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THE PREVALENCE AND CONSEQUENCES OF EVICTIONS FOR THE HOUSING PRECARIAT IN BRUSSELS

A STATE OF THE ARTS



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1. Introduction

Our research project aims to understand the prevalence and consequences of housing eviction for the housing precariat in Brussels. In the wake of the global sub-prime mortgage crisis, high rates of evictions in American cities attracted the international spotlight of media commentators and politicians alike. The ensuing global financial crisis caused a wave of evictions to hit the European continent as well, such as in cities in Spain and Greece. The city of Brussels remained no stranger to this alarming trend. To this very day, the European capital is grappling with a severe lack of affordable housing, staggering social housing shortages and rising homelessness rates. We can speak of a severe and very real housing crisis. Despite this daunting reality, empirical research on housing evictions in Brussels is virtually absent. This study intends to fill this gap by mapping the uncharted territory of evictions and their impact on the lives of the urban poor in Brussels. It is an effort to make the hidden expression of extreme housing precarity visible and tries to shed light on this currently "undetected" phenomenon using an innovative mixed-method research design that combines quantitative data collection and -analysis, policy- and discourse analysis, qualitative interviewing and ethnography. It thereby not only contributes to gaining a better understanding of underlying processes and mechanisms related to socio-economic deprivation in Brussels, but also to emerging international academic debates on residential mobility and evictions in urban studies.

This paper is an effort to review the academic literature from sociology, human geography, urban studies, housing studies, and anthropology on housing evictions that will form the base for the rest of our research (WP 1). At the same time, we will review the kind of methods are being used to map evictions in different urban contexts (WP1). Based on literature study and interviews with experts (see list with expert interviews in the appendix) we draw a detailed picture of (the process) of housing evictions in Brussels. We will identify the structural risk factors of eviction and map the institutional actors involved in the eviction process in Brussels (WP 2). Moreover, we provide an overview of what the literature identifies as individual risk factors for eviction and its consequences (WP 4). In addition, we will show how different Western cities – including Brussels - have dealt with and are currently dealing (under the Covid-a9 crisis) with evictions.

2. State of the arts. Eviction as a largely unknown process

Eviction numbers in Europe

Eviction in all its facets is still a largely unknown process. In terms of statistics, we see that overall data on evictions in Europe is limited. If we take a look at Europe, the EU-Silc survey of 2012 provides us with the most complete data on evictions in Europe, even when there are some shortcomings regarding the comparability of the data. The researchers asked a sample of about 270000 interviewees aged 16 years and older living in about 130.000 households across all EU member states: 'have you personally changed a dwelling in the last five years?'. If they answered 'yes', respondents were asked 'What was the reason for changing the last dwelling you were living?'. One of the ten options was 'eviction/distrain'. This survey allows for a tentative comparison between EU-member states. The results (see Table 1 below) show that 706415 persons were evicted in the five years before 2012 in the European Union. In relative numbers, 0,14% of the total population got evicted. In this survey, we see that *Belgium has a higher eviction rate* than the European average; it is nearly double. About 0,27% of the total population got evicted from 2007 until 2012, which in total numbers means about a total of 29956 persons. (Feantsa 2013, p. 29). Only in Luxembourg (0,41) and the UK (0,28) are more evictions within the total population taking place. *This shows that Belgium is a country that relatively speaking executes many evictions.*¹

¹ In comparison, the data on evictions in the USA are much more precise in this regard. We see that eviction is a much more common practice across the Atlantic. In the USA, the average eviction rate with 2,34% is about ten times higher than in Europe in 2016. The eviction rate (the number of renters evicted/ renters in that city) of 2016 varies across the country. The highest eviction rate of 16,5% could be found in North Charleston. In the three biggest cities of the USA, we see an eviction rate of 1,61% in NYC (99,3 evictions/day, with a total of 36343 evictions), 1,1% in Chicago (18,79 evictions/day, with a total of 6877 evictions) and 0,38% in Los Angeles (8,89 evictions/day, with a total of 3255 evictions) (evictionlab.org).

