

---

# Dynamics of Evictions: Results from a Swedish Database

---

Cecilia von Otter, Olof Bäckman, Sten-Åke Stenberg  
and Carin Qvarfordt Eisenstein

Swedish Institute for Social Research, Stockholm, Sweden

➤ **Abstract\_** *Research has shown that about one quarter of people who are evicted in Europe may become homeless. However, our knowledge of the dynamics behind housing inclusion and exclusion is rather limited. This article includes results from a new database covering all judicial processes registered by the Swedish Enforcement Authority regarding evictions or threats of eviction which occurred in Sweden from 2009 to 2012. These data have, in turn, been linked to several administrative registers for the years 1990 to 2014. Our results show that an overwhelming majority of evictions are caused by rent arrears. Although only 6% of applications for summary proceedings end up with an executed eviction, it is likely that many threatened households move out before to avoid the eviction. Evictees are severely socially deprived. About 15% in the population do not have any labour market income, compared to more than half among the evicted, 14% in the population has a criminal conviction compared to 60% among the evictees, and 7% among the population received means tested social assistance compared to two thirds of the evicted.*

➤ **Key words\_** *Evictions, longitudinal, homelessness, Sweden, database*

## Introduction

---

Evictions are concentrated among people with complex support needs and research has shown that about one quarter of those evicted may become homeless (Kenna *et al.*, 2016). At the same time, facts and figures regarding housing marginalization processes are sparse. This has resulted in rather limited knowledge of the dynamics behind housing exclusion and inclusion. The lack is particularly acute when it comes to longitudinal studies focusing on the processes that precede and follow from evictions (e.g. job loss, marital dissolution, and homelessness). In this article, we put evictions in Sweden in a judicial and social context and present a database covering all judicial processes registered by the Swedish Enforcement Authority (Bailiff) that involved evictions or threats of eviction during 2009 to 2012. These data have been linked to several administrative registers, including information about household income, unemployment, illness, etc. during 1990 to 2014<sup>1</sup>. The information makes it possible to describe social and health processes that precede or follow a threat of eviction. Information concerning a control group consisting of a 10% representative sample of the Swedish adult (16+) population in 2012 is also included.

While Sweden was not hit particularly hard by the financial crisis of 2008, other developments in Swedish society in general and on the housing market in particular are of interest. Affordable housing is unavailable to many (especially the young and in urban regions), over-crowdedness is an increasing problem, and policies have in recent years encouraged the public rental sector to have a more business-like approach (Hedman, 2008). Distributional inequalities in health and income are on the rise. Unemployment has remained high since the employment crisis in the 1990s (Palme *et al.*, 2002) and several welfare state policy domains have witnessed continued erosion (Fritzell and Lundberg, 2007; Ferrarini *et al.*, 2012; Bäckman and Nelson, 2017). In 2015, Sweden also received almost 163 000 refugees that have to be housed during the coming years.

We begin this article with a brief discussion of evictions as a social phenomenon as well as the different forms and formal stages of the legal eviction process in Sweden. Thereafter, we describe the Swedish housing market and its dynamics within a broader framework of housing market organization. Based on the new database, the paper continues with an overview of characteristics of individuals and households threatened by eviction and actually evicted. Lastly, directions for further research within and beyond the current research project are discussed.

---

<sup>1</sup> With permission from the Stockholm Regional Research Ethics Committee (2014/24-31/5).

### ***Evictions and severe housing problems in modern welfare states***

Access to stable, safe and decent housing is a crucial factor in human well-being, health and sense of belonging (O'Mahony, 2006). An eviction, the loss of one's home, is one of the most severe sanctions one can be subjected to under civil law (Desmond, 2012; Stenberg and Kjellbom, 2013; Kenna *et al.*, 2016). Evictions are manifestations of conflicts between property owners and residents or between lenders and indebted home-owners. These conflicts concern two widely accepted rights – the civil right to private ownership and the social right to housing (Marshall, 1963; Stenberg *et al.*, 2011). How these competing interests are balanced in the legal system varies across time and place. Two important factors are the relative power of landlords and tenants and the structure of the housing market (supply and demand, the relative proportions of owner-occupied, rental, social housing, etc.). Due to the dual character of housing problems as both social and judicial issues, both the social welfare offices and the judicial systems are usually involved in eviction processes. The judicial system is called in to deal with claims regarding breach of contract, and to guarantee the civil rights of landlords and tenants. The social welfare services are typically involved in tenants' basic need of housing.

Given the essential importance of a home, the proportionality of the sanction (eviction) in relation to the failure (breach of contract) can be disputed. Many evicted become homeless or resort to unsafe and substandard housing, and are thereby in practice denied access to social citizenship (Somerville, 1998). In cases of eviction, the widely-accepted norm that one should fulfil duties of payment and uphold the contractual obligations of a lease is probably the most important reason why this relatively severe sanction upholds its legitimacy in different political systems and across time.

Most modern welfare states accept the social costs of the eviction sanction by offering various inclusionary countermeasures to the victims of an eviction process. But the scope and content of these countermeasures often depend on the distinction between “deserving” and “undeserving”. An interesting dilemma are children living with “irresponsible” parents where social welfare services often consider it necessary to pay the debt in order to save children from homelessness (Stenberg *et al.*, 2010). People threatened by eviction are typically weak actors: many do not apply for assistance and are unable to enforce their rights by themselves<sup>2</sup>.

---

<sup>2</sup> Previous research has indicated that the legal possibility to appeal an eviction is probably underused. In a randomized experiment from the U.S., low-income tenants provided with legal counsel were much less likely to have an order of eviction against them and more likely to benefit from stipulations requiring rent abatement or repairs to their apartment, compared to pro se counterparts (Frankel *et al.*, 2001). Another under-utilized measure is the possibility for the social welfare services to intervene towards the later stages of the eviction process, for example, by taking on the lease from tenants with rental arrears.

