



PRECARIOUS HOUSING IN EUROPE

Working Paper 3
Eviction and Displacement



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Precarious Housing in Europe.
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3 Eviction & Displacement

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One of the consequences of the affordability crisis on the housing market (see Chapter 2) is the rise of evictions and displacement. Both terms refer to situations in which people have to leave their homes based on external conditions and sometimes by force. Such situations often remain invisible to the public and have rarely been studied in detail. This chapter starts by exploring the meaning of evictions and displacement (section 3.1), then looks at the links between displacement and gentrification (section 3.2). Section 3.3 then offers an overview of the rate of evictions in the EU, as well as the main factors that increase the risks of evictions. This is followed by consideration of the negative consequences for adults and children in households that have to go through an eviction process (section 3.4). In section 3.5 we shift the focus to the process of evicting and the institutions that play a role in carrying out evictions. Finally, we focus on policies (section 3.6) and collective actions (section 3.7) designed to prevent evictions.

3.1 The meaning of eviction and displacement

One of the consequences of the affordability crisis on the housing market (see Chapter 2) is the rise of evictions and **displacement**. Displacement occurs when a household is forced to move from its residence by conditions which affect the dwelling or its immediate surroundings. An **eviction** is a specific form of displacement, which refers to the removal of a tenant from rental property by the landlord through legal action or to the removal of persons from premises that were foreclosed by a mortgage. In contrast to displacement, an eviction is, by definition, an involuntary move. However, the distinction between voluntary and involuntary moves is not always so easy to make in practice and a realistic perspective on the phenomenon must consider the full range of different ways that tenants are forced to move out (Hartman and Robinson 2003). Indeed, statistics on evictions paint only a partial picture of the number of involuntary moves. Considering the legal process related to evictions, tenants may decide to give up the battle and move out at many different stages during the process, as they could experience it as too intimidating or too expensive. The situation is often uneven, too, as many tenants do not have lawyers, but landlords do (Hartman and Robinson 2003).

While the stories of millions of people being evicted from their homes in the USA have long dominated the media, the number has also increased dramatically in Europe. There is an increase of what in the literature has been called a ‘housing precariat’ who can no longer afford their houses (Köppe, 2017). This ‘**housing precariat**’ consists predominantly of women, families with children, the young, and lower income households (Köppe, 2017). These groups are at constant threat of losing their house predominantly because of financial reasons. The aftermath of the Covid-19 crisis might lead to more economic hardship and precarity among renters and homeowners, thereby increasing risks of eviction and displacement.

Eviction and displacement remain understudied aspects of the lives of the urban poor (Purser, 2016)¹. It is a phenomenon that remains largely invisible to the general public, such that some authors call it the ‘hidden housing problem’ (Hartman and Robinson 2003). We will shed some light on these issues in the following parts of this chapter, starting with the links between displacement and gentrification.

3.2 – Gentrification and displacement

Gentrification is the replacement of lower income groups with a higher income population. The term was coined by Ruth Glass (1964) who described the process of gentrification in London as the influx of middle-class people displacing working-class residents in urban neighbourhoods. Although gentrification was a new word in 1964, the process has been described in much older writings. For instance, Friedrich Engels wrote in 1872 of how Parisian workers were forced to move out of the city centre to the margins of the city as a result of speculation in the real estate market:

“The result is that the workers are forced out of the centre of the towns towards the outskirts; that workers’ dwellings, and small dwellings in general, become rare and expensive and often altogether unobtainable, for under these circumstances the building industry, which is offered a much better field for speculation by more expensive dwelling houses, builds workers’ dwellings only by way of exception”(Engels, 1975 [1872], p. 18).

Most emphasis in the gentrification literature is put on how areas are changing as a result of population change and not so much on what happens to the residents who are pushed out as a result. Peter Marcuse (2010, p. 147), who works in the political economy tradition of Marx and Engels, takes distance from that by arguing: *“If the pain of displacement is not a central*

1 A fruitful attempt to diminish the knowledge gap is the European Union’s European Research Council (ERC) project “The Impact of the International Right to Housing on National Legal Discourse: Using Data Science Techniques to Analyse Eviction Litigation (EVICT)”. See: <https://www.eviction.eu/>

component of what we are dealing with in studying gentrification—indeed, is not what brings us to the subject in the first place— we are not just missing one factor in a multi-factorial equation; we are missing the central point that needs to be addressed”.

Marcuse (1985) identified four types of **displacement**, the first two of which are forms of direct displacement, while the latter two are forms of indirect displacement. These are:

- (1) **Direct last-resident displacement:** this can be physical (e.g. when landlords cut off the heat in a building, forcing the occupants to move out) or economic (e.g. a rent increase that makes housing unaffordable for particular groups).
- (2) **Direct chain displacement:** this looks beyond standard ‘last-resident’ counting to include previous households that ‘may have been forced to move at an earlier stage in the physical decline of the building or an earlier rent increase’ (ibid, p. 206).
- (3) **Exclusionary displacement:** this refers to residents who cannot access housing as it has already been gentrified or abandoned: ‘When one household vacates a housing unit voluntarily and that unit is then gentrified or abandoned so that another similar household is prevented from moving in, the number of units available to the second household in that housing market is reduced. The second household, therefore, is excluded from living where it would otherwise have lived.’ (ibid, p. 206)
- (4) **Displacement pressure:** this refers to the dispossession suffered by poor and working-class families during the transformation of the neighbourhoods where they live. Even if households are not forced to move out, their connection to their neighbourhood is disrupted. Relevant social ties may have moved out and are replaced with a population with a different lifestyle. Shops and other facilities that people are familiar with disappear and are replaced with services that are more geared to the new residents and residents may experience a different treatment by police and other authorities. This is what Elliott-Cooper et al. (2020) refer to as the process of ‘un-homing’, severing the links between residents and the communities to which they belong.

Early debates in the gentrification literature revolved around the question of whether demand-driven or supply-driven processes play a dominant role. Scholars focusing on the demand side point to the role of consumer preferences. They argue that the emergence of a new middle class or creative class, linked to the growth of cultural industries and producer service jobs, has created more demand for vibrant neighbourhoods close to inner cities (Ley, 1996). Scholars stressing the supply side focus on actors like landowners, real estate owners, investors and real estate agents. The Marxist geographer Neil Smith introduced the concept of the rent gap, which he defined as “...the disparity between the potential ground rent level and the actual ground rent capitalized under the present land use” (Smith, 1979, p. 545). The capitalized ground rent can be defined as “the actual economic return from the rights to use the land that is captured by the owners given the present land use” (Slater, 2015, p. 120). In the course of time, the value of a house may decline due to ageing and deterioration. Moreover, even if neighbourhoods remain in good condition through investments in maintenance, they will have more and more trouble over time competing with new neighbourhoods that are usually added to the market at the top of the quality and price hierarchy and are more geared to contemporary housing preferences. The potential ground rent is the rent that might be gleaned under a ‘higher and better’ use, which might be brought about through redevelopment and transformations in a neighbourhood.

Gentrification is clearly one means by which the rent gap can be closed, wholly or at least partially.

When the difference between potential ground rent and actual ground widens, it becomes attractive for investors to buy and renovate properties, resulting in an increase in rents and also the value of the property. Smith dissents from the presentation of gentrification in the popular media as well as in scholarly papers as a re-urbanisation process, arguing that “Gentrification is a back to the city movement all right, but of capital rather than people”. (Smith, 1979, p. 547).

Most authors acknowledge that supply-driven and demand-driven processes both play a role in gentrification and that the relative influence of these forces will differ between urban contexts and periods (Lees et al., 2013). Hackworth and Smith (2001) proposed a periodisation of gentrification. They argue that the specific dates will vary between different contexts, but that many different places follow common trajectories due to broader political and economic developments. In the first wave (prior to 1973), gentrification was sporadic and mainly restricted to small neighbourhoods in Northeastern USA and Western Europe. As gentrification was seen as a recipe against urban decline it was also partially funded by the state. The second wave (roughly from the end of the 1970s to the end of the 1980s) was characterized by a more laissez-faire approach by the state. At the same time, the process became more geographically spread, covering larger parts of the big cities, but also spreading out to smaller non-global cities. According to Hackworth and Smith (2001) this is also the wave that triggered the most intense political struggles over the displacement of poor residents. While some scholars predicted the end of gentrification after the stock market crash of 1987 and the recession of the early 1990s, a new wave started in the course of the 1990s. According to Hackworth & Smith, 2001, p. 468) this third wave was different from the previous ones in four respects:

- (1) Gentrification expanded to neighbourhoods further away from the city centre.
- (2) Effective resistance to gentrification declined, due to the continuous displacement of the working class and the morphing of most militant anti-gentrification groups of the 1980s into housing service providers.²
- (3) Larger property developers became more involved in gentrification processes. While during previous waves they only stepped in after gentrification had already started, they were now increasingly initiating the process.
- (4) The state is much more involved in the process than during the second wave. Public policy constraints on gentrification were replaced by subsidized private-market transformation of the urban built environment.