Table 1: Comparison of absolute and relative eviction rates between EU member states based on 2012 EU-SILC

EU Member State	Inhabitants	Eviction (% of total population)	Total number of evicted persons
Lithuania (LT)	3 003 600	0.00	----
Romania (RO)	20 096 000	0.00	----
Bulgaria (BG)	7 327 200	0.01	733
Croatia (HR)	4 276 000	0.02	855
Hungary (HU)	9 931 900	0.02	1 986
Slovakia (SK)	5 404 300	0.02	1 081
Czech Republic (CZ)	10 505 400	0.03	3 152
Denmark (DK)	5 580 500	0.03	1 674
Slovenia (SI)	2 055 500	0.04	822
Austria (AT)	8 408 100	0.06	5 045
Netherlands (NL)	16 730 300	0.07	11 711
Malta (MT)	417 500	0.07	292
Sweden (SE)	9 482 900	0.08	7 586
Greece (EL)	11 123 000	0.09	10 011
Ireland (IE)	4 582 700	0.09	4 124
Portugal (PT)	10 542 400	0.10	10 542
Germany (DE)	80 327 900	0.10	80 328
Italy (IT)	59 394 200	0.11	65 334
Spain (ES)	46 818 200	0.12	56 182
Finland (FI)	5 401 300	0.12	6 482
Latvia (LV)	2 044 800	0.12	2 454
Estonia (EE)	1 325 200	0.12	1 590
Poland (PL)	38 538 400	0.13	50 100
European Union (28)	504 582 500	0.14	706 415
Cyprus (CY)	862 000	0.18	1 552
France (FR)	65 287 900	0.24	156 691
Belgium (BE)	11 094 900	0.27	29 956
United Kingdom (UK)	63 495 300	0.28	177 787
Luxembourg (LU)	524 900	0.41	2 152

Source: Eurostat, EU-SILC module 2012 on housing conditions, , edited by the author

Eviction numbers in Belgium

When we take a closer look at Belgium, the data collected is often sporadic and incomplete. In general, few numbers are available on evictions by land lords or banks of residents who cannot pay their rent or mortgage, or whose house is deemed inhabitable in Belgium (Kenna et al. 2016). In general, the sense is that evictions because of mortgage arrears are rare, the eviction of renters make up the largest part of evictions (Verstraete & Dedeker 2015). Based on the limited numbers we have, we see a gradual increase of the number of evictions since 2005 in both Wallonia and Flanders (Deprez and Gerard 2014). In terms of evictions, there are between 80 and 250 evictions every week in Flanders (Verstraete and De Decker 2015; Meys and Hermans 2014) and at least 40 a week in Wallonia (Deprez and Gerard 2014). This means that about 13.000 evictions take place in a year in Flanders and about 2080 evictions in Wallonia.

Table 2: Estimated absolute and relative eviction rates in Belgium in 2016

	Inhabitants	Eviction (% of total population)	Estimated number of evictions (per year)
Flemish Region	6.477.804	0,0020	13.000
Walloon Region	3.602.216	0,0005	2.080
Brussels Region	1.187.890	0,0040	5.000
Belgium	11.267.910	0,0017	20.080

Source: Verstraete and De Decker 2015; Meys and Hermans 2014, Observatorium voor gezondheid en welzijn 2019, Statbel 2016, edited by the author

In Brussels we find that eviction is still a largely unknown phenomenon (Dessouroux et al 2016; Verstraete and De Decker 2015). In its newsletter, the 'Brusselse Bond voor het Recht op Wonen' mentions rightfully that "for many years now, everyone regrets the lack of global figures about the number of evictions²." The observatory for health and welfare of Brussels recently tried to estimate the number of evictions in Brussels (Observatorium voor gezondheid en welzijn 2019). They estimated that there are circa 5000 judgement for evictions in the Brussels region in 2017. Of these 5000, circa 1200 evictions are organized, of which only circa 600 become effective evictions (Observatorium voor

² BBRoW. 2018. Uithuiszettingen. Beter voorkomen dan genezen... <https://medium.com/@infobbrow/uithuiszettingen-e6899810773>.

gezondheid en welzijn 2019, p. 51). When we take a look at the absolute numbers they find that about half of the effective evictions in the Brussels Capital Region only takes place in four municipalities, Brussels city (118 cases), Anderlecht (65 cases), Schaarbeek (58 cases) and Molenbeek (44 cases) in the period of 2016-2017. But if we take the relative number of evictions compared to the number of renters in each respective municipality, we see that Sint-Agatha-Berchem, Sint-Joost-Ten-Node, Koekelberg, Jette, Evere and Anderlecht have the highest relative number of effective evictions (p. 53). In the period 2016-2017, the judgement for evictions were 1,5% (renters being evicted/renters population), effective evictions of renters accounted for 0,2% of the renter population (Observatorium voor gezondheid en welzijn 2019, p. 53).