## Laws and Legal Processes

---

An eviction of a tenant is in Sweden based on a decision made by the Bailiff in a summary proceeding, a decision by a regional rent tribunal, or a judgement from a district court. For indebted homeowners, the basis is a protocol of a judicial foreclosure of real estate. Few foreclosures end with evictions as most homeowners move before a public auction is enforced. Therefore, we will in the following only describe eviction processes involving tenants.

The most important steps in the eviction process, which are the same for private and public landlords, are 1) the notice to quit, 2) the court procedure, and 3) the actual enforcement. This process is similar in most countries, but varies substantially in duration across nations. The legal process in case of rent arrears is swift in Sweden compared to many other countries (Djankov *et al.*, 2003; Kenna *et al.*, 2016), but the legal protection of tenants' leases is comparatively strong (for details see Bååth, 2015, p.55).

All leases (with exemption of subletting) are unlimited in time. Landlords can only terminate a lease with valid cause, typically rent arrears or extreme anti-social behaviour. Tenants can prolong a contract indefinitely and have the right to terminate a lease at any time with three months' notice. A landlord can only refuse to prolong a lease if there is a valid cause, such as repairs or renovations requiring the property to be vacated. In this instance, the landlord is usually required to provide alternative accommodation. Also, if the landlord wants to sell the property, tenants' right to residency is retained and present tenants are thus "included in the bid". In other countries, for example in England, fixed-term contracts are rather common and landlords do not need a reason for terminating the contract (Kenna *et al.*, 2016).

### ***Notice to quit and summary proceedings***

The judicial procedure may follow one of two routes. The first and most common is the summary proceeding. If the tenant is more than one week late with the rental payment the tenant's right to tenure is forfeited and the landlord is entitled to terminate the lease. In this case, a notice to quit should be sent out one week after the rent is due. However, there is no obligation for the landlord to terminate a lease due to rent arrears. The landlord can postpone a termination for an unlimited period of time. In most cases the landlord reminds the tenant two weeks after the rent is due. If the rent is not paid when the following month's rent is due, a notice to quit is sent out (Konsumentverket, 2011). The possibility of giving a notice to quit as early as one week after the rent is due is the shortest period in Europe. For example, in Greece it is two weeks, in the UK privately rented sector one month and in social housing two months. In Germany it is two months (more than one month at two

payments), and in France three months (where housing benefit is paid to the landlord) (Kenna *et al.*, 2016). After the tenant has been notified of the notice to quit a three week long “regaining period” commences during which the tenant can regain the right to tenure by paying the debt. If the tenant fails to pay the debt the right to tenure is forfeited. Many countries have similar arrangements, but the length of the regaining periods varies substantially. Denmark recently extended the period from three days to two weeks, and in Germany the period was some years ago extended from one to two months after the initiation of court proceedings (Kenna *et al.*, 2016).

When a notice to quit has been served the landlord is obliged to inform the municipal social welfare board. Similar obligations for landlords to inform housing/social and welfare/child protection agencies also exists in several other European countries (see Kenna *et al.*, 2016). This information may, however, have very different effects. In Sweden the social welfare board may during the “regaining period” notify the landlord in writing that it will assume responsibility for payment of the rent. This decision, based on a standard means test, will stop the process (SFS 1970: 994). In other European countries, the responses to the information varies substantially. For example, in Austria local authorities have no obligation to ensure preventive measures, in Belgium the authority is obliged to investigate how it can support the household, and in Denmark the social authorities must act on the information when there are children or people in need of support in the household. Similar obligations can be found in Estonia (Kenna *et al.*, 2016).

After the regaining period the Bailiff may provide a ruling according to summary proceeding regulations. The tenant may contest the summary proceeding at any stage from application to ruling. If so, the case is transferred to a district court.

### ***Rent tribunals***

The second type of judicial procedure is a proceeding in a rent tribunal. The landlord will then apply to terminate the lease. This is a much more time-consuming process as the landlord must wait three months between the notice to quit and the date the tenant must leave the dwelling. An advantage for the landlord is, however, that the tenant cannot regain tenancy by paying the rent during a three-week regaining period. This process is mostly practiced in cases of repeated delayed rent payments, illegal subletting, and tenants’ antisocial behaviour. According to a recent amendment (July 1, 2014), the social welfare board must be informed in these cases as well.

### ***The eviction***

The third step in a typical eviction process is the actual enforcement of an eviction. If the tenant has not moved out in due time, an eviction may be enforced in three different ways. The most common is that the Bailiff changes the lock to the dwelling and removes the tenant's name from the door or entrance. The dwelling is then redefined as a place of storage. The landlord is now responsible for the evictee's belongings. The second strategy is to conduct a stepwise eviction. Also in this case, the lock is changed and the name removed, but two to seven days later the Bailiff returns to empty the dwelling. The third eviction method is perhaps what most people associate with an eviction, namely that the dwelling is emptied immediately and all belongings moved to a storage, for which the evictee must pay. The belongings are kept for three months during which the evictee can collect them. After three months they can be disposed of (except particularly valuable or personal items). The evictee may also empty the storage him- or herself during the three-month period.

The relatively landlord-friendly eviction process in Sweden does, however, include obligatory preventive measures. For example, the social services must be notified when a legal eviction process is started, and they are commissioned to work preventively against evictions. However, the social services do not have judicial means to stop evictions and are not in general obliged to help households with rental arrears, not even when the households include children (Stenberg and Kjellbom, 2013).

To receive assistance from the social services towards rental arrears, tenants must apply and be found eligible. Although many households are in fact eligible for support, few households facing eviction actually apply for housing allowances (Flyghed, 2000). Another possibility for these households is that the social services take over the rental contract, thereby preventing the eviction. This option is only rarely taken into effect by the social welfare services. Whether, and to what degree, the social services intervene in the eviction process (economically or otherwise) depends on an overall assessment of the tenant's needs, behaviour and actions, as well as future prospects.