Since the publication of Hackworth & Smith (2001), other scholars have identified a fourth (Lees et al., 2013) and a fifth wave (Aalbers, 2019) of gentrification. The fourth wave is specific to the US and entails the consolidation of pro-gentrification policies in combination with an intensified

² For instance, in the 1980s many squats in the Netherlands have gone through a process of legalisation, in which the building becomes owned or rented by the former squatters. In Amsterdam, the city council bought 200 buildings handing them over to housing associations which then made contracts with individual tenants (Pruijt, 2003).

financialization of housing (see Chapter 2 for discussion of these trends). The global financial crisis that started in 2007 paved the way for a bigger role of the financial sector in real estate in European countries, too. Characteristic for this fifth wave is that state support for gentrification (temporarily) slowed down and that the prominent role of the state is supplemented by financial actors. Next to the role of facilitating homeownership through mortgages (as in earlier waves), financial actors play a more direct role in steering the gentrification process as is reflected in the rise of corporate landlords (i.e., landlords backed by international capital markets) and 'sharing economy' letting platforms, like Airbnb (Aalbers, 2019).

In the 20th century, gentrification studies mostly covered the US (mainly New York) and the UK (mainly London). However, gentrification has become a much more global phenomenon and is affecting neighbourhoods in other parts of the world where gentrification was once considered absent or marginal at most. As Box 3.1 explains, it is increasingly international finance that shapes much contemporary gentrification, in this case in Mouraria, Lisbon.

Box 3.1: Displacement in Mouraria, Lisbon

Mouraria neighbourhood is a historical neighbourhood in central Lisbon (Tulumello & Allegretti, 2020). During the years after the global financial crisis (2009-2014), Mouraria was subject to urban regeneration policies, which were driven by neoliberal policy principles. Although the refurbishment of public space and improvement of services for vulnerable populations were part of this policy, most focus was on stimulating entrepreneurship and tourism. In terms of housing, there was an absence of public housing policy. Municipally owned dwellings were sold to boost private investments in the housing stock and regulations for refurbishment were loosened. While the same policies boosted gentrification and displacement in other neighbourhoods, Mouraria initially profited from it. Due to the cooperation between young new residents and long-term residents, Mouraria managed to claim a relatively large part of Lisbon's participatory funds and to steer the money into projects aimed at social cohesion, promoting cultural identity and multiculturalism, innovation centres for improving access to health and employment, and capacity building for local organisations. While Mouraria was relatively successful in halting the local forces pushing gentrification, it lost the battle against displacement when powerful external forces, touristification and financial speculation, became dominant. A series of measures to liberalise the housing market made (international) real estate investments more attractive. Moreover, booming tourism in Portugal led to a huge increase of short-term rentals. Lisbon also attracted an increasing number of European pensioners and international students.



Lisboa - Mouraria 2 by zip 95, licensed under CC BY-NC-SA 2.0

To explain why resistance to displacement³ was not successful here, Tulumello and Allegretti (2020) discuss three categories of factors capable of halting gentrification (drawing on Ley and Dobson (2008):

- (1) **Spatial characteristics:** The Arabic spatial fabric, characterized by a maze of narrow alleys, made the neighbourhood initially less attractive to high-end housing. However, the 'Amouraria real estate development', a gated community built over a green public space, destroyed part of that fabric. Moreover, the same characteristics that make Mouraria less attractive for high end real estate, make it a popular destination for tourists who want to stay in an 'authentic' neighbourhood.
- (2) **Social composition and capacity for mobilization:** As explained above, the citizens of Mouraria were able to take advantage of existing policies as they managed to build bridges between the different categories of residents and to mobilize themselves. However, it proved to be much more difficult to organize resistance when external capital became the main driver of neighbourhood change.
- (3) **Policy responses to gentrification:** The liberalization of the national housing policy removed barriers for external capital to be invested in Mouraria. Although the municipality occasionally stepped in to defend the interests of residents (to prevent forced evictions or put limitations on new licensing of short-term rentals) these efforts were too limited to curb displacement.

3.2.1 – State-led gentrification

Following the work of Hackworth & Smith (2001) understandings of gentrification have evolved. In the 1960s, gentrification was described as a spontaneous process that was initiated by individual owners who decided to invest in houses, but the definition has broadened to involve all processes related to creating affluent space and upward class transformation (Davidson & Lees, 2005; Teernstra, 2015). For example, Teernstra (2015, p. 1462) argues that a new form of gentrification can be referred as '**state-led gentrification**' (see also Davidson, 2008):

³ See also section 3.7 on collective actions against evictions.

‘One of the ways in which gentrification has mutated is the emergence of state-led gentrification, in which state actors use gentrification as a policy tool to create more expensive housing in (low-income) neighbourhoods [...]. Instead of “state-led gentrification”, these policies and interventions have also been referred to as “social mixing”, “urban restructuring” or “urban renaissance”. While the terms in fact refer to similar processes (bringing higher income people into low-income neighbourhoods), the latter are less loaded with a class-based tone. These terms are consequently often favoured by policymakers and scholars who take a less critical or class-based view of the process.’

In many European countries there is a strong involvement of the (local) state in the renewal of housing estates. This renewal is aimed at attracting middle class residents by transforming the tenure structure. The social transformation policies tend to be most radical in neighbourhoods where most dwellings are in the hands of the municipality or housing associations. For example, Van Gent (2010) found in his comparison of four housing estates that in Barcelona (Sant Roc), social transformation was least drastic, as most residents were owner occupiers and therefore had a quite strong bargaining position. They were granted the right to be relocated within the neighbourhood after the demolition of their dwelling. By contrast, in Stockholm (Tensta) a failed attempt was made to change the social composition by the privatisation of part of the housing stock in the late 1990s. Large-scale restructuring was not an option in Stockholm, as the Swedish policy framework does not cover the costs of the demolition of municipal dwellings. In Amsterdam (Bijlmermeer) and Birmingham (Central Estates), where most dwellings were socially rented, the restructuring of the housing stock was much more focused on changing the socio-economic profile of the population.

In the Netherlands, neighbourhoods with a high proportion of social rented dwellings built in the post-war period (1945-1970), and a high proportion of low-income households, are most likely to be targeted for restructuring. While targeting poor neighbourhoods is consistent with a philosophy of creating a greater social mix, it is perhaps surprising that the ethnic composition of a neighbourhood also seems to play a role in the targeting of neighbourhoods. Even when housing stock characteristics and the proportion of low-income households are controlled for, the proportion of members of minority ethnic groups is a strong predictor for the probability of an intervention aimed at replacement of social housing by owner-occupied homes (Permentier et al., 2013). Although changing the ethnic composition of the neighbourhood is not part of the formal policy, there are many indications that migrant populations are considered a ‘problem’ and immigrant-dense neighbourhoods have a high chance to be targeted for ‘renewal’. A policy maker in Amsterdam, quoted by Van Gent (2010, p. 73-74), argues “*We are diluting problems and by doing so making them more manageable. (...) This means that if you have 80 per cent*

immigrants (in a neighbourhood) and you lower it to 60 per cent or 40 per cent, the problem will be easier to manage.”

This ‘migrant problematization’ and its exclusionary effects is certainly not unique to the Dutch case. For instance, one of the motives for the regeneration of Sant Roc in Barcelona was the policymakers’ fear of ‘ghettoisation’ and the perceived negative consequences of the concentration of immigrants for housing prices in the area (Van Gent, 2010). Similarly, in Montreuil (France) a high proportion of immigrants is considered a ‘problem’ by local planners as it is allegedly to have had negative impacts on the neighbourhood’s reputation (Kipfer, 2016). A planner interviewed by Kipfer (2016, p. 612) argued: “The general environment on Rue de Paris is pretty repulsive; in general it is a built form characteristic of faubourgs [19th century suburbs]; it has always been an immigrant neighbourhood ... and today it is the neighbourhood [in Montreuil] with the highest proportion of immigrants; this presents a bad image ... it is rather difficult to mix senior managers in suit and tie with immigrants living in a hostel ... The existing mix and ethnic concentration is the problem.” The high proportion of immigrants is viewed as a barrier to attract real estate investment and middle-class residents. The creation of social mix is based on the paternalistic idea that new residents may exercise the much-needed social control in the area and act as positive role models for the residents that are not forced to relocate. Kipfer’s argument is that social housing redevelopment should not only seen in the light of a neoliberalist ideology (aiming to facilitate accumulation and land-rent valorization), but also as a racist (or, in his words, neo-colonial) agenda to fragment the social spaces of non-white residents. He shows that redevelopment has a disproportionate effect on immigrants in France as renewal projects are predominantly located in Zones Urbaines Sensibles which tend to be areas with high concentrations of immigrants and their descendants. According to Kipfer (2016), social mixing is not only racialized in terms of targeting areas of high immigrant population, but also in the practices of the allocation of social housing. His research found that Commissions responsible for housing allocation are biased in their attempts to prevent the recreation of ‘ghettos’ or the concentration of ‘large families’ (a term used as a code for migrants). Despite these trends, the only European country where reducing the number of immigrants is the official goal of state-led-gentrification is Denmark, a case we discuss further in section 3.2.2.

