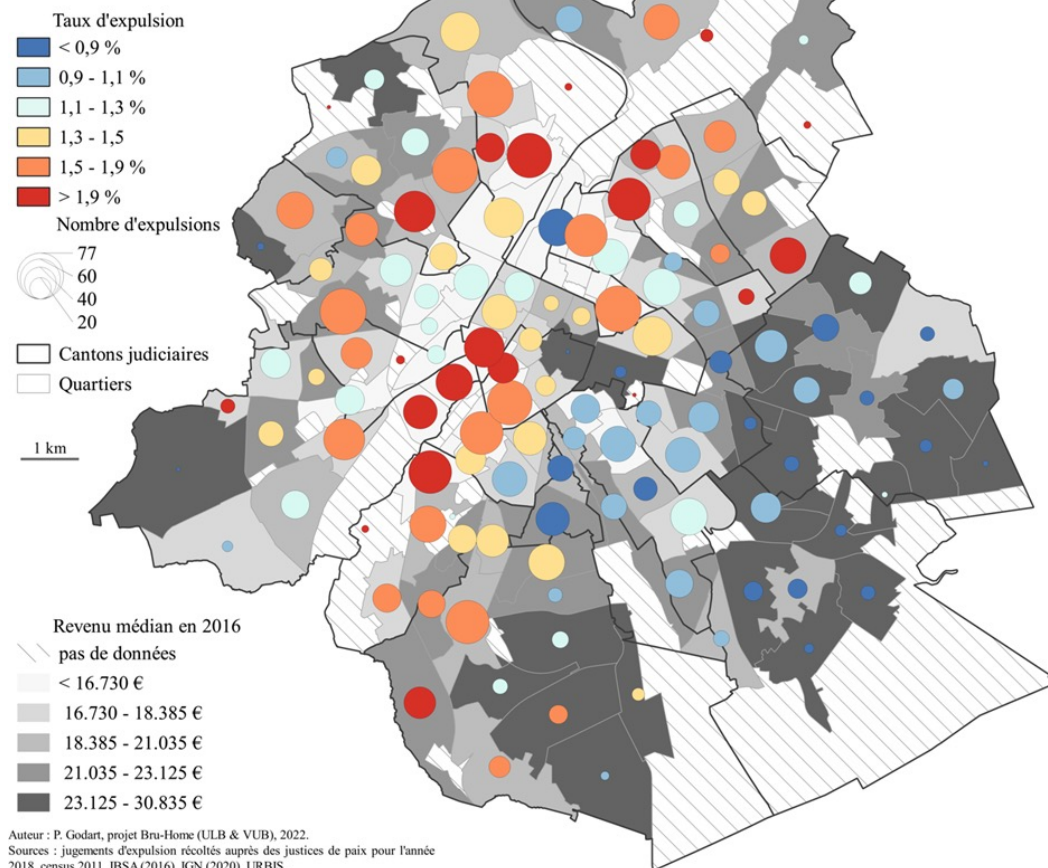


In what follows

- Short overview of statistics of evictions in BCR of 2018
- Description of our qualitative data on the consequences of evictions for the housing precariat
- Conclusion

Nombre et taux d'expulsion par quartier

Région bruxelloise, 2018



Auteur : P. Godart, projet Bru-Home (ULB & VUB), 2022.
Sources : jugements d'expulsion récoltés auprès des justices de paix pour l'année 2018, census 2011, IBSA (2016), IGN (2020), URBIS.

*Where?
Number and rate of
evictions according
to neighbourhood*

Higher eviction rates in neighborhoods where there is:

- A higher proportion of **jobseekers**
- A higher proportion of **african population**
- A higher proportion of **single mothers with children**
- A higher proportion of **minors**

- **Lower rent**
- **Lower average taxable income** per capita
- **Lower average living area** per capita