### ***Evictions or forced move-outs?***

As mentioned, the most common judicial procedure in Sweden involves a decision by the Bailiff based on a summary proceeding which ends a tenant's right to residency. The decision can be used by the property owner (creditor) in an application for the enforcement of an eviction, i.e. the last step of the eviction process. If the executive department of the Bailiff finds that there are legal grounds for the eviction, the tenant is asked to leave the dwelling on a specific day.

About 6% of all applications for a summary proceeding are not executed (see Figure 1) and the fate of these people is basically unknown. One explanation is that many tenants manage to regain their leases. Another is that many tenants move without being formally evicted to avoid the stigma of an eviction which only reduces their chances of a new lease. Statistics on executed evictions thus tend to grossly underestimate forced move-outs. The eviction process resembles “a leaky funnel” where the number of applications for eviction is much higher than the number of executed evictions.

According to Kjellbom (2013), it is possible to distinguish between three types of forced move-outs. The distinction between the categories is based on the degree of threat or force used to make the tenant move. *Informally forced move-outs* include cases where the tenant accepts the landlord’s termination of the lease. *Formally forced move-outs* take place when there is a legal decision requiring the tenant to move, to which the tenant obliges. In both situations the tenant can leave the dwelling during the process without opposing the decision and the legal grounds for the termination of the lease will never be tried. This pattern can be observed also in other European countries (Kenna *et al.*, 2016). For instance, in Finland every year between 2010 and 2013 more than 2 000 households had left their homes before the Bailiff could execute an eviction (Kenna *et al.*, 2016). There is no knowledge about how many people are affected, where they move, who they are or what impact it has on homeless rates. The last category consists of *executed evictions*. This may not necessarily be by force. It is the Bailiff’s duty at this point to ensure that the tenant leaves the dwelling.

## Housing Market Marginalization Dynamics

---

It can be hypothesized that levels and patterns of housing exclusion are influenced by how the housing market is organized and how the housing stock is structured (Ball and Harloe, 1992; Kemeny, 1995). The balance between for-profit and non-profit principles and available forms of tenure produce different entry and exit dynamics as well as varying selection of residents into tenure types.

The Swedish housing market has been characterized as an *integrated rental system*, where non-profit rental sector actors (state, local actors) compete on the same terms as the for-profit rental sector. Integrated rental systems tend to have comparatively large proportions of rented dwellings, a more positively selected group of home-

owners and a broader population of tenants<sup>3</sup>. On a societal level, they also reduce housing costs for low-income groups and the prevalence of housing deprivation (Borg, 2015; DeWilde, 2015). Private landlords have been forced to adjust rent levels to match those of the non-profit sector, leading to below-market rents in the system as a whole (Kemeny, 1995). The Swedish housing market has in recent years become more market-oriented. In 2011, the Public Housing Companies Act was replaced by the Public Municipal Housing Companies Act. The implication was that public housing companies were to operate according to business-like principles. Rents are set in local negotiations between landlords and tenant organizations, and private landlords do not need to adjust their rents according to public housing rents. The negotiations are still strongly connected to the utility value (*bruksvärde*) of the dwelling, and disagreements may be settled by a Rent Tribunal.

Keeping the public rental sector in the same market as the private can be a market interference that changes the competition; low-income tenants compete for acceptable standard housing on the same market as everyone else but are “given better odds”. This differs from the means-tested, selective principles associated with so-called social housing. However, when housing in general and affordable housing in particular is under-supplied, the pressure on low-income tenants and prospective tenants may be quite harsh in integrated rental systems. When housing demand is strong, landlords are likely to give less leeway to tenants with rent arrears, lower incomes (i.e. lower security) making housing market entry difficult for newcomers as well as re-enterers.

The present Swedish housing market is characterized by an acute housing shortage, low mobility and a suboptimal use of dwellings (Boverket, 2014). This development can be largely explained by rising incomes among high and middle income earners, low mortgage costs and population growth. Consequently, vulnerable groups have slim chances of acquiring a rental lease or buying property for that matter, especially in the urban regions. As a result, there are few “evictionable” persons in the system. A lease is a prerequisite for a formal eviction and, hence, homeless people cannot be evicted. This is reflected in Sweden’s low eviction rate and relatively high rate of homelessness (Socialstyrelsen, 2012; Kronofogden, 2015). A similar observation has been made in research on evictions based on European sample data

---

<sup>3</sup> According to this typology another prevalent rental system in affluent societies is a dualist rental system (Kemeny, 1995). It has a tightly controlled state-regulated rental sector targeted at the poor, often referred to as social housing, organized separately and not competing with the profit rental sector. Its objective is to create accommodation for groups not able to participate in the general housing market.



(EU-SILC) including households in “regular” housing; people who became homeless after an eviction were much less likely to be included in the interview sample (Kenna *et al.* 2016).

## The DEVS-Database

---

The DEVS-database (Dynamics of Evictions in Sweden) is based on data from the Swedish Bailiff and contains all events in summary proceedings (from application to ruling) between January 2009 and August 2012, and all stages in the execution process (from application to eviction) between January 2009 and March 2012. The database includes approximately 120 000 cases of summary proceedings of which 113 000 are unique case-IDs. Moreover, the database includes information concerning roughly 28 000 applications for eviction and around 8 000 executed evictions.

The database is restricted to residents in Sweden (as defined by having a personal identification number). Cases that did not concern dwellings are excluded (typically closing down electricity or water, or evictions from garages and storages) or did not concern long term residents in Sweden (typically visiting students). In addition, we have excluded judicial eviction processes aimed at organizations, usually local social welfare offices (subletting dwellings to clients) or enterprises. The database also includes a 10% representative sample of the Swedish adult population (age 16+) in 2012, excluding those found in eviction data, as a point of reference ( $n \approx 770\,000$ ).

Data from the Bailiff were linked with administrative registers from Swedish authorities, enabling us to add information about other household members (wives/husbands/children). For individuals aged 30 or below ( $N \approx 20\,000$ ), we collected information about their parents. The comprised DEVS-database therefore contains a total of 3 200 000 individuals.