In the Scottish context, the ethnic composition of neighbourhoods is much less of a concern (due to lower migrant numbers), than in France or Denmark. Even here though, housing estates are stigmatised on the basis of population composition. Estates like Craigmillar in Edinburgh (Kallin & Slater, 2014) and Glasgow’s East End (Gray & Mooney, 2011) are demonized by media and politicians, because of the concentration of poverty and the pathological effects (like criminality and the culture of poverty) that are believed to result from this concentration. Such territorial stigmatization in British cities is connected to the process of **residualisation**, which

can be described as the trend through which the social rented sector gradually becomes the exclusive domain of low-income households. The stimulation of home ownership and a nationwide ‘Right-to-Buy’ policy⁴ has normalised home ownership and delegitimised council housing (Kallin & Slater, 2014). In combination with an allocation policy which located the most deprived tenants to the most deprived estates, it can be argued that in this case it is the state that has created the ‘concentrated poverty’, which it laments.

In the traditional literature on neighbourhood decline, neighbourhood trajectories are portrayed as a natural, apolitical process. All neighbourhoods are supposed to go through a certain life cycle in which the number and order of the different stages - growth, stability, decline and renewal - is fixed (Van Beckhoven et al., 2009). Although life cycle theories are heavily criticised in academic work, policy documents still present the decline of housing estates as the outcome of “inevitable processes of impersonal quasi-natural forces” (Gray & Mooney, 2011, p.11). Scientific research however suggests almost the opposite. There is nothing natural about neighbourhood decline (Bolt, 2018). The decline of neighbourhoods is the outcome of economic forces and of political decisions (see also Box 3.2 on demolition as an act of violence). The concentration of poor households in housing estates is the result of political choices with regard to (among others) the planning of new neighbourhoods, the prioritization of homeownership, and austerity measures. Even the stigmatization that often goes hand in hand with the social and ethnic transformation of housing estates, is partly produced by state actors. The rationale for creating a worse reputation is that it widens the rent gap (thereby increasing opportunities for profit), which facilitates state-led gentrification focused on displacing the poor to make space for the middle-classes (Kallin & Slater, 2014).

State-led gentrification may lead to an upgrading of a neighbourhood, but it does not help the residents of housing estates and it does not reduce the level of segregation within a city as displaced households tend to move to other poor neighbourhoods (Posthumus et al., 2013). Even within the group of displaced households, segregation tendencies can be found. Displaced households in the Netherlands with a relatively high income are less likely to move to a poorer neighbourhood than their counterparts with a low income. Next to that, belonging to a minority ethnic group reduces one’s propensity to move to a more affluent neighbourhood as well as the likelihood of moving to a neighbourhood with a lower proportion of minorities. While native Dutch households move to neighbourhoods with a substantially lower proportion of ethnic minorities non-Dutch households move to comparable neighbourhoods in terms of ethnic makeup. In other words, the sorting process amongst displaced households is not different from the sorting

⁴ This UK policy gives tenants of council housing, and also tenants from some housing associations, the legal right to buy their house, usually at a large discount. The Right to Buy Scheme does not apply anymore in Scotland (since 2016) and Wales (2019).

process amongst other movers which leads to the overall conclusion that urban restructuring cannot be seen as an effective tool to reduce ethnic and socioeconomic segregation (Bolt & Van Kempen, 2013).

Box 3.2: Demolishing as an act of violence

In 2021, Anne Lacaton and Jean-Philippe Vassal, known in France as ‘champions of social housing’, won the Pritzker Prize, which can be seen as the architecture’s equivalent of the Nobel Prize. In 2004, Lacaton and Vassal, together with architect Frédéric Druot, published the manifesto PLUS, in which they take a stand against the French government’s plan to slate a substantial part of the post-war social housing stock to replace them with new dwellings. According to Anne Lacaton “Demolishing is a decision of easiness and short term. It is a waste of many things – a waste of energy, a waste of material, and a waste of history. Moreover, it has a very negative social impact. For us, it is an act of violence” (Wainwright, 2021).

A good example of their approach is the Grand Parc Bordeaux project, in which 3 social housing buildings of 530 dwellings were transformed. All families stayed in their dwelling during the construction works, which implied that there were no interventions on the existing structure, stairs or floors. The energetic performance of the building envelope was highly improved by the addition of winter gardens. These extension of 3.80 meter deep also made the apartments lighter and more spacious. Using prefabricated modules and careful planning, the transformation took just 12-16 days per apartment and the average costs were €65,000, about a third of the cost of demolishing and building anew. Moreover, there was no increase of rent after the transformation.⁵



“Anne Lacaton and Jean-Philippe Vassal: Reinvent: Enchanting the Existing”

Source: Columbia GSAPP is licensed under CC BY 2.0

Although displacement is stressful for most residents, Kleinhans (2019) claims on the basis of a review of Dutch studies that individuals and households that are forced to move as a consequence of urban renewal should not be portrayed as victims. Most households report that they are more satisfied with their new housing and neighbourhood compared to the situation

⁵ See EUMiesAward for more information: miesarch.com

before their forced move. Residents that take most advantage of relocation are those who had moving plans prior to the demolition of their house and who saw forced relocation as an opportunity to move to a better housing situation. Some categories of residents, like single parents and seniors, have a higher risk of losing relevant social ties within the neighbourhood however, but many movers consider social ties with neighbours relatively unimportant. According to Kleinhans (2019, p. 320) displacement as a consequence of urban renewal should thus be seen in a less negative light than displacement in the context of 'pure-market driven gentrification'. A crucial difference with market-driven gentrification is that households who are forced to move in the context of urban renewal have a right to compensation. They are offered an alternative dwelling, get financial compensation for their moving costs, and are often also entitled to receive counselling to ease the challenges of the moving process.

However, the outcome for displaced households depends to a large extent on how the relocation process is organised, as is revealed by comparative research on forced relocation in France and the Netherlands (Posthumus & Lelevrier, 2013). Both countries aim to create a more mixed population in disadvantaged neighbourhoods through urban renewal, but they differ in their relocation policies. In the Netherlands, the predominant allocation policy is choice-based letting. Tenants respond on a weekly or biweekly basis to notifications of all available social housing units of all housing corporations in their municipality for which they meet the eligibility criteria. Tenants who are forced to move due to urban renewal are given precedence over other house-seekers. Depending on the tightness on the social housing market this precedence may be restricted to a certain part of the housing stock (e.g., multifamily housing; see also Kleinhans, 2019). In France, all tenants who live in a building that is slated for demolition have the right to be relocated to another social housing unit that is comparable in size and rent. However, the choice of alternative social housing is much more limited than in the Netherlands. Housing associations in France tend to relocate their tenants within their own housing stock, while Dutch tenants can opt for vacancies within the total social housing stock in the region. Moreover, tenants in France cannot choose from a list of vacancies, but they have to agree on what is offered to them. As they usually get a maximum of three consecutive proposals the choice is much more limited than for residents in the Netherlands. Interviews with displaced households in both countries confirmed that most Dutch tenants experienced that they had a reasonable number of options to choose from, while most French tenants did not feel to have any choice. This does not necessarily mean that French residents are less satisfied with their new residential environment, as it depends very much on whether they are offered an alternative dwelling in their own neighbourhood or not.

A comparison of the relocation processes in Dutch municipalities (Rotterdam and the Hague) and French municipalities (Bagneux and Orly) revealed that displaced residents were most likely

to be dissatisfied when they could not remain in the neighbourhood. In the Dutch cases, this preference could be satisfied due to freedom of choice within the allocation system. In Orly, almost all tenants moved within the neighbourhood as virtually the entire housing stock owned by the housing association was in the same neighbourhood. In Bagneux, the opposite applied as the housing association did hardly have any housing stock in the old neighbourhood after the demolitions. This led to a lot of distress, as is illustrated by the following quote of a displaced mother (Posthumus & Lelevrier, 2013, p. 150):

“I wanted to stay in the Tertres. I loved it there, and when I had to move, I just cried. All my children cried because we had lived there for 34 years. The children cut out a piece of the wallpaper to take with us. We didn’t want to leave the Tertres, we’d lived there for such a long time. I’m not happy here.”

The relocation was most problematic for the large polygamous immigrant families in the Tertres building, due to their strong attachment to the neighbourhood. Moreover, their families were often forced to break up, as each wife was offered her own unit after relocation.