Photo: Chloé Thôme

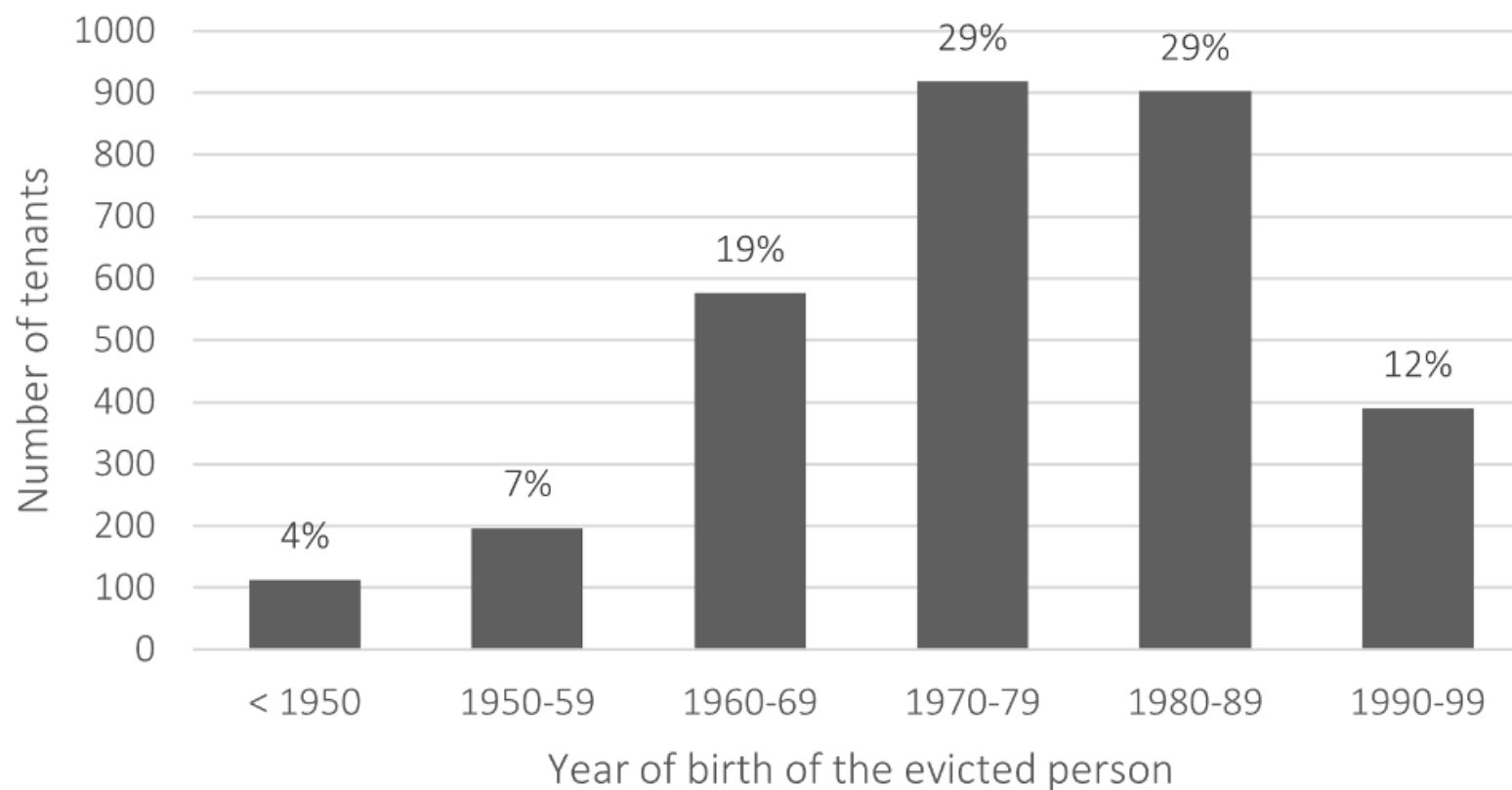
Indicators according to neighbourhood (source: IBSA)	Correlation coefficient with eviction rate
<i>Proportion of job seekers in the population aged 18-64 (%) 2018</i>	0,52
<i>Proportion of North African population (%) 2018</i>	0,48
<i>Proportion of single mothers aged 20-49 with children (%) 2018</i>	0,41
<i>Proportion of people aged 0-17 in total population (%) 2018</i>	0,37
<i>Proportion of Sub-Saharan African population (%) 2018</i>	0,30
<i>Average monthly rent per dwelling (€) 2018</i>	- 0,37
<i>Average living area per capita (m.) 2001</i>	- 0,43
<i>Proportion of dwellings with basic comfort (%) 2001</i>	- 0,44
<i>Average taxable income per capita (€) 2015</i>	- 0,49