Apart from the original data from the Bailiff, information was collected from the following registers: Statistics Sweden’s longitudinal integration database for health insurance and labour market studies (LISA, 1990–2013), Statistics Sweden’s geography and domestic residential mobility database (1990–2013), the Swedish National Council for Crime Prevention’s data on criminal convictions (1990–2013), student registers from the Swedish National Agency for Education (1987/88–2013) and the National Board of Health and Welfare’s medical prescription (2005–2015), patient (2001–2014) and cause-of-death (1991–2014) registers. We also gathered information from the National Board of Institutional care on compulsory care for young people with psychosocial problems and adults with substance abuse (2000–2014). Finally, the database also includes background information from Statistics of Sweden such as country of birth and sex.

The DEVS-databases includes cases which end before the eviction and where tenants have avoided eviction (either by moving beforehand or regaining their lease) as well as cases that carry through the whole legal process and end in an executed eviction. In this context, the “leaky funnel” metaphor seems to be a rather valid description of the eviction process in Sweden; of all applications for summary proceedings 19% carry over to applications for evictions and approximately 6% are actually enforced. For about 13% of the applications for execution of an eviction we have no other information than where the ruling was made (summary proceedings prior to January 2009, rent tribunals, or district courts). We return to the flow of cases in summary proceedings below.

## Description of Applications and Landlords' Claims

Of the applications for summary proceedings registered from 2009 to 2012, the majority (60%) concern individuals who appear more than once. It is not unusual that a single eviction event, concerning the same dwelling, renders several applications due to the “back-and-forth” character of the process. Applications could be returned by the Bailiff to the plaintiff due to minor administrative errors, or withdrawn applications repeated due to broken agreements of debtors. A small proportion of the applications (14%) concern more than one individual, so-called “shared cases”. These are most often cases where two parties share a rental lease.

**Table 1. Characteristics of Cases in the Eviction Process. Percentages**

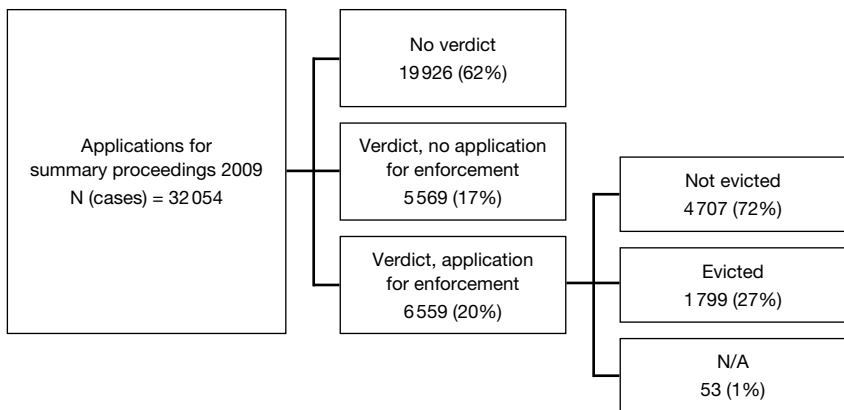
	Applications for summary proceeding	Applications for enforcement of eviction	Executed evictions
Time period	Jan 2009 – Aug 2012	Jan 2009 – Mar 2012	Jan 2009 – Mar 2012
Tenure form			
-rented	92	93	92
-owner-occupied	6	6	5
-student	1	0.2	0.2
-special lease	1	0.3	0.4
-N/A	1	1	2
Reasons given by the landlord			
-rent arrears	98	97	95
-anti-social behaviour	1	1	2
-other; N/A	1	2	3
Total N (cases)	119 966	26 591 <sup>i</sup>	7 733

<sup>i</sup> of which 23 121 are found in the summary proceeding files.

Although risk factors for evictions in Europe are related to various economic, social and individual factors (Kenna *et al.*, 2016), research has shown that the majority of applications for summary proceedings, in Sweden as in Europe at large, are due to unpaid rents (Kenna *et al.*, 2016). Another common reason is repeated late payments, suspected also to be used by landlords to evict undesired tenants. The objectivity of repeated late payments make this an easier way to succeed with an application for eviction compared to the higher threshold for evidence concerning undesirable conduct. This is reflected in Table 1 where 98% of cases in summary proceedings and 95% of the evictions are caused by rental arrears. Thus, the landlord states deviant behaviour as the ground for terminating the lease in a very small proportion of cases.

Tenure may affect the opportunity structures for residents and over 90% of the cases in the DEVS-database concern rented housing, while 5 to 6% concern owner-occupied housing (see Table 1).

**Figure 1. The Flow of Cases from Summary Proceedings to Enforcement 2009.**



In order to follow the flow of cases through the various phases, we selected all applications for summary proceedings during the first year in our observation period, i.e. 2009. The outcome of these cases is illustrated in Figure 1. The 62% that receive no verdict in the summary proceeding are, for example, cases where there was some formal error in the application or where the lease was regained during the three-week regaining period. In the 17% of applications with a verdict but where an enforcement application was not made, the lease was most likely regained or the social services took over the contract. It is also possible that the debtors abandoned the dwelling to avoid an executed eviction. Of around 32 000

applications for a summary proceeding, 20% lead to an application for enforcement, and of these cases only 27% result in enforced evictions. Thus, approximately 5% of the summary proceedings end with an executed eviction<sup>4</sup>.

## **A Description of Households Facing Severe Housing Problems**

From previous research, we know that individuals and households threatened by eviction make up a highly-selected group facing social and economic hardship. Important risk factors are, for example, mental illness, behavioural problems, and weak social ties (Edgar, 2009). In this section, we are for the first time in Sweden able to describe the socioeconomic situation and health of people threatened by eviction, providing unique national information about a group of persons at the margins of the housing market<sup>5</sup>.

Table 2 provides an overview of the situation at three stages of the eviction process: 1) at the last occurrence of an application for summary proceeding, 2) at the time of first application for eviction enforcement, and 3) at the time of actual eviction.