Table 3: Estimated absolute and relative eviction rates in Brussels in 2016-2017

Municipality	Inhabitants (2017)	Eviction (% of total population)	Estimated number of evictions (per year)
Anderlecht	118.241	0,0005	65
Oudergem	33.313	0,0003	10
Sint-Agatha-Berchem	24.701	0,0006	15
Brussel	176.545	0,0006	118
Etterbeek	47.414	0,0003	17
Evere	40.394	0,0005	22
Vorst	55.746	0,0004	26
Ganshoren	24.596	0,0004	11
Elsene	86.244	0,0004	40
Jette	51.933	0,0005	28
Koekelberg	21.609	0,0006	13
Sint-Jans-Molenbeek	96.629	0,0004	44
Sint-Gillis	50.471	0,0006	31
Sint-Joost-ten-Node	27.115	0,0008	24
Schaarbeek	133.042	0,0004	58
Ukkel	82.307	0,0004	37
Watermaal-Bosvoorde	24.871	0,0003	8
Sint-Lambrechts-Woluwe	55.216	0,0002	15
Sint-Pieters-Woluwe	41.217	0,0002	9

Brussels Capital Region	1191604	0,0004	591
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Source: *Observatorium voor gezondheid en welzijn 2019, edited by the author, BISA 2017*

These are the numbers for the private rental market. However, the numbers for the *social housing market* are similar, which is staggering as social housing should be housing that is secure for renters at the bottom of the income ladder. In the period 2013-2017, about 0,3% of persons get the advice to be evicted from their social housing unit, of which half (0,15%) gets effectively evicted (p. 55). In the sector of the social rental agencies, 2,1% receives a judgment for eviction, of which 0,6% gets evicted in 2017 (Observatorium voor gezondheid en welzijn 2019, p. 54).

Based on the limited numbers we have, it is therefore fair to say that Brussels has the most evictions relative to population numbers in Belgium. About 0,002% of the Flanders population, and about 0,0005% of the Wallonia population is threatened with eviction, while 0,004% of the Brussels' population is risking an eviction (see Table 2). This is almost double the number of evictions in Flanders and eight times as much than in Wallonia. This shows once again that we need to get a deeper understanding of this phenomenon within the city.

While the numbers of the observatory have its value to demonstrate trends, the statistics they have are incomplete. Our research promises to provide a complete picture of the number of housing evictions in the Brussels Capital region. In addition, we do not only give information about the number of evictions in Brussels, but also provide background information who is being evicted, where and by whom.

3. Literature review. Eviction as an understudied phenomenon

The last two decades have seen an emergence of a new logic of expulsions whereby we can observe a sharp growth in the number of people being expelled from the core economic and social orders of our time as a result of growing financial and bureaucratic complexity, extreme concentration of wealth and growing global inequalities (Sassen 2014). Expulsions of residents out of their homes, of the poor from social welfare systems, and migrants from their receiving country has increased worldwide. Sassen (2014) regards the rise of expulsions as a symbol for the new epoch of advanced capitalism that we find ourselves in. The stories of millions of people being evicted from their homes in the USA dominated the media during the sub-prime crisis, but the number of foreclosures has also increased dramatically in Europe - especially in Spain - in recent years (Sassen 2014, 48). Everywhere in Europe, there is a rise of 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 who are at higher risk to be experiencing the edges of home-ownership (ibid.). They are under a constant threat to lose 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.