Who? People at risk of eviction

- First-generation migrants (70%)
 - Born in Africa (40%)
 - Born in EU country (20%)
 - Born elsewhere (10%)
- Adults between 28 and 49
 - The childbearing and childrearing years.

Distribution of evicted persons according to year of birth for the Brussels Region in 2018



By who?

Number and rate of evictions according to type of landlord in the Brussels-Capital Region, figures for 2018

- **81%** are **private landlords**
- **Public housing authorities** are responsible for a fair share of expulsions
 - **19%** are public landlords: social welfare offices, social real-estate agency, and social housing companies

<i>Landlords requesting eviction</i>	<i>Eviction orders (Number)</i>	<i>Eviction orders (percentage)</i>	<i>Eviction Rate</i>
Natural Person	2626	67%	1,3%
Company	541	14%	
Social real estate agency (AIS)	123	3%	2,6%
Social Housing company (SISP)	433	11%	1,1%
Property Management Agency	85	2%	1,3%
Social Welfare Offices (CPAS)	93	2%	6,7%
Total	3908	100	1,3%



25 biographical interviews

- 14 men, 11 women
- 15 with the Belgian nationality, 10 foreigners
- 19 single, divorced, or widowed; 6 coupled up
- 22 unemployed, 1 employed, 2 retired
- 9 receive invalidity benefits
- 6 university degree
- 12 have children
- 5 have no papers
- Between 39 and 79 years old

- Bias: Recruited through homeless associations
=> the most vulnerable

Eviction Trajectories

1. **Official eviction from private home**
 1. through judicial procedure (9)
 2. because of end of lease (4)
2. **Unofficial eviction from private home**
 1. By the owner (5)
 2. By a family member (4)
3. Official eviction by a **social housing authority** through judicial procedure (8)
4. Official eviction from **temporary reception facility** (transit home, reception home or shelter) (9)
5. Unofficial or official Eviction from a **squat** (5)

=> **13 respondents** have experienced **multiple evictions**

=> **21 respondents** have unstable housing trajectories and **experienced homelessness**

=> sense of continued displacement (El Moussawi 2023)

Photo: Mo Magazine





Three defining phases in eviction trajectory

1. **Before** the eviction: long term individual risk factors and short-term triggers
 2. The event of **eviction**
 3. The **aftermath** of an eviction: consequences
- ⇒ Dynamic progression
- ⇒ Downward spiral

Long-term Individual risk factors: Causes or Consequences of Evictions?

Multifactorial

- Poverty or financial precarity (25)
- Mental and/or physical health problems (24)
- Poor housing conditions (16)
- Social isolation
- Having been evicted before (13)
- Unstable family situations

=> Evictions occur among the *most financially, emotionally, socially and physically precarious people*

François got officially evicted three times

*"At a certain point I fell into **a major depression** (...) I unfortunately opened up an easy way for them to evict me because I dropped everything at a certain point. I didn't do anything at all for... I think it was the year 2006, I spent seven months, I think 7 months or 9 months without leaving my house. Sleeping, for almost 20 hours a day, 20-22 hours a day and so I didn't do anything at all. I wasn't even going to open my mailbox anymore and so I found myself with my bank account shut down, my standing orders no longer executed. At the time I was unemployed I wasn't submitting my unemployment cards anymore so in the end the unemployment was no longer paying because I wasn't submitting my cards anymore. As a result, there wasn't enough money in my account, my standing orders were no longer executed. **My identity card unfortunately expired during that period.** As I didn't take the necessary steps to have it redone, the banks, which are obliged to keep their customers' data up to date, contacted me to present them a valid identity card, which I didn't do, so they ended up cutting off my bank accounts. They weren't closed, but the access was cut off if I didn't bring in valid documents, following a European directive on money laundering. **And so, in fact I found myself with nothing, everything blocked, no identity card, no bank account, well a bank account that could be used, no payments, and nothing for 7 months or 9 months, I think.** "» (François, 52 years, 09.05.2022)*