Men are clearly overrepresented in the group facing severe housing problems, and this gender imbalance increases as the eviction process passes through the three judicial stages. The overrepresentation of men is partly due to the fact that they are more frequently leaseholders. The increased imbalance throughout the eviction process is harder to explain, but to the fact that men are less likely to be single parents and as shown in the table, the prevalence of families with children decreases across the eviction process. Furthermore, single men are subject to stricter means-testing in relation to social assistance benefits (Holmlund, 2009).

Despite the overall reduction of risk across the eviction process, the proportion of single parents is higher among the evicted compared to their proportion in the population as a whole. Married/cohabiting parents, on the other hand, are underrepresented among the evicted. In total, two fifths of the applications for eviction concern households with children under the age of 18. The proportion declines as the legal process moves towards enforced evictions, which probably reflects a greater engagement from the social services. Nonetheless, it is worth pointing out that more than one fourth of the evicted households include children.

---

<sup>4</sup> Note that of the total number of application for enforcement 10–15% come from district courts and rent tribunals (Table 1).

<sup>5</sup> Similar reports are available in Denmark (Christensen and Nielsen, 2009; Høst *et al.*, 2012; Christensen *et al.*, 2015) and Norway (Holm and Astrup, 2009).

**Table 2. Descriptive Statistics for the Reference Population and for the Population at Different Stages of the Eviction Process 2009-2012. Percentages and means.**

	Applications for summary proceedings <sup>i</sup>	Applications for enforcement of eviction <sup>ii</sup>	Evicted <sup>ii</sup>	Reference pop. 2012
Men	56.1	59.3	66.7	49.3
Women	43.9	40.7	33.3	50.7
<i>Family type:</i>				
Married/cohab. no children	4.2	3.5	3.1	23.0
Married/cohab. with children	18.4	16.4	10.9	32.2
Single parent household	21.4	21.6	15.8	7.9
Single household. no children	56.0	58.5	70.3	36.6
Mean age	40.2	41.3	41.4	50.5
<i>Type of Municipality:</i>				
Metropolitan	17.4	14.3	18.2	17.8
Suburban	11.2	10.1	10.9	15.3
Large cities	33.1	32.6	29.5	27.7
Commuter municipality	5.7	6.4	5.9	6.4
Sparsely populated	2.2	2.5	2.1	3.1
Manufacturing municipality	6.0	7.4	6.6	6.2
Other, > 25 000 inhab.	15.2	15.7	16.7	13.6
Other, 15-25 000 inhab.	6.9	8.2	7.4	7.0
Other, < 15 000 inhab.	2.2	2.9	2.6	2.8
<i>Country/region of birth:</i>				
Sweden	66.5	71.2	70.7	85.0
Other Nordic	1.5	1.5	1.7	1.0
Other West <sup>iii</sup>	4.0	4.0	4.2	2.8
Other Europe <sup>iv</sup>	5.0	4.4	3.7	2.5
Middle East	9.0	6.9	6.9	3.3
Other <sup>v</sup>	13.9	12.0	12.7	5.4
<i>Educational level:</i>				
Lower secondary; n/a	35.2	36.4	39.0	20.8
Upper secondary	49.9	52.6	50.4	45.4
Tertiary	14.9	10.9	10.5	33.8
No labour market income <sup>vi</sup>	38.2	42.6	51.3	14.6
Equiv. disp. household inc. <sup>vi</sup>	122 541	117 143	104 202	206 875
<i>No. of years with Social Assistance<sup>vii</sup>:</i>				
0	42.4	32.4	31.1	92.6
1	15.7	18.5	18.5	2.6
2	12.1	14.1	13.5	1.5
3	9.9	12.0	12.1	1.0
4	8.4	10.0	10.6	.8
5	11.6	12.9	14.2	1.4

	Applications for summary proceedings <sup>i</sup>	Applications for enforcement of eviction <sup>ii</sup>	Evicted <sup>iii</sup>	Reference pop. 2012
<i>Criminal conviction</i> <sup>iv</sup> :				
0	57.5	50.6	42.0	86.3
1	17.8	18.9	18.4	8.7
2+	24.7	30.5	39.6	4.9
<i>Mean no. hospital stays</i> <sup>v</sup> :				
All diagnoses	1.1	1.1	1.1	1.4
Psych. Diagnoses	0.7	0.8	1.2	0.2
N	70 124	22 642	7 170	706 017

<sup>i</sup> Refers to registration year of the first application.

<sup>ii</sup> Refers to last registration year for enforcement.

<sup>iii</sup> EU-25, other Western Europe, Australia, Canada, New Zealand, USA.

<sup>iv</sup> Former Soviet Union European part, Romania, Bulgaria, Balkan except Greece.

<sup>v</sup> Sub-Saharan Africa, Latin America and Asia except the Middle East.

<sup>vi</sup> In active ages: 25–54.

<sup>vii</sup> SEK. Including negative incomes. Equalized for household size where first adult=1; second adult=0.51; additional adults=0.6; first child (0–19) =0.52; additional children (0–19) =0.42.

<sup>viii</sup> Any means tested social assistance receipt in the year within 5 years from reference year.

<sup>ix</sup> Since 1990.

<sup>x</sup> Within 10 years from reference year.

Single person households dominate the group exposed to actual eviction. Persons above age 65 make up only a small proportion, and the proportion of young adults (age 18–24) varies between 10–14%. This age structure is reflected by the lower mean age among those in the eviction process as compared to that of the reference population.

A few comparable studies show similar results from other countries (Kenna *et al.*, 2016). In, Finland, for example, single person households constitute 71% of the evictees, in Denmark 63% (court cases) and 57% in Germany. Single parent households constituted 25% of all households with a notice to quit in France, and 19% of all court cases and 14% of the evicted in Denmark. In Germany and Finland multi-person households were more often evicted than single parents. In most European countries two-parent households seem to be underrepresented compared to their share of the population, and couples without children constitute a rather small share of households threatened by eviction. As in Sweden, the percentage of single mothers and parents with children in Denmark drops significantly from the court to actual eviction, this is also likely to reflect a higher probability of receiving help from the social authorities. The overwhelming majority of adults involved in the eviction process were between 25 and 65 years old and people over 65 made up a very small proportion in European countries for which statistics were available.