Although eviction is often a traumatic experience associated with loss and dispossession (Lancione 2017; Bernard 2018), *eviction remains an understudied aspect of the lives of the urban poor* (Purser 2016). It is a phenomenon that remains largely invisible for the general public so that some authors even call it the 'hidden housing problem' (Hartman and Robinson 2003). The study of housing, however, is a classical theme in the study of the city (Wirth 1947, Merton, 1951, Logan and Molotch 1987). Housing and the housing crisis affect everyone in a certain way. Everyone needs a house, has a landlord or pays a mortgage. The families with the lowest income in this case typically experience the biggest disadvantage in the housing market (Dessouroux et al. 2016). These renters are disproportionately prone to forced relocations (Purser 2016; Desmond et al. 2015). Lack of access to housing and a growing sense of insecurity of how they are to be housed impacts several aspects of their life: It affects their right to feel secure, it limits their freedom to organize their lives in a way that satisfies them, and it restricts their choice to

pick where they live (Doring 2014).

Nevertheless, the rather one-sided focus on macro-economic changes and institutional and housing policy agendas in urban studies (Aalbers 2009) has prevented scholars from documenting and theorizing the link between economic changes and the embodied processes that enroll citizens in speculative global financial practices through mortgage contracts (Garcia-Lamarca and Kaika 2016). Moreover, housing policy and innovative government sponsored initiatives such as Housing First programs, Community Land Trusts or solidary residential projects have relatively received more attention than the housing struggles the poor are confronted with in the everyday (De Decker et al. 2015). Yet the majority of poor families, does not benefit from state-sponsored housing programs, thereby forcing them onto the private market. The private rental market is often their last resort (Verstraete and Moris 2018). About one in three poor households in Europe are housed in the private rental market (The foundation Abbé Pierre and Feantsa 2017). There is a large literature on how renters on social welfare, unemployed renters and ethnic minorities are discriminated against on the private rental market (Verstraete and Moris 2018). Owners feel that they are taking a financial risk by renting to welfare recipients. But we do not see many studies that demonstrate how owners take advantage of low-income renters and specifically target this group as a rental group (only Desmond refers to this in his book and some academic literature on 'marchands de sommeil' (Salembier 2018).

The bias towards institutional mechanisms and policies in the literature on housing and financialization can be corrected by documenting the everyday processes of being indebted and living with evictions through qualitative social research (also see Lazzarato 2014). On the whole, ethnographic and interview studies of eviction are rare. Matthew Desmond (2012, 2016) was one of the first sociologists to do a large-scale ethnographic research on the effects of eviction on the urban poor in Milwaukee. He found that eviction is a key mechanism in driving high rates of residential mobility in poor neighborhoods. In addition, he found that ethnicity is an important factor in the reproduction of poverty; black women were the ones who were disproportionally evicted from their homes. Some authors develop a similar ethnographic account of everyday housing dynamics but are more critical in their argument. They argue that debt becomes a technique in which subjectivities are governed and controlled (Lazzarato 2014; Garcia-Lamarca and Kaika 2016; Palomera 2014). From this perspective, mortgages can be regarded as a biotechnology or punitive technology that affect family and community relations, personal health, and a broad range of everyday practices by decreasing levels of self-esteem and belonging to health deterioration, and increasing levels of anxiety, guilt, stress and fear (Garcia-Lamarca and Kaika, 2016, p. 314). Mortgages and financial debt thereby hold a disciplinary grip on the population, making poor residents morally indebted (Palomera

2014). Such studies tend to investigate the techniques residents use to manage eviction risk, including the renting out of rooms to relatives or subletting their place, moving in with relatives, young adults leaving the parental house later in life and inhabitants overcrowding their homes (Palomera 2014, Dessouroux et al 2016).

Some authors even document the establishment of an eviction industry that profits from removing evicted persons from their homes (Purser 2016, Paton and Cooper 2016). The execution of the actual eviction is delegated to eviction crews who themselves are part of the most marginal fractions of the urban poor consisting of homeless, former incarcerated African-American men who work as day laborers (Purser 2016). Eviction could thus in this case be regarded as a means to reproduce urban marginality. In Brussels, our interviews indicated that the same moving companies are hired over and over again to do the evictions, which provide some tentative evidence for an eviction industry in the BCR³.