3.2.2 – Denmark’s Anti “ghetto” policy

The term **ghetto** has been prominent in public debates in Europe. The scholarly literature on ghettos (e.g., Marcuse, 1997; Peach, 2009; Walks, 2020), defines a ghetto as an area where, (1) as a consequence of racist forces within the dominant society (2), a particular ethnic or racial population forms (almost) the whole population and (3) where most members of that particular groups are housed. In this section, we are looking at the Danish policy on ghettos.

Since 2010 Denmark has compiled a “ghetto list” on an annual basis. Since the passing of the “ghetto deal” in Denmark in 2018, an area is characterized as a ‘ghetto’ when over 50% of the population are immigrants or children of immigrants from non-western origin and when two out of the following four criteria are met:

- (1) Over 40% of residents (18-64 years) being without affiliation to the labour market or the education system;
- (2) The share of convicted residents is three times as high as the Danish average (from age 15 onwards);
- (3) The share of the population (30-59 years) with no education other than primary school is over 60%; and/or
- (4) The average income level is less than 55% of the regional income average level.

If two of these criteria are met, but less than 50% of the residents are from non-western origins, the area is categorized as a ‘disadvantaged area’. Furthermore, there is also a new third category, ‘tough ghetto’, which is reserved for the areas that has been on the ‘ghetto list’ for a number of consecutive years (Olsen, 2019). The criteria to define a ghetto have changed somewhat over time, but the most controversial one, a high proportion of ‘non-Western’ residents, has always been a key defining characteristic. The Danish definition of a ‘ghetto’ is at

odds with the definition in the scholarly literature as it does not meet even one of the three criteria of a ghetto found in the literature:

- (5) The main reasons that immigrants and their descendants are concentrated in disadvantaged areas in Denmark is their lack of economic capital, the availability of vacant units in non-profit housing areas vacant and the tendency of the ethnic majority to avoid these areas (Andersen, 2019). Although discrimination plays a role in the weakening of their housing market position, there is no racist regulation that forces them to live in such areas. On the contrary, a part of the immigrant population will be forced to move out of these areas as a result of government policy.
- (6) None of the “ghetto areas” are dominated by a single ethnic group. All areas are characterized by a very diverse population in terms of ethnic background.
- (7) An overwhelming majority of non-western residents (94.7%) lives outside the “ghetto areas.”⁶

According to Human Right experts at the United Nations “[t]he application of these laws targeting racial, ethnic, and religious minorities is a clear violation of the right of equality before the law and equal treatment before tribunals” (OHCHR, 2020). Since the “ghetto deal” has passed, residents of “ghettos” in Denmark are treated differently to other Danish residents. For example, when children reach the age of one, they are given 25 hours a week of mandatory care (if families do not comply with that family allowances are withdrawn) and pre-school children are required to take language tests⁷. These mandatory instructions in “Danish values” and Danish language for pre-school children are argued to be incompatible with racial equality in the enjoyment of cultural rights by OHCHR (2020). Another problematic outcome of this law is that when a child in a household from a ‘ghetto’ commits a crime, the whole family can be evicted from their home. Unlike evictions for other reasons, alternative housing is not offered when crime is the reason for eviction. Next to that, sentences for crimes committed in ‘ghettos’ are twice as high as elsewhere in the country (O’Sullivan, 2020).

One of the most controversial aspects of the Danish ‘ghetto deal’ is that the share of non-profit family housing stock has to be reduced to 40% by 2030. Non-profit housing associations are required to make a reduction plan together with the municipality in which their housing estate is located. There are four options: 1) sale to private investors, 2) demolition of housing and 3) converting family units into units for the elderly or youth, 4) sale of land to developers to build new units that are not non-profit housing (in-fill)⁸. This plan needs to be approved by the Ministry for Transport, Buildings and Housing and a failure to get this approval gives the Ministry the

6 <https://headtopics.com/de/why-denmark-is-clamping-down-on-non-western-residents-dw-24-03-2021-19379323>

7 All children in Denmark have to take language tests pre-school. But in schools where more than 30% are from an area which has been on the list of deprived areas at least once within the last three years, there are compulsory language tests for all children in grade 0 and for older children with Danish as second language. If they fail these tests (three of four times, with measures to secure improvement between them), they have to attend the year they are in once more and are therefore not allowed to advance to the next grade/year.

8 This differs from the first option as the first option is to sell existing blocks which means that residents will be evicted, whereas the last option ‘just’ means adding new units and new residents, but leaving less green space.

power to force a reduction in the original housing stock through forced sale or demolition. Additionally, housing allocation rules are adapted to deny people on social benefits or with a criminal past the opportunity to move into “tough ghettos” (Olsen, 2019). The redevelopment plans of 2019 were estimated to lead to the forced move of 11,000 social housing tenants (O’Sullivan, 2020). One of the targeted housing estates is Mjølnerparken in Copenhagen (see Box 3.3).

Box 3.3: Redevelopment of ‘ghetto’ Mjølnerparken

Mjølnerparken consists of 500+ apartments spread among four building blocks. To meet the requirements of the government to reduce the public housing stock to 40%, the Mjølnerparken’s housing association has decided to sell two blocks to private investors. In response, 12 tenants filed a lawsuit against the Danish government, with support from the Open Society Justice Initiative. This raised the interest of Office of the High Commissioner for Human Rights, the leading UN entity on human rights. Human Right experts of the United Nations urged the Danish government not to “...go ahead with the sale of the buildings of Mjølnerparken under its ‘Ghetto package’ laws until courts have had a chance to rule on it, taking applicable rules of international human rights law in full account (...) While the legality of the “Ghetto Package” is being litigated in the Danish high court, the sale of Mjølnerparken must not move forward. It does not matter whether they own or rent, all residents should have a degree of security of tenure, which guarantees legal protection against forced eviction, harassment and other threats” (OHCHR 2020). The Court of Appeal of Eastern Denmark ruled on 15 December 2021 that a group of residents is entitled to pursue its lawsuit against the Danish Ministry of Interior and Housing. The ministry had tried to have the case rejected as inadmissible ever since it was filed in May 2020⁹.



“Mjølnerparken“

Source: Leif Jørgensen, licensed under CC BY-SA 3.0

9 See: Court upholds residents' case against Danish Ministry of Interior and Housing, https://ec.europa.eu/migrant-integration/node/33444_fr

The “ghetto” policy not only stigmatizes minorities, but also the housing estates in which they live. It is very hard for local housing managers to put forward counter-narratives to the harsh and pervasive ‘ghetto’ rhetoric in the media and in national politics. Schultz Larsen & Delica (2021) characterize their efforts to destigmatize these areas as ‘Sisyphean’¹⁰ labour. Although they acknowledge that area-based initiatives may have positive effects on both neighbourhoods and their residents, they do little to curb the dominant logic of neoliberal urban governance. The unsuccessful efforts of destigmatization

‘...are not unforeseen policy consequences of dealing with a wicked problem but integral to the institutional logics and contemporary political economy of neoliberal urban governance of advanced marginality. In fact, the Sisyphean character of the labor of territorial destigmatization has become a legitimation of the current radical policy measures of demolition, eviction, gentrification and reprivatization of the stigmatized territories’ (Schultz Larsen & Delica, 2021, p. 439).

In 2019, the Liberal-Conservative coalition, which was supported by the far-right Danish People’s Party was replaced by a centre-left coalition. The Social Democrat housing minister, Kaare Dybvad, has scrapped the stigmatising term “ghetto”. The new term for ghetto is now parallel society, while tough ghettos are renamed as ‘restructuring areas’. However, that did not lead to a substantial policy change and the minister has even doubled down on the claim that the number of non-western residents needs to be reduced, arguing that too many non-western foreigners in one area “increases the risk of an emergence of religious and cultural parallel societies” (The Guardian, 17 March 2021). Moreover, the term ghetto has a sticky nature and even public officials tend to use the g-word instead of the new policy terms.

3.3 – Evictions in the EU

3.3.1 – Prevalence of evictions

The single biggest cause of homelessness in Europe today is loss of tenancy – in other words, an **eviction**. In the UK, an increasing number of these evictions are “no-fault evictions” – meaning the landlord need not give any reason why they are pushing someone out of their home¹¹. A study for the Joseph Rowntree Foundation and the Cambridge Centre for Housing and Planning Research found that in 2015 80% of private-sector evictions in England occurred

10 Sisyphus was the king of Ephyra (Corinth) in Greek mythology. After he died, Zeus gave him an eternal punishment for his tricks and hubris. He was forced to push a boulder uphill and each time he nearly reached the top of the hill, the boulder would roll off and Sisyphus had to start all over again.