There are only small differences with regard to municipality type among those in the eviction process and the population as a whole. Nor does municipality type seem to discriminate much with regard to selection inside the eviction process.

People born outside Sweden are more likely to end up in an eviction process as compared to native Swedes. The highest surplus risk is found for immigrants from the Middle East and those in the “other” category. However, within the eviction process the pattern is virtually the opposite. Here the prevalence of native Swedes increases across the process, whereas for immigrant groups it declines or remains fairly stable. Foreign-born individuals are also overrepresented in other European studies, and their share seems to decrease from court to eviction. For example, in Denmark foreign-born constitute 7% of the population, but 23% of those threatened by eviction and 19% of the evicted (Kenna *et al.*, 2016). As immigrants generally have lower incomes and generally run a higher risk of unemployment, their overrepresentation is expected. It is more difficult to understand why the risk decreases from the summary proceeding to the eviction. One could speculate that to a higher degree than natives they move before an eviction is executed, because they interpret a notice to quit as an order to move. It is also possible that foreign-born families in the eviction process more often have children and thus are more likely to receive help from social authorities.

People with basic compulsory education (9 years) or less make up around a third of cases in the eviction process. The corresponding proportion in the population as a whole is only one fifth. Moreover, the proportion of individuals at this educational level increases slightly as the eviction process proceeds, whereas the proportion of people with education at the tertiary level decreases. As compared to the population as a whole there is a clear correlation between educational level and eviction risk, implying that the lower the educational level the higher the risk for ending up in an eviction process. Education level is, then, of some importance *within* the eviction process, but it is most important in terms of selection *into* the process. Economic resources and educational level are strongly correlated, but education may also reflect a greater awareness of laws and rights.

The three factors indicating aspects of income maintenance – proportion with no labour market income, disposable income and means-tested social assistance benefit receipt – all point in the expected direction. Of those facing actual eviction more than half had no labour market income and their disposable income was nearly half of that of the reference population. In the population as a whole less than 8% had received social assistance benefits within the previous five years, whereas the corresponding figure for the evicted was nearly 70%. For all these factors we observe the expected negative gradient across the eviction process.

In the reference population about 14% had been convicted for crime since 1990, whereas among those threatened by eviction just over 40% had been convicted and among evicted as many as 58%. This “criminal” gradient is even more pronounced if we only look at those with two or more convictions, where the risk is over eight times as high among the evicted as compared to the reference population. Despite this high surplus risk eviction does not seem to trigger crime (Flyghed, 2000). Criminal activity is high both before and after the eviction. However, incarceration may cause evictions as inmates fail to fulfil their obligations as tenants when serving their sentences. Besides unpaid rents, unacceptable behaviour is a more frequent cause for eviction in this group (Nilsson and Tham, 1999).

Finally, perhaps somewhat surprising, the reference population were more likely to have been hospitalized compared to the study group. This observation is, however, largely attributable to the ten year mean age difference between the two groups.<sup>6</sup> As could be expected, the prevalence of psychiatric diagnoses in the two groups differs substantially; persons in the study group were more likely to have been hospitalized with a psychiatric diagnosis than the reference population. Prevalence rates also vary within the study group where psychiatric diagnoses are most commonly found among persons in the last stage of the eviction process. In the first published empirical study from this project, Rojas & Stenberg (2015) found 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 approximately four times more likely to commit suicide than those who had not been exposed to this experience (OR=4.42), even after controlling for several demographic, socioeconomic and mental health conditions prior to the date of the judicial decision. Mental health problems affect the probability of being subjected to an eviction process in the first place, but these findings suggest that the prospect of losing one’s home is a traumatic experience which may have an independent impact on the individual’s psychological well-being.

Evictees do not constitute a social group in the same sense as, for example, substance abusers, prisoners, and people in institutional care or homeless persons. An evictee is basically defined by their present status in a judicial/formal process and not by their social status or welfare problems per se – and in that way the group is more transient than the other examples. Nonetheless, the status as an evictee is associated with great risks of exclusion and disadvantage.

It is important to bear in mind that our results describe selection processes at different stages rather than an assessment of how experiences of an eviction process affects individuals. It is reasonable to assume that cases that disappear

---

<sup>6</sup> When we restrict the analysis to the age group 20–40 we found no differences between the groups (not shown).



throughout the process largely represent tenants who have managed to regain their lease by themselves or with the help of the social services. Potentially, tenants who regain their lease or move before being evicted have greater resources or social relations to aid them in finding new housing arrangements compared to those who stay until they are vacated. It has, however, not been possible to test this hypothesis until now due to absence of relevant data. In order to increase our understanding of the causal links in the eviction process, individuals must be followed longitudinally. Such research questions and appropriate methodology are readily applicable to the data provided by this project and are likely to lead to important new insights for policy and practice.

## Conclusion

---

Severe housing problems, evictions and homelessness have been rising in Europe in the wake of the financial crisis in 2008-2009. Increasing rates of poverty and unemployment have heightened the general risk of homelessness. Budgetary consolidations have diminished welfare states' capacity to alleviate and prevent evictions and other forms of severe housing problems. Households struggling with mortgages or rent arrears, high energy and utility bills and over-indebtedness face the greatest risks for eviction or repossession. Instability in the banking sector has added to the problem. The crisis has led to a sharp increase in evictions and repossessions in several EU member states and more people are now exposed to longer periods of homelessness than before the financial crisis (Busch-Geertsema *et al.*, 2014).

In this paper we have presented results from a Swedish database constructed for the purpose of increasing knowledge about housing marginalization processes. A first aim in this research project was to provide a fuller description of the eviction process. A second was to explore how evictions and eviction processes are linked to other aspects of social exclusion and the extent to which evictions and threats thereof contribute to other forms of social or health problems.