Eviction can then be considered as an extreme case of housing deprivation, poverty and social exclusion. It is therefore a particularly interesting case to develop our understanding of the housing conditions at the bottom of the income ladder. Since housing has become more expensive for the middle-classes taking up a bigger part of their budget, we can assume that this extreme case can shed some light on the functioning of the current welfare state and its excesses or as Sassen (2014) would call it the 'systemic edge' of our current capitalist system. This edge is, according to Sassen (2014), not currently graspable by the standard measures by experts, and governments and therefore becomes conceptually and analytically invisible.

Our study thus aims to build on and contribute to the further advancement of qualitative approaches towards eviction by studying the background, lives, housing trajectories and survival strategies of the population (at risk) of being evicted on the one hand and the way evicted populations are being governed by the authorities.

³ Our ethnography still needs to confirm this.

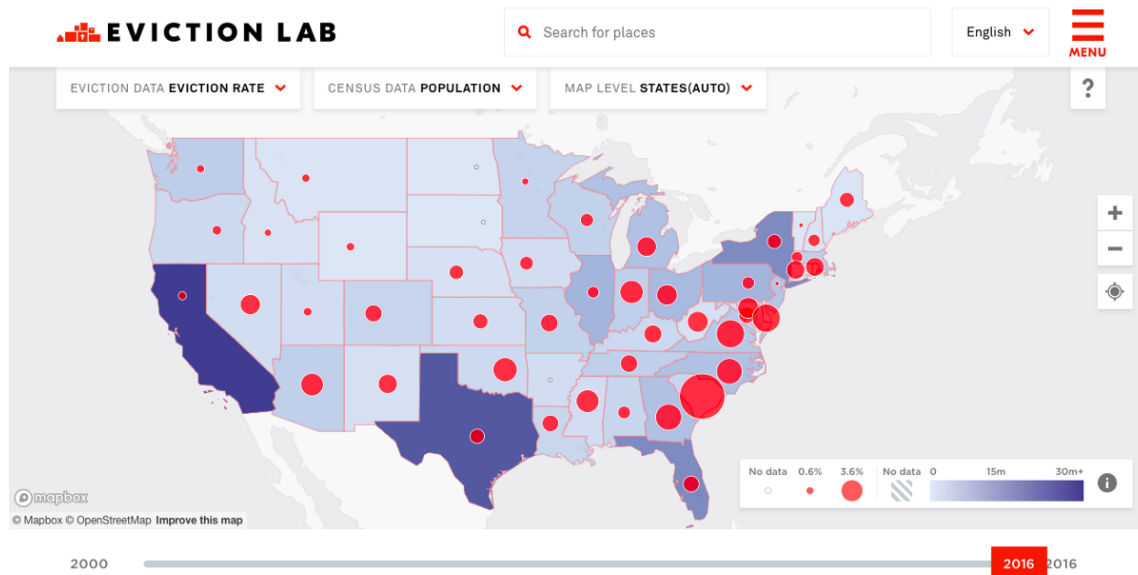
4. Methods used to study eviction

Eviction studies are not common, especially in Europe. Our research can therefore make an important contribution to the fields of urban and housing studies. We found that the methods used to study eviction are manifold. In general, we can make a distinction between quantitative measures of evictions that mainly measure the prevalence and geographical locations of evictions and research that employs qualitative methods to arrive at a 'thick' understanding of the phenomenon.

Quantitative methods

In terms of quantitative methodology, Evictionlab.org at Princeton University is building the first nation-wide dataset of evictions in the United States. They collected formal eviction records from 48 states and combined it with census data to paint a better picture of the areas where these evictions are happening (evictionlab.org). The same lab developed a COVID-19 housing policy score card ranking different states based on their response on COVID-19 using five different categories: initiation of eviction, court process, enforcement of eviction order, short-term supports, and tenancy prevention measures (<https://evictionlab.org/covid-housing-scorecard-methods/>).