11 In the UK (as well as in Spain) the tenant protection is very weak compared to countries like Germany, Belgium and the Netherlands. Countries such as Sweden and France take a middle position in this respect (Vols, 2019).

under these 'no-fault' provisions (Clarke et al., 2017)¹². If the tenant cannot find a new house, he or she risks ending up on the streets. Some temporary accommodation is available for those evicted but this type of accommodation varies hugely in quality: a B&B, a hostel, or a room in a budget hotel. In these accommodations families often live in a single room, with siblings sharing a bed, and they may have to share facilities with people they do not know. The wait for a more permanent home can be long.

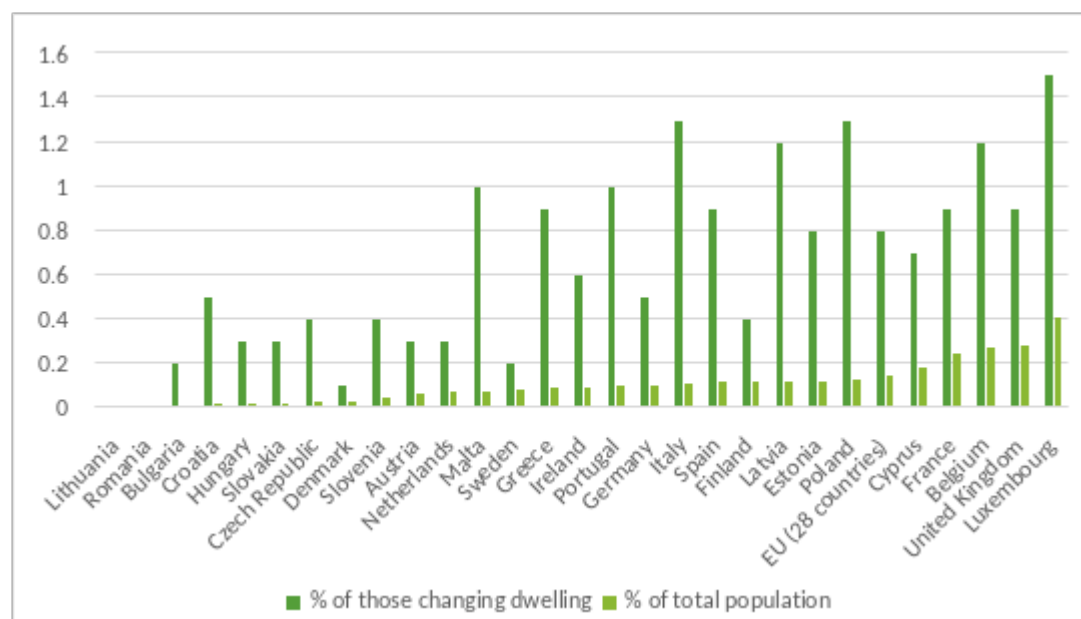
Eviction is often a traumatic experience associated with loss and dispossession (Desmond, 2016; Lancione, 2017). Some children will spend their formative years living in temporary accommodation and moving constantly. This makes it very difficult to build relationships, to feel safe and secure, to concentrate on schoolwork and more generally to feel at home and confident about where one lives.

The only available overview of EU wide data on **evictions** is given by Kenna et al. (2016), who base their analyses on the EU-SILC housing module in 2012. Unfortunately, more recent EU-SILC surveys do not contain questions on forced moves. Based on this survey it can be estimated that over 700,000 EU residents have been evicted in the five years prior to the survey. That amounts to 0.8% of all people who moved in that period and to 0.14% of the total population. In Luxembourg, the risk of evictions is highest, followed by the UK, Belgium and France. In most Eastern European Member States, the number of evictions is very low (Figure 3.1). This will be related to the high proportion of the population living in owner-occupied housing without any mortgage or loan.

It is, however, important to emphasize that people who have experienced an eviction are likely to be strongly underrepresented in the EU-SILC sample, since the sample was based on households living in 'regular' housing. Persons who moved to temporary accommodation or became homeless after an eviction are not likely to end up in the sample, unless they find a regular dwelling after a very short spell of homelessness. Next to that, respondents could only mention the 'main reason' for the last change of address. That means that people who have been evicted could also have mentioned other events that may have led to an eviction (e.g. rising rents, losing a job, or a divorce).

¹² The UK Government has committed to abolish 'no-fault' section 21 evictions in the private rented sector. On 3 March 2021 the Housing Minister, Christopher Pincher, said the Renters' Reform Bill will be brought forward "once the urgencies of responding to the pandemic have passed." Scotland had already abolished no-fault evictions 2017. See: <https://commonslibrary.parliament.uk/research-briefings/cbp-8658/>.

Figure 3.1: Evictions in the EU (countries sorted by eviction rate)¹³



Source: Adapted from Kenna et al. 2016, p. 49.

Based on a comparison of legal statistics collected from bailiffs, Kenna et al. (2016) conclude that in Finland the actual number of evictions is more than twice that which is reported in the EU-SILC survey. It is not likely that the amount of under-reporting is the same in all countries (For instance, in Denmark the under-reporting of evictions in the survey is even more extreme than in Finland), but it is safe to assume that evicted persons are under-represented in the survey in each Member State, especially those who end up on the streets or in temporary accommodations. To gain insight in the occurrence and geographical patterns of evictions, several eviction mapping projects have been initiated (see the e-module for this chapter for more detail on these projects).

3.3.2 – Risk factors

The study of Kenna et al. (2016) not only gives an overview of the prevalence of evictions in the EU, but also of the major risk factors. At the individual level the most important risk factors are unemployment, financial instability and household indebtedness. In most evicted households across all EU countries, adults are unemployed and rely on transfer incomes. In most cases, evictions are not due to financial problems alone, but to a complex combination of financial, relational and health factors (Holl et al., 2016). For instance, household breakdown including divorce is strongly increasing the risk of eviction. Individuals with complex support needs, including mental ill-health and substance abuse are also vulnerable to eviction. In Northern

¹³ Eviction rate: the percentage of the national population who changed their dwelling during the preceding five years.

Member States they seem to form a larger proportion of the evicted households than in the rest of the EU.

European research on evictions is scarce, but that which does exist finds that single men, migrants, and people between 25 and 45 are in general at higher risk of being evicted within the European Union (Fondation Abbe Pierre & FEANTSA, 2017). Furthermore, there is a significantly higher proportion of evictions among tenants than among property owners (Kenna et al 2016). For the US, the picture is similar, except for a more prominent role of women. Based on an extensive review of studies in the United States, Hartman and Robinson (2003) discovered that people who are being evicted are mainly poor, women and minorities. Matthew Desmond (2016) also found that in Milwaukee black women get disproportionately evicted from their homes. This is not to say that women's right to the city in Europe has not been eroded along gendered lines. Watt's (2018) study with homeless women in London shows that there were three main reasons for approaching the council as homeless, these were family disputes, domestic violence and evictions (Watt 2018). In Europe we do see single parents, especially single mothers, clearly being overrepresented in eviction data, while households consisting of two parents with children are underrepresented (Fondation Abbe Pierre & FEANTSA, 2017, p. 76-77). There is limited data on the effect of citizenship and migration background on eviction risk, but the available research (e.g. in Finland and the Netherlands) shows that foreign-born households have an increased risk of being evicted. Furthermore, qualitative studies have highlighted that Roma groups are also disproportionately vulnerable to evictions (Ciulinaru, 2018; Lancione, 2019).

Next to the individual level, there are also macro level factors that affect the rate of evictions. In times of economic crisis more people have difficulties in paying their rent or mortgage. For instance, in Spain the collapse of the housing bubble (as a consequence of the Global Financial Crisis) led to no less than 415,000 foreclosures between 2008 and 2016. The current Covid-19 crisis also has severe impacts on the housing market. Many European governments¹⁴ have introduced temporary bans on evictions and expulsions during the Covid-19 crisis (OECD, 2021). Some countries introduced rent moratory or suspension of mortgage payments. This has led to a (temporary) reduction in evictions. For instance, the number of evictions carried out with police force in France was 79% lower in 2020 compared to 2019, while the drop in the UK was 76%.¹⁵ But some countries are now slowly lifting these bans and there is growing concern about what will happen next. Many tenants are worried about not being able to pay rent after losing jobs, and about meeting housing costs when lockdown ends. There are fears all over Europe

14 This includes Austria, Belgium, Finland, France, Germany, Hungary, Ireland, Luxembourg, the Netherlands, Portugal, Spain, Switzerland and the United Kingdom (OECD, 2021)

15 See: <https://www.oecd.org/els/family/HC3-3-Evictions.pdf>

that without protections, rent payment problems and homelessness will grow increasingly after the unwinding of Covid-19 support programmes (Blakeley, 2021; Owen & Matthiessen, 2021).