The database enables us to follow individuals from the start of the summary proceeding to an eventual executed eviction. Almost all of the cases in our study were caused by rent arrears – only 1-2% by some form of anti-social behaviour. These proportions do not change over the course of the process. Only a minority of the cases end up as executed evictions. Of all 32 000 applications for a summary proceeding in 2009, only 37% lead to a verdict, and of all verdicts, less than half were used to apply for an execution of the eviction order. Finally, of all applications for enforcement of executions, 27% actually took place. Through further analyses of these data we hope to increase our knowledge about the causes of this “leaky

funnel” -process. Two main hypotheses are that some households simply regain their lease by paying the rent arrear, and that others simply move in order to avoid an executed eviction. At present our knowledge about this process is scarce.

Although this paper is only a description of households involved in the eviction process, it is obvious that these people suffer from severe social marginalization and that the process from applications of summary proceedings to actual evictions involves a strong negative selection of individuals, with an increasing level of marginalization. In the general adult population in Sweden almost 15% do not have any labour market income, whereas among households where the landlord has applied for a summary proceeding the corresponding rate was 38%, and among those actually evicted more than half of the households lacked labour market income. Less than 8% of the Swedish population received means-tested social assistance during a period of five years before the eviction year. Among households threatened by an application of a summary proceeding the rate was 58% receiving social assistance benefits and 69% among the evicted. The same pattern prevails regarding criminal convictions and number of hospital stays related to mental health disorders.

An opposite trend appears for single-parent households where the share decreases from summary proceeding to eviction. This could be caused by a more generous provision of means-tested benefits and greater societal support to such families. Single parents are more likely to be defined as deserving poor, compared to, for example, single males which are the dominant types of households in eviction processes.

Research on persons who have actually been evicted has typically found an accumulation of problems, where the eviction itself may represent an additional trauma/crisis. Housing market vulnerability and the risk of exclusion are mainly effects of poverty, which, in turn, is strongly related to a person's position on the labour market. Partly as a result of the dismantling of a comprehensive social protection system – traditionally a trademark of the Swedish welfare state – relative poverty rates have been on the rise for several decades. Since the unemployment crisis of the early 1990s the Swedish labour market has tightened significantly as well, where new entrants, particularly youth and immigrants, have great difficulty finding permanent employment. How these long term societal trends have affected the link between poverty, precarious employment, access to housing – and evictions – is not possible to explore with DEVS data, but data from the limited time span presented in this study suggest that such links are evident. However, these observations may of course merely reflect selection of vulnerable individuals and we would therefore like to point out the need to investigate the reciprocity of housing problems and problems in other important spheres. Potentially, severe housing problems can also be “triggers” in processes of marginalization and ill health or at least obstacles towards social inclusion. Largely due to the lack of longitudinal data

this aspect of housing marginalization is mostly overlooked in current research. Therefore, the second aim of this research project is to study housing marginalization processes longitudinally.

In summary, we believe that the database presented in this article will provide empirical foundation for ground-breaking research into the dynamics at the margins of housing markets. In terms of both exclusion and reestablishment on the housing market, the database can help shed new insights regarding the role of wanting resources, prevalence and importance of various risk factors, and the typical as well as atypical courses of events. This new knowledge can be used to investigate links between marginalization processes in different social arenas or processes such as the labour market, family life, or poverty.

## **Acknowledgements**

---

The authors thank FORTE (Swedish Research Council for Health, Working Life and Welfare) for founding the project (2013-0452), the Swedish Enforcement Authority for sharing data, and Therese Reitan for language editing.

## ► References

- Bååth, O. (2015) *TENLAW: Tenancy Law and Housing Policy in Multi-level Europe. National Report for Sweden*. [on-line] Available at: <http://www.tenlaw.uni-bremen.de>
- Bäckman, O. and Nelson, K. (2018) The Egalitarian Paradise?, in: P. Nedergaard and A. Wivel (Eds.) *The Routledge Handbook on Scandinavian Politics* (Abingdon Oxon: Routledge). (Forthcoming)
- Ball, M. and Harloe, M. (1992) Rhetorical Barriers to Understanding Housing Provision: What the 'Provision Thesis' is and is not, *Housing Studies* 7(1) pp.3-15.
- Borg, I. (2015) Housing Deprivation in Europe: On the Role of Rental Tenure Types, *Housing, Theory and Society* 32(1) pp.73-93.
- Boverket (2014) *Låst läge på bostadsmarknaden [A Locked Housing Market]* (Karlskrona: Boverket).
- Busch-Geertsema, V. and Fitzpatrick, S. (2008) Effective Homelessness Prevention? Explaining Reductions in Homelessness in Germany and England, *European Journal of Homelessness* 2 pp.69-95.
- Busch-Geertsema, V. Benjaminsen, L. Hrast, M.F. and Pleace, N. (2014) *Extent and Profile of Homelessness in European Member States, a Statistical Update* (Brussels: FEANTSA).
- Christensen G. and Heien Nielsen T. (2009) *Hvorfor lejere bliver sat ud af deres bolig og konsekvenserne af en udsættelse [Why Tenants are Evicted, and its Consequences]* (København: SFI 08: 09).
- Christensen, G., Gade Jeppesen, A., Aslaug Kjær, A. and Markwardt, K. (2015) *Udsættelser af lejere – Udvikling og benchmarking – Lejere berørt af fogedsager og udsættelser i perioden 2007-13 [Evictions of Tenants – Development and Benchmarking – Tenants Involved in Bailiff processes and Evictions during 2007-13]* (København: SFI 04: 05).
- Desmond, M. (2012) Eviction and the Reproduction of Urban Poverty, *American Journal of Sociology* 118(1) pp.88-133.
- Dewilde, C. (2015) *Housing Regimes and Housing Outcomes in Europe: HOWCOME Working Paper Series no.10* (Tilburg: Tilburg University).
- Djankov, S., La Porta, R., Lopez-de-Silanes, F. and Shleifer, A. (2003) Courts, *The Quarterly Journal of Economics* 118(2) pp.453-517.
- Edgar, B. (2009) *2009 European Review of Statistics on Homelessness* (Brussels: FEANTSA).