Youth nomadism

Laurent got evicted six times as a minor

"Yes, in Leuven. It was the first eviction that I remember. I was very small, and I could hardly walk, and I remember the police were there, a big truck from the commune was coming, taking all the stuff out of the house, and my father was there saying 'yes, but be careful', and my mother was crying on the side. That was the first time I saw my mother cry. (...) I didn't know what's going on. I understood we had to leave. I didn't understand why we were leaving with a suitcase. » (Laurent, 64 years, 27.06.2022)

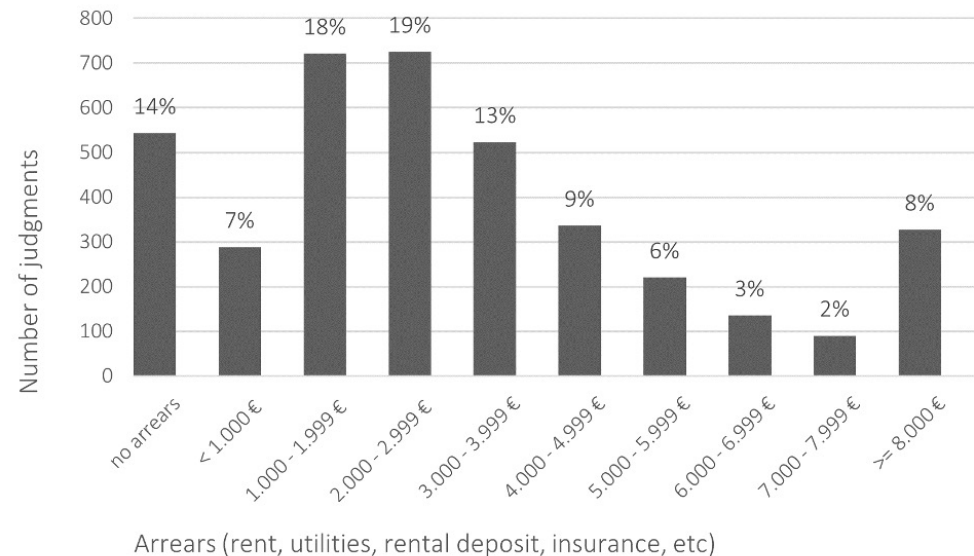
Short-Term triggers

- **Unexpected financial difficulties** due to:
 - Job loss
 - Sudden mental and physical health problems
 - Loss of partner
- People stop paying the rent out of **protest** of the **poor housing conditions**

=> **Rent arrears** (8 out of 10 cases)

=> Average amount: **2900 euro**

Eviction orders according to rent arrears for the Brussels Region in 2018



The event of eviction

- Experienced as a **violent** and **traumatic**
- People are **stressed, anxious and distraught**
- Feelings of **loss of**
 - A **House** as well as a **Home**
 - Material possessions
 - Emotional possessions
 - Official documents and address => deregistration from the system
 - Contacts and Habits in the neighbourhood

=> *Un-homing* (Elliot-Cooper et al 2020)