Finally, tenure distribution and housing policy also play a role in the rate of evictions. A limited availability of affordable social rental housing leads to an increasing reliance among low-income households on private rented housing characterised by high and rising rent levels. In Spain, Ireland and the United Kingdom, evictions from this sector are the highest among all tenures (Kenna et al., 2016). Furthermore, eviction rates tend to be higher in countries where homeless prevention policies are lacking or poorly implemented (Stenberg et al. 2011). Research in Denmark, Finland and the Netherlands, shows that roughly a quarter of evicted households become homeless at some point after the eviction (Kenna et al. 2016). As evicted households in these countries are more likely to be people with complex support needs than elsewhere, it is not possible to make an EU-wide estimate of the rate of homelessness after eviction. Chapter 6 deals with the occurrence and drivers of homelessness in a much more extensive way.

3.4 – Consequences of evictions

3.4.1 – The wide-ranging negative effects of eviction

Matthew Desmond's (2016) Pulitzer Prize-winning book, *Evicted: Poverty and Profit in the American City* has been a big boost for academic explorations of the causes and consequences of evictions. Based on intensive ethnographic data collection in the trailer parks and informal settlements of Milwaukee, the book follows eight families swept up in the process of eviction. The main message of his book is that evictions have long-term negative consequences as they push people deeper into poverty:

'Losing your home and possessions and often your job; being stamped with an eviction record and denied government housing assistance; relocating to degrading housing in poor and dangerous neighbourhoods; and suffering from increased material hardship, homelessness, depression, and illness – this is eviction's fallout. Eviction does not simply drop families into a dark alley, a trying yet relatively brief detour on life's journey. It fundamentally redirects their way, casting them onto a different, and much more difficult path. Eviction is a cause, not just a condition, of poverty' (Desmond, 2016, p. 299).

One of the reasons that evictions are a cause of poverty, is that working adults in evicted households are at an elevated risk of losing their job. That can be due to the psychological stress of the eviction process having a negative effect on people's work performance. Furthermore, some evicted households are forced to move to residential areas that are too far away from their jobs. It is perhaps not surprising that some evicted persons resort to destructive survival strategies, like committing crimes (Alm & Bäckman, 2020).

The psychological toll of evictions is reflected in the increased occurrence of depression and suicides (see also Box 3.4). The review study of Vásquez-Vera, based on 47 articles (mainly from the US) shows overwhelming evidence of the negative effects of the threat of eviction on mental (e.g. depression, anxiety, psychological distress, and suicides) and physical (poor self-reported health, high blood pressure, and child maltreatment) health outcomes. There are also indications that the threat of eviction increases the likelihood of developing unhealthy behaviours (like unhealthy eating, smoking and drinking), but the evidence for that is less solid. The qualitative evidence reveals that exposure to eviction threat is often experienced by individuals as a personal failure, which leads to feelings of embarrassment, social isolation and less self-efficacy. These are risks for the development of anxiety and depression which can even lead to suicide.

Fowler et al. (2015) found that between 2005 and 2010 suicide attributed to evictions and foreclosures doubled. A Swedish study showed that those who had lost their legal right to their dwellings and for whom the landlord had applied for the eviction to be executed were four times more likely to commit suicide than those who had not been exposed to this experience (Rojas & Stenberg, 2016). It is not uncommon that eviction enforcements are cancelled even after a judicial decision has been made, and many suicides took place before the eviction, which indicates that the threat of an eviction can become unbearable. Rojas & Stenberg (2016, p. 411) conclude:

‘Given that an eviction is the final step in a conflict between a landlord and a tenant, which is grounded on an asymmetric power relation between the two (in which the landlord has the upper hand), it is not difficult to envisage eviction from a suicidogenic perspective as a traumatic rejection, that is, as an exquisitely shameful experience in which one’s most basic human needs are denied.’

Box 3.4: The pain of evictions

The negative effect of residential instability on psychological stability can be illustrated by the following quotes of interviewees in Watt’s study on evictions in London.

“I thought I can’t manage it, it’s like killing me. This moving and not knowing, I mean, you know there are two things here. As a foreigner, as a person who’s not accepted in her own country, you know I felt like an alien here. And this pain of moving, moving, moving, not knowing even your bedroom, something that you feel is yours. Something that you can think, ‘this much I have, this much is mine’. And I thought that I need to do something different.”

“It was very stressful and very frightening. I still, up until today, dream about being evicted from Barnet Homes. It’s not over because although I have moved, there is always this worry, what are they going to do next? I was pushed into a flexible tenancy and I’m not happy. I’m very insecure about the tenancy.”

The places evicted households end up in are often poorer than the places they have to leave. They are forced to accept substandard housing conditions, due to their precarious financial situation and specifically in the American context there is also the issue that they are often not

eligible for public housing because of their record of unpaid debts. The residential instability caused by evictions has negative consequences for the communities that are left behind too. It takes time to build trust and social cohesion in neighbourhoods. Communities with a high turnover rate are less successful in their capacity to discourage crime and encourage civic engagement (Sampson et al., 1997).

3.4.2 – Focus on children and adolescents

There is lack of research into the effects of eviction on children, but they are likely to pay an even higher price than adults. As we have seen above, evicted families often end up in poor and unsafe neighbourhoods. Growing up in precarious housing circumstances does not only have short-term consequences (like a poorer school performance), but also long-term consequences. Adults who spent their childhood in poor and unsafe neighbourhoods have significantly lower incomes than others (Chetty & Hendren, 2018). The consequences are probably even more severe for those children that are placed out-of-home. Children who do not grow up with their parents have, as adults, increased risks of homelessness, low educational attainment and unemployment. A study in Sweden found that among evicted children, 3.6% are placed in out-of-home care (within a two-year period after the eviction), compared to only 0.3% of non-evicted children. That means that the risk for evicted children is twelve times higher. Of course, it needs to be taken into account that parents who are evicted are likely to have characteristics, like their socioeconomic position, that lead to a higher likelihood of out-of-the home placement in comparison to the general population. Yet, even after controlling for these factors, the risk of placement in out-of-home care was twice as high for evicted children.

Fortunately, most children stay with their parent(s) after an eviction, but these children are likely to be impacted due to the parenting stress that is triggered by the process of eviction and its aftermath. At least two years after their eviction, mothers still experienced significantly higher rates of depression than their peers, which has a negative effect on the socio-emotional development of their children (Desmond & Kimbro, 2015). A study on health effects of housing evictions on adolescents also found long term negative effects on general health and mental health, although the effect was weaker for those who had gone through the eviction process longer ago (Hatch & Yun, 2020).

3.5 – The political economy around evictions

3.5.1 – Debtfarism

Neo-Marxist researchers (e.g. Baker, 2020; Cooper & Paton, 2019; Soederberg, 2018) argue that evictions should be understood in the broader context of the political economy of capitalist development, as part of the financialization process as discussed in Chapter 2. According to

Cooper & Paton (2019), housing financialization not only involves the transfer of debt from the private to the public, but also to the transfer of debt and risk to the household level.

Central concepts for these neo-Marxist scholars are **primitive accumulation** and **accumulation by dispossession**. Primitive accumulation refers to forms of enclosure and eviction that produce a landless proletariat, a social class of people who have no property of substance and whose labour is the only thing they can sell (Harvey, 2009). In this process, expropriation and eviction leads to the migration of dispossessed people to cities to become labourers. In the process of primitive accumulation, eviction should be seen as the foundational act, not the result, of the capitalist system (Baker, 2020). Accumulation by dispossession is characteristic for neoliberal capitalist policies that result in a centralization of wealth and power in the hands of a few by dispossessing the public and private entities of their wealth, land or house. Accumulation by dispossession can be seen as a secondary process recurring throughout the capitalist cycle, rather than at the point of inception (Baker, 2020).

Cooper & Paton (2019) argue that the profit that is produced through repossession and extraction of debt from low-income people and places, can be described as a special form of dispossession. They propose the term “accumulation by repossession” to “...describe how profit is not only to be generated through land rent and marketization but that these very sites of capital accumulation increase poverty and evictions. This is, in turn, capitalized upon by the debt recovery and enforcement industry.”

In line with that idea is Desmond's assertion that poverty is not just a product of low incomes, but also the product of extractive markets (Desmond, 2016, p. 305). A player that assumed an increasing role in the exploitation of poverty and the rise of evictions is the debt industry. Soederberg (2014, p. 1) uses the term **debtfarism** to describe the “increasing reliance of the working poor on expensive forms of privately created money (what is conventionally termed as ‘consumer credit’)”. Central to the rise of debtfarism is the encouragement of the reliance on credit to augment and/or replace the living wage or government benefit cheque. A clear example of the effect that cutting welfare benefits has on debt is the introduction of the controversial “bedroom tax” in the UK. Since 2013, social housing tenants who have a spare bedroom have had their housing benefit reduced by 14%. For tenants with two or more spare bedrooms the reduction amounts to 25%. This policy has impacted 500,000 tenants, many of which have fallen into rent arrears as a result (Cooper & Paton, 2019).