Ferrarini, T., Nelson, K., Palme, J., and Sjöberg, O. (2012) *Sveriges socialförsäkringar i jämförande perspektiv: En institutionell analys av sjuk-, arbetsskade-och arbetslöshetsförsäkringarna i 18 OECD-länder 1930-2010* [The Swedish Social Insurances in a Comparative Perspective: An Institutional Analysis of Sickness-, Occupational Injury- and Unemployment Insurances in 18 OECD-Countries 1930-2010] (Stockholm: Statens Offentliga Utredningar).

Flyghed, J. (2000) *Vräkning – orsak eller verkan? En studie av marginellt boende* [Eviction – Cause or Effect? A Study of Marginalized Living] (Stockholm: Stockholm University).

Frankel, M., Seron, C., Van Ryzin, G. and Frankel J. (2001) The Impact of Legal Counsel on Outcomes for Poor Tenants in New York City's Housing Court: Results of a Randomized Experiment, *Law & Society Review* 35(2) pp.419-434.

Fritzell, J. and Lundberg, O. (2007) *Health Inequalities and Welfare Resources: Continuity and Change in Sweden* (Bristol: Policy Press).

Hedman, E. (2008) *A History Of The Swedish System Of Non-Profit Municipal Housing* (Karlskrona: Swedish Board of Housing, Building and Planning).

Holm, A. and Astrup, K. C. (2009) *Utkastelser og tvangssalg* [Evictions and Foreclosures] (Oslo: NIBR, Norsk institutt for by- og regionforskning).

Holmlund, J. (2009) *Hot om vräkning. Tre aktörers perspektiv* [Eviction Threat. Perspectives of Three Actors] (Stockholm: Stockholm Universitet, Rapport i social arbete nr 133).

Høst, A., Boje-Kovacs, B., Laursen Stigaard, D. and Fridberg T. (2012) *Når fogden banker på – Fogdesager og effective udsættelser av lejere* [When the Bailiff Knocks on the Door – Bailiff Processes and Evictions] (København: SFI 12: 27).

Kemeny, J. (1995) *From Public Housing to the Social Market: Rental Policy Strategies in Comparative Perspective* (London: Routledge).

Kenna, P., Benjaminsen, L., Busch-Geertsema, V. and Nasarre-Aznar, S. (2016) *Pilot Project – Promoting Protection of the Right to Housing – Homelessness Prevention in the Context of Evictions* (Luxembourg: Publications Office of the European Union).

Kjellbom, P. (2013) Socialtjänstens hyresrättsliga roller vid risk för påtvingad avflyttning från bostad [Forced Move-outs from Housing. The Legal Design of the Services' Roles], *Socialvetenskaplig tidskrift* 1 pp.13-34.

Konsumentverket [Swedish Consumer Agency] (2011) "*Istället för vräkning*" – *En handbok för socialsekreterare, budget- och skuldrådgivare och andra som arbetar med hyresskulder och träningsboende inom kommunen* ["An Alternative to Eviction" – A Handbook for Social Workers, Budget and Debt Advisors and Others Working with Rent Arrears and Training Accommodations in Municipalities] (Stockholm: Swedish Consumer Agency).

Kronofogden [The Swedish Bailiff] (2015) [on-line] Available at <http://www.kronofogden.se/>

O'Mahony, L. F. (2006) *Conceptualising Home: Theories, Laws and Policies* (London: Bloomsbury Publishing).

Marshall, T. H. (1963) Citizenship and Social Class, in: T.H. Marshall (Ed.) *Sociology at the Crossroads and Other Essays*, pp.67-127 (London: Heinemann).

Nilsson, A. and Tham, H. (1999) *Fångars levnadsförhållanden. Resultat från en Levnadsnivåundersökning* [Living Conditions of Prison Inmates] (Norrköping: Kriminalvårdsstyrelsen).

Palme, J., Bergmark, Å., Bäckman, O., Estrada, F., Fritzell, J., Lundberg, O., Sjöberg, O. and Szebehely, M. (2002) Welfare Trends in Sweden: Balancing the Books for the 1990s, *Journal of European Social Policy* 12(4) pp.329–346.

Rojas, Y. and Stenberg, S-Å. (2015) Evictions and Suicide: A Follow-Up Study of Almost 22 000 Swedish Households in The Wake of The Global Financial Crisis, *Journal Epidemiology Community Health* doi: 10.1136/jech-2015-206419.

SFS (1970: 994) *Jordabalken: Hyreslagen kap. 12* [The Swedish Land Law Code, The Tenancy Act, Chap. 12] [on-line] Available at <http://www.riksdagen.se/>

Socialstyrelsen [The National Board of Health and Welfare] (2012) *Hemlöshet och utestängning från bostadsmarknaden 2011 – omfattning och karaktär* [Homelessness and Exclusion from the Housing Market 2011 – Extent and Characteristics] (Stockholm: Socialstyrelsen).

Somerville, P. (1998) Explanations of Social Exclusion: Where does Housing Fit In?, *Housing Studies* 13(6) pp.761-780.

Stenberg, S.Å., Kjellbom, P., Borg, I. and Sonmark K. (2010) *Varför vräks barn fortfarande?* [Why are Children Still Evicted?] (Stockholm: Socialdepartementet).

Stenberg, S.Å., van Doorn, L. and Gerull, S. (2011) Locked out in Europe: A Comparative Analysis of Evictions Due to Rent Arrears in Germany, the Netherlands and Sweden, *European Journal of Homelessness* (5)2 pp.39-61.

Stenberg, S. Å., and Kjellbom, P. (2013) *Vräkta barn: underlagsrapport till Barns och ungas hälsa, vård och omsorg 2013* [Evicted Children: Background Report to Children's and Youth's Health, Nursing and Care] (Stockholm: Socialstyrelsen).