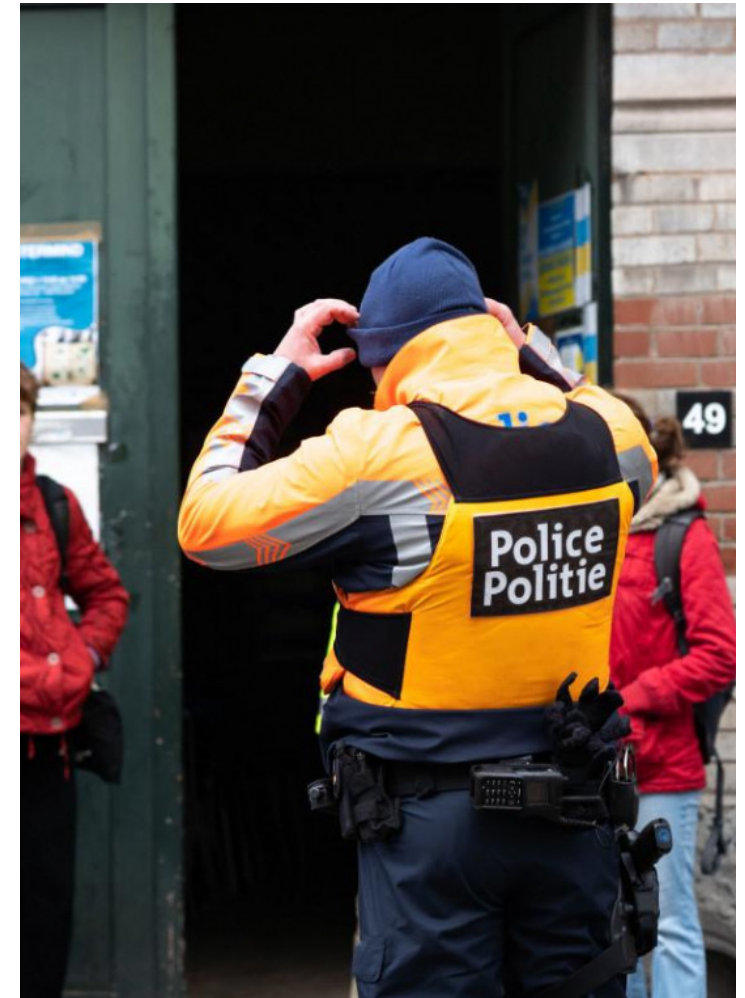
*« That moment when you receive the paper, that's when you fall into **depression**, that's when, as they say, you start to eat your head. You're on the inside, eating your insides, and that's when, as they say, **you get stressed out and can't sleep anymore.**» (Alain, 51 years, 13.06.2022)*

"I'll leave through the window." (Amandine, 46 years, 24.06.2022)

« I don't even have pictures of my daughter anymore, pictures of my ex. It's all gone, everything. They left me a cup, a plate, a spoon, a fork, a knife, a towel, and my clothes, that's all.» (Sandra, 52 years, 01.06.2022)

*« So, from one day to the next, there I was, I'll always remember, it was January 8th, at 8.15am there was **a knock on the door**, but it was really, really loud. So, I go to open the door, and I see **a bailiff and two cops** who tell me, "Madame, you have fifteen minutes to leave. Take a small suitcase and that's it." So, obviously, I went out and took what I could. In fact, **I took things I had no use for**, and **I didn't take the essentials because I was so upset**. And then I found myself out on the street, **I was so upset that** (...) I didn't see... **I slipped on the streetcar tracks**, because as it was January it was freezing, I fell, and I broke my shoulder. (...) **They put me in the hospital for a night.**» (Genevieve, 60 years, 12.09.2022)*

*"There was a **bailiff**. And then, I say, "aiaiai", I look outside. "Go take a look, mom", said Dominique [her daughter] to me. There is a **big truck** (...) I say, "you dirty bastard that you are" (Anger). "I didn't do that" he said. He's waving those papers at me and then **the police** came in, and then other people too. I say to him "I'm not laughing with this". I say, "you shouldn't have fun with it". (...) And they take everything and everything with them. **I lost all my things**. (...) You saw it coming. That we would get a lot of trouble in the long run. And then I had to give the keys to him. I said, "look I won't give the keys to you" (**angry**). (...) And the police read the paper. "Yes, it does say that you have to give them to him." I said, "it says so, but I won't hand them over yet." I said (...) ugly things. **And then I was outside in the full rain.**"(Godelieve, 79 years, 22.03.2022)*



<https://www.mo.be/reportage/geen-dak-boven-je-hoofd>

"It's not a failure, but a journey."