Figure 1: Example mapping output Eviction Lab:



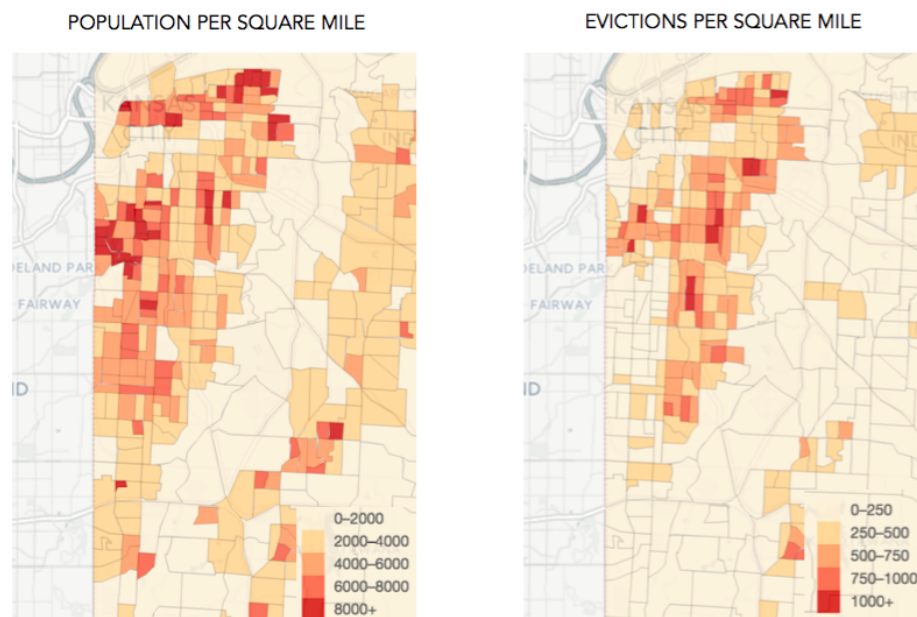
Source: *Evictionlab.org*

Anti-eviction map (<https://www.antievictionmap.com>) is another mapping project that documents evictions using data-visualizations, data analysis and storytelling collective documenting to understand evictions better in all its facets in the US. In addition, The Kansas City eviction map also produced a map of all evictions taking place in Kansas City. (<https://www.evictionkc.org/project>). Furthermore, the <https://evictions.study> at the University of California, Berkley and the University of Washington, have an interdisciplinary team that examines court records and Sheriff's warrants to identify sex, race and ethnic disparities of evicted renters. They use the variable 'relative eviction rate' to gauge if an area was more affected by eviction than the rest of the study area (<https://tesseract.csde.washington.edu:8080/shiny/evictionmaps/>). Lastly, the urban displacement project maps displacement and gentrification in the Bay area developing a displacement typology. (<https://www.urbandisplacement.org>⁵).

Figure 1: Example mapping output Kansas City eviction:

⁴ see indicators: https://www.urbandisplacement.org/sites/default/files/images/methdology_summary.pdf

⁵ see indicators: https://www.urbandisplacement.org/sites/default/files/images/methdology_summary.pdf



Source: <https://www.evictionkc.org/>

Overall, eviction mapping projects are taking place across the Atlantic Ocean. We have not found similar initiatives in Europe. Within Belgium, there is the study of Meys and Hermans (2014) who mapped instable housing trajectories by researching the eviction claims received by the public welfare centers in Flanders in a two-week period in the winter of 2014. 179 of the 308 public welfare centers responded to the survey they sent out. They were able to include some geographic and background data of the persons at risk of evictions. They found that half of the evictions' claims are received in cities (idem, p. 136). In addition, one half of the claims are addressed to men, one fourth to women, and one fourth to a couple. Half of the claims is addressed towards people between the age of 30 and 49. 4 out of 10 claims are addressed to single households (without children). Almost one third of the households confronted with eviction have children (14,9% couple with children, 14% single with children) (idem, p. 139).

Our research will be inspired by the American mapping projects and we aim to be the first to develop a similar initiative for Brussels. In addition, we will be able to provide more quantitative data with our project, such as socio-economic background data of the person at risk of eviction and some features of the owner as well.