For people living close to the poverty line, consumer credit is the short-term solution to be able to afford the rising housing costs and other consumer goods when real wages are stagnating or declining and welfare benefits are cut. In the long run, it puts people even further in poverty. We

will now turn to the eviction industry, which manages to draw profits from the debts of people living in poverty.

3.5.2 – The eviction industry

There are a variety of public institutions and private companies involved in the evicting process. In this section, we focus on two of these professions: bailiffs and judges and we draw on examples from the UK. It is noteworthy though that the processes of eviction and the actors involved differ substantially from country to country.

Bailiffs

Bailiffs in possession of a writ are the only persons who are legally allowed to access dwellings to conduct evictions. In England and Wales there are two types of bailiffs. County court bailiffs are civil servants, based in the County Courts. High Court Enforcement Officers (HCEOs) are private individuals appointed by a court. HCEOs can take on cases that are transferred from County Courts to the High Court and they charge a fee for enforcement services from the landlord. The profits in debt recovery companies are growing very fast in these times of austerity (Cooper & Paton, 2019). Whilst private companies figure prominently in this industry, Baker (2017) focuses on county court bailiffs as they handle most cases in England and Wales. In this context, three aspects of eviction practices are striking:

- (1) **Eviction routine:** Bailiffs only receive a very short formal training (5 days) with a refreshing course once a year. That means that they must learn on the job how to conduct evictions. The bailiffs would not be attached to the same districts of their city for a long time. The philosophy is that the rotation system prevents them from getting ‘comfortable’ and bored but is also believed to increase the efficiency of debt collections. The downside of this system is that it prevents bailiffs from getting a deeper knowledge of different areas of the city, which leads to a reproduction of stigmas that are attached to the ‘tough’ areas in the city.
- (2) **Affective micro-management:** In the coaching of bailiffs much emphasis is put on being able to ‘talk’ and use body language in such a way that tensions during the eviction process are reduced. For obvious reason, tenants can be very emotional, and bailiffs are expected to use their intuition to test the emotional disposition of the tenant and to manage their own emotions to prevent escalation. Bailiffs who do not have control of their emotions and express bias against certain groups (e.g., women or ethnic minorities) are being ‘phased out’.
- (3) **Risk assessment:** Prior to an eviction, a risk assessment needs to be made. Risk may vary from unintentional dangers (for instance, asbestos) to outright forms of non-cooperation and violence, as well as verbal abuse. Risks are usually indicated by the landlord and the bailiff teams act on this information, by requesting the presence at the eviction of necessary agencies (e.g., the Fire service, NHS Mental Health services, animal handlers, or social care workers). Social movements against eviction, such as squatter groups, make eviction much more complicated and, in some cases, this leads to what Baker (2017) calls “public policing ‘events’ in their own right”. An interviewed bailiff expressed the sentiment that there has been an increase in risk in recent years,

which has also altered the occupational culture: “I’ve been here 6 years—How has it changed over time? I think we’re more risk aware, we’re much less ... I think when I first joined, a lot of ex-police officers were bailiffs and they were very ... a lot of bravado—‘Oh, we don’t need help, I’ll do this, I’ll do that I don’t care I’ll take on the world.’ I think now we realise the world’s changing; it’s becoming more dangerous out there, people are becoming more desperate, and we realise, that we know we can’t operate by ourselves.”

Judges

Court hearings on evictions tend to be very short. According to research on County Courts in the UK, it is not unusual that 60 cases are decided in three hours (Hunter et al., 2008), meaning there are only three minutes for each case. Most tenants do not show up for their case, but if they turn up, some more time will be spent. That leaves even less time for the remaining cases. This fits very well in Desmond’s characterization of the American civil court as an “eviction assembly line: stamp stamp stamp”. That does not mean possession is automatically awarded to the landlord. In the UK less than one third of all repossession proceedings make it through to the final enforcement (Baker, 2017). Interviews with district judges conducted by Cowan and Hitchings (2007) have shown how judges have incorporated neoliberal notions on the urban poor in their decisions. They make a division between ‘deserving’ and ‘undeserving’ poor and emphasize the individual responsibility for getting into problems of rent arrears. This can be illustrated by the following quotes from these interviews with judges:

‘Look, if you’ve chosen not to pay [the rent] then why do you expect the court to help you now? If there’s a lot of people screaming out for accommodation, willing to pay for it, why should I give priority to people who are not prepared to do so? Not are unable to do so, but not prepared to.’

‘One of my guiding principles, is I look to see to what extent the tenant has helped him or herself or is able to help him or herself and, if they are able to help themselves and do absolutely nothing to help themselves, then I don’t see why the court should help them, frankly.’

‘You can usually tell people who are, who genuinely had a problem which hasn’t really been much of their own doing. And then you can also tend to pick up on those people who’ve had a problem, but a lot of it is brought about by their own doing as well as maybe housing benefit.’ (Cowan and Hitchings, 2007, p. 373-374)

3.6 – Policies to prevent evictions

There are several policies aiming to reduce the effects of evictions introduced above. Kenna et al. (2016) classify measures to prevent evictions into three groups:

- (1) **Primary prevention measures** reduce the risk of homelessness among the general population and are focused on interventions in social welfare and/or on enlarging the number of affordable dwellings, either by enlarging the number of social rented market or by taking measures to ensure a better functioning private market.

- (2) **Secondary prevention measures** focus on people who have a greater potential risk of eviction and homelessness. The measures include housing advice and counselling, legal aid and debt settlement.
- (3) **Tertiary prevention measures** apply after eviction and are focused on preventing or ending homelessness arising from evictions as quickly as possible. This includes rehousing schemes and measurements to secure a minimum income.

While primary prevention measures are discussed in Chapter 7 and tertiary measures in Chapter 6, in this section we focus on secondary measures. Although there are many studies on interventions to prevent evictions, only a few present scientific evidence on the (cost-)effectiveness of these interventions. Holl et al. (2016) found in their review study the strongest evidence for the following three interventions:

- (1) **Debt advice:** Evans and McAteer (2011) compared two groups of social housing tenants with rent arrears in the United Kingdom. One group (the ‘experimental’ group) had received debt advice services and the other group (the ‘control group’) had not received these services. In the experimental group there was a substantial decrease in the level of arrears (37%), while the level of arrears in the control group increased (by 14%). That indicates that debt advice can be an effective intervention to decrease rent arrears, which may help to prevent evictions in the future.
- (2) **Intensive case management:** The evidence for this intervention is weaker, as it is based on a qualitative study that did not include a control group (Hill et al., 2002). In Dundee, Scotland, families evicted and families at risk of eviction due to antisocial behaviour were included in an intensive multi-method intervention. Social care workers used a combination of individual, couple, family and group work to tackle antisocial behaviour. They worked on only three cases at the same time, which meant that they could invest a lot of their time in the families. The duration of support could range between a few months and two years. The intervention appeared to be effective in reducing antisocial behaviour and therefore decreasing the chance of being evicted. However, it is difficult to assess the cost-effectiveness of these kinds of intensive interventions.
- (3) **Legal support:** Seron et al. (2001) studied the effect of legal assistance on the outcomes of court cases. Low-income tenants who had received court orders regarding the non-payment of rent were recruited to participate in the research. For inclusion in the research, the participants needed to be interested in having legal aid, while not having an attorney (yet). The participants were randomly assigned to a treatment group, who received legal assistance, advice and representation by volunteer attorneys, and a control group who did not receive any legal assistance. The number of eviction warrants that was ordered at the end of the court process was significantly lower in the treatment group than in the control group.

While the interventions above are targeted at very specific groups, an alternative strategy could be to choose for a general suspension of evictions (a moratorium). The Polish court enforced the statutory ban on ‘evictions to nowhere’ for households with children or vulnerable people until alternative accommodation is arranged. According to Kenna et al. (2016) such suspensions in the execution of eviction orders are legally permitted in most EU Member States.

3.7 – Collective actions against evictions

All over Europe evictions are also resisted actively. Residents and activists organise themselves in different ways and work locally, nationally and even transnationally together to fight against evictions in innovative ways (further details on such housing movements are also discussed in Chapter 7). Dekel (2020) makes a distinction between four types of resistance mobilisations.

- (1) **Atomistic encroachment:** Residents act individually or in small groups, but without developing connections with other actors. Their weak social capital makes them highly vulnerable to eviction, as there is no outside actor to struggle by their side. In a more developed stage, squatters may form networks with neighbours and adjacent communities, but a structured organization is lacking.
- (2) **Engagement with local politics:** Inhabitants organize themselves in squatter groups and engage with local politicians and bureaucrats in an instrumental manner to obtain assurance that no eviction will take place.
- (3) **Grassroots mobilization.** This is a much more structured and broad-based organizational form. In comparison to the aforementioned types, it has a much more consolidated ideology and commitment to social goals, aiming for comprehensive change in policies, and not only at the local level. Informal communities throughout a city (or region) form networks of acquaintanceship and solidarity, establish civic organizations and councils, agree on shared goals, and recruit to their side other local actors from social movements, religious institutions, NGOs and political parties (see Box 3.5 for an example of grassroots activism in Bucharest).
- (4) **Trans-local networks:** At a highly advanced stage, residents integrate their struggle into parallel regional, national and global struggles. They form sophisticated collaborations among local councils, grassroots organizations, professional NGOs, nationwide social movements and political parties, international funds and institutions, and global solidarity movements. They push an anti-eviction demand to the front of the political agenda and assert their claim to the “right to the city”. Their struggle becomes a prominent issue in the cities and nation’s politics, and politicians battle to win their votes by promising to adopt their causes.