Eviction by social housing authorities

- **1/3 of the respondents** get evicted from their home rented out by a social housing company, social real estate agency, or the CPAS.
- **Nuisance** as the main reason for eviction
- Eviction as a **disciplinary learning tool**
- **A way to govern unwanted citizens** (Van Baare 2017)

*« So, I can't let a violent tenant live with people who haven't asked for anything and just want it to stop. I can't let a tenant with 15,000 euros in debt continue to occupy his home. What I'm saying isn't fictitious, it's possible, that's all. **So, what do I think about evictions? For me, it's necessary.**»*

(Director AIS, 25.11.2021)

« I got the apartment, I said 'come on, there's room to sleep here, I've got my bed over there for two people'. I say, 'it's possible for you to sleep here, it's possible for you to sleep there, we'll put a blanket on, you don't sleep in the street'. And that's a problem, it's peeing in the hallway, in the elevator. So, people get upset. It's normal, people get upset. I'm coming to visit you and I pee in the elevator. That's not good.» (Sandra, 52 years, 01.06.2022)

The aftermath: severe consequences

- Mental, Social and Financial problems worsen
- Loneliness
- Powerlessness / helplessness
- Feelings of rejection
- Lack of motivation and energy

*« I have no solution and now look, it's a lockdown, everything is closed, and I **can't find anyone to help me.**»*

(Asma, 49 years, 12.12.2021)

*« **When you go through psychiatry, even if it's just for depression, your word is worth nothing, especially in front of professionals.**»*

(Lydia, 58 years, 01.06.2022)

“Like a fish in a bowl”



*"I didn't know where I stood, no real support, no help, no... and so I endured myself in a... As I said at the time, at one **point I felt like a goldfish in a bowl**. A silly jar, where there's nothing but water, and so I move forward, do a few strokes of my fins, and then **I bump into the glass**. I see that there are things behind, but I can't go any further. And in every direction, I want to turn, it's the same thing. **I do a few strokes, I bump into a window and then no matter how hard I try to go further, there's the glass and I see that there are things behind, and I have the impression that everything is inaccessible**. And so, it started getting at me more and more, I fell into a total depression, **I had no help from anyone**."(François, 52 years, 09.05.2022)*

No access to social rights

*"So, I go to the CPAS in Auderghem, and they say, 'ah well sir, in fact **you've been radiated**'. Oh yes, I never notified them of my change of address. And that was in 2010. So, I've been deregistered, my identity card is no longer valid from 2010 until now. **And so, after that, I started living in squats. (...) In fact, at the end of 2010 I stayed in the Forêt de Soignes for two years.** » (Pierre, 45 years, 21.06.2022)*

No access to affordable and qualitative housing

- Few qualitative and affordable (social) rental units
- Discrimination on the basis of social status, ethnicity, mental illnesses


=> Landlords have the power to pick and choose

⇒ Unstable housing trajectories

⇒ Homelessness

That's it, they're the ones who say they [the landlords] have a good conscience, 'yes, but I've taken him in, I don't ask him for much.' 'Yes, but he's still in a cellar with just a heating pipe to keep him warm.' 'Yes, but he's not out in the snow'." (social worker, CPAS housing department, 22.09.2022)

Social workers in distress

“  **Angry. Tonight, I have a lot of anger inside me. At the end of the afternoon, yet another situation where a family with a woman on the verge of childbirth finds herself in a horrible situation and we as social workers are forced to make inhuman decisions because we have no solutions. We patch, patch and patch some more, we tinker but we don't even have any strings or plasters. How did we get here when we've been warning politicians of the coming catastrophe for over 20 years? The catastrophe is here. I'm sorry, I'm angry.**”

(Social worker, WhatsApp Group, 13.02.2023)

Forced Urban Nomadism

- Lack of state investment in **affordable and qualitative (social) housing**
- Lack of investment in **integrated and approachable social services** that address this multidimensional problem of eviction
- Lack of protection of **tenants' rights** during judicial eviction proceedings

⇒The housing precariat lives in **constant housing insecurity** and **threat of displacement**

⇒A way to govern unwanted citizens (Van Baar 2017)

⇒They are forced **to leave their home over and over again**

⇒They are forced **to make a new home over and over again**



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