An example of a movement that managed to have an impact on the national political agenda is the Platform of Mortgage Victims (PAH) movement in Barcelona (De Weerd & Garcia, 2016). PAH is member of The European Action Coalition for the Right to Housing and to the City¹⁶ and was founded in 2009 as a response to the effects of the housing crisis. Within four years it spread over all regions in Spain. The movement adopted a wide variety of strategies to fight housing exclusion. One of these strategies was to influence public opinion through social media as well as traditional media and through organising demonstrations. A poll in 2013, which

16 The European Action Coalition for the Right to Housing and to the City is, according to its website (<https://housingnotprofit.org/join-us/>) “a convergence process between movements from different cities in several European countries fighting for the respect of these fundamental rights. After having campaigned independently for years, those movements (groups and, social movements composed by tenants, slum/ self-built neighborhoods dwellers, squat residents, victims of inadequate housing, victims of eviction or affected by indebtedness, professionals and researchers) felt the need to gather in order to strengthen this fight to take common action and common positions on European Housing issues.”

indicated that 81% of Spaniards supported the movement, illustrates that this strategy was very effective.

Next to that, the PAH has developed strategies to prevent eviction (see also Box 3.6 on research methodologies to prevent eviction). For instance, members of a local platform block the entrance of the home-to-be-evicted to gain time for negotiation with the financial institution. Victims are helped in enforcing a revision of the mortgage contract by providing accessible information on debt renegotiation as well as social support. PAH has also organised collective renegotiation groups (organised per financial institution) to exert joint pressure in the renegotiation of mortgage contracts. If eviction cannot be prevented, displaced households that cannot find an alternative on their own can be housed in one of the blocks occupied by PAH. The squatting of empty building blocks is not only a means to secure housing for evicted households, but is also used as a means to pressure the owners of the building (particularly financial institutions) to offer legal contracts and social rents for families needing housing.

Apart from their actions on the local level, PAH has also been successful in influencing housing policies. Many municipalities have signed motions providing possibilities to fine financial institutions for vacant housing property. At the national level, an amendment was passed to temporarily suspend evictions of vulnerable families. Another amendment, which was passed under pressure of PAH as well as the European Court of Justice, redressed the legal imbalance between creditor and individual debtor. Debtors are now allowed to defend their case in court in the case of abusive clauses in the mortgage contract. Next to that, the maximum interest on arrears is limited, while the period for starting the mortgage eviction is extended from 1 to 3 months of delayed payment. Although these amendments only satisfy a small part of the wishes of PAH, they illustrate that the movement has been effective in influencing the national housing agenda (De Weerd & Garcia, 2016).

Box 3.5: Resistance against eviction in Bucharest

As in many other Eastern European cities property **restitutions** to interwar owners and their heirs have been a major reason for mass evictions in the inner city of Bucharest, as new owners raise rents to unaffordable levels or sell their properties to speculators or investors (Lancione, 2019). One of the apartment complexes that is demolished is Vulturilor 50 in the central Traian neighbourhood. In 2002 this building was restituted to its pre-nationalisation owner, who signed contracts with the renters. However, the new owner sold it to a Norwegian investor in 2007, who stopped renewing the rental contracts in 2014 and proceeded to evict the community. Although the renters had the legal right to be allocated to social housing, they only got the offer from the local authorities to be rehoused in gender-segregated homeless shelters.

On September 15 2004 all 150 inhabitants (many of whom belonged to the Roma community) were violently evicted. The community did not give up the struggle and built an encampment on the street that was in place for over 20 months. In July 2016, the group was permanently evicted from the camp and divided over separate public shelters. The demand to be relocated in social housing was not granted and men ended up in different shelters than their wives and children. The eviction process and the struggles against it can be watched in the documentary 'A inceput ploaia/It started raining' (www.ainceputploaia.com).

Veda Popovici is an organizer and researcher for the FCDL—Frontul Comun pentru Dreptul la Locuire [Common Front for Housing Rights], a radical movement that fights for the right to housing in Bucharest. She not only laments the rapid decline of the social rented sector in Romania (to less than 2% of the housing stock), but also distances herself from Western-style housing movements, that are – in her view – more concerned with preservation of interwar architectural heritage than with the fate of the people who are evicted in the privatisation process. She argues: *“The neoliberal enclosure of public property in post-socialism, backed by civilizational narratives of anti-communism, needs not merely a subaltern local administration but also amnesic subjects that forget histories of struggle and resistance. Such subjects praise Western models of protest culture while claiming green grass, bike lanes and free Wi-Fi on the street. Distancing themselves from such social movements, groups such as FCDL are building radical housing movements that are structurally anti-racist and anti-capitalist and seek a radical redistribution of property. Claiming social and public housing constitutes a step in the broader vision for a city that belongs, materially and politically, to the people.”* (Popovici, 2020, p. 108)



“Romania: Illegal eviction”¹⁷ by P.A. Wagner licensed under CC BY-NC-ND 2.0

Box 3.6: Methodologies for Housing Justice Resource Guide

Methodologies for Housing Justice Resource Guide is an initiative of the Housing Justice in Unequal Cities Network. This is a network of movement-based and university-based scholars that are not satisfied with the canonical methods that are in use in housing studies and who share the viewpoint that methodology is political. The Resource Guide presents innovative methods that are being used by researchers across academia and activism and situates these methods in an orientation towards housing justice. These methods include:

Eviction Observatories: Auto-representation by those facing evictions and threats of evictions with additional research and mapping conducted by university researchers. The point of “observing” is to build solidarity, create change, and fight systems of exploitation and unequal power.

People’s Diaries: Solicited diaries with questions that focus on the experience of dispossession, such as indebtedness. The purpose is to uncover and share the lived experience of housing and financial dispossession and to build political alliances through these story-telling methods.

17 The photo does not picture the eviction at Vulturilor 50, but at strada Sfintilor 13 (also in Bucharest). According to the photographer, 6 families (more than 30 people, most of whom belong to the Roma community) were evicted by the local police (3-2-2017) in an abusive and illegal way (without announcement and without the necessary legal papers). In an act of protest some of the former inhabitants decided to squat the street in front of the house. The picture is part of a photo album containing 35 pictures (see: <https://www.flickr.com/photos/pawagner/albums/72157698978692335>)

Countermapping: Cartographies of property and power that identify actors, policies, and territories along with narrative oral history and mural projects that make tangible “the life stories and community experiences of people” experiencing and fighting dispossession.

Court Records as Living Archives: Analyzing court records to take account of who has standing within legal reason, how state power and propertied power are asserted over different types of spaces, and how such records tell or elide the voices and stories of people facing housing inequality and precarity.

People’s Audits: Pinpoint and track key policies, seek public records regarding the implementation and impact of these policies, highlight the lack of information available to the public, develop political methods that enact accountability from elected officials and those who hold public office.

Displacement Alert Maps and Watchlists: To compile and interpret public information to produce risk indicators and risk maps that pinpoint the potential targets of predatory financialization and speculation; to make such information available to housing justice movements and advocates for organizing strategies and tactics.

See <https://escholarship.org/uc/item/41g6f5cj> to read the whole Resource Guide.

At a glance

Key points

- The financialisation of the housing market has created an increase in displacements and evictions and has created a 'housing precariat'.
 - Evictions and displacements refer to situations in which people have to leave their homes based on external conditions and sometimes by force.
 - Statistics on evictions paint only a partial picture of the numbers of involuntary moves.
 - The periodisation of gentrification refers to the fact that many different places follow common trajectories due to broader political and economic developments.
 - The single biggest cause of homelessness in Europe today is evictions.
-

Start thinking

- Do you think displacement as a consequence of urban renewal is less negative than displacement in the context of market driven gentrification? Why (not)?
 - What is the role of international finance in gentrification processes?
 - Why would women, and especially single mothers, be overrepresented in eviction data?
 - New housing and welfare policies in Europe tend to increase the number of evictions, can you think of an example of such policy?
 - What policy/policies would work best to reduce (the effects of) evictions in your opinion and why?
-

Learn more

Have a look at our corresponding e-module: <https://mdl.donau-uni.ac.at/push/mod/page/view.php?id=67>

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