Qualitative methods

In terms of qualitative research, we see that on the whole, ethnographic and interview studies of eviction are rare. Matthew Desmond (2012, 2016) was the first to do a large-scale ethnographic research on the effects of eviction on the urban poor in Milwaukee. He did fieldwork among evicted tenants and their landlords. He lived for six months in a

mobile home park and for nine months in a rooming house in an inner-city black neighborhood (2012). He followed eleven eviction cases up close following the entire eviction process. Furthermore, he extracted data of legal records from court-ordered evictions that took place in Milwaukee between 2003 and 2007 collecting the name of landlord and tenant, sex, and the address and judgment date. In addition, he did a court survey of people appearing in court during a six-week period in 2011. They were asked about their current residence, the outcome of their hearing, the reason for eviction and some demographic and household information. Bezdek (1992) also used exit-interviews to research people's knowledge of their rights and duties with the rent court, their income, their housing conditions, their emotions and opinions about the court process.

Some authors in Europe also developed an ethnographic account of everyday housing dynamics. Palomera (2014), for instance, did an in-depth ethnography in a neighborhood of Barcelona to demonstrate the embeddedness of financialization within the survival strategies of poor households. Garcia-Lamarca and Kaika (2016) developed a historical and geographical analysis of the biopolitics of mortgaged homeownership. Overall, qualitative research on how people within the eviction process experience eviction are rare. Our research is therefore an important addition to this emerging field of research.

5. Why do poor residents move in Brussels? Identifying the structural risk factors for eviction.

The problematic of housing evictions needs to be situated in broader discussions within urban scholarship on residential mobility and the nature of cities. The movement of people across the city has stimulated social scientists' imagination since the early days of the Chicago school (Desmond 2012). Founding fathers of urban sociology Park and Burgess (1925) saw cities as ecological systems that are in continuous movement due to migration processes. In this tradition, urban scholars have subsequently studied

people's movement within the city by examining migratory processes, residential mobility and societal-environmental interactional patterns. Since then, ample evidence has been gathered to support the Chicago School's thesis that people move out of disadvantaged neighborhoods due to their increased social mobility (Sampson 2012). Suburbanization, whereby the middle-classes relocated from the city to the suburbs, can be regarded as an outcome of this process (Jackson 1985; Canfyn 2014).

But curiously enough, empirical studies provide as much evidence of the high residential mobility of urban poor who do not necessarily move up the social ladder (Sampson and Sharky 2008). Studies show that the urban poor within Brussels mainly move within and between disadvantaged neighborhoods (De Laet 2018; Van Crieelingen 2006; Adam et al. 2017). *How can this be explained? Why do poor residents move as often as they do?* Such patterns of residential mobility among the urban poor are especially puzzling when we consider the negative social outcomes that tend to be associated with this mobility like higher rates of adolescent violence, poor school performance, high health risks and mental problems (Sampson and Sharky 2008; Pribesh and Downey 1999, Dong et al 2005, Oishi 2010). Studying why urban poor move within the city is therefore crucial for discovering the root causes of social disadvantage and inequality.

When we take a closer look at the literature, several plausible explanations can be discerned to account for poor residents' movement from one disadvantaged neighborhood to the next. We put these theoretical explanations to the test by juxtaposing them with available empirical data about residential mobility in Brussels.

(1) First, poor residents could be *dissatisfied by their neighborhood or by the quality of their homes themselves* (Rossi 1980). In Brussels, for instance, the numbers show that 57% of its poorest residents report being hindered by vandalism, littering and a lack of access to green spaces (compared to only 41% of its richest residents) (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017). In addition, poor residents are three times more likely to regard the quality of their houses to be substandard than the 10% richest families in Brussels that. More than one third of these poor residents complain about problems such as humidity, lack of central heating and overcrowding (Ibid.). Also couples with children experience these problems the most (34%), followed by single parents' households with children (27%) (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017). But in itself, dissatisfaction about the neighborhood or housing quality cannot account for the fact that poor residents move to other poor areas with similar housing- and environmental problems.

(2) A second explanation could be that *these residents are pushed out of their neighborhood as a result of processes of gentrification and neighborhood revitalization* (Smith 1996). Some authors argue in this regard that the state is partly responsible for

the wave of evictions by encouraging gentrification (Paton and Cooper 2016). We see indeed quite a lot of evidence that show how gentrification leads to displacement (Slater, 2009, Atkinson 2000a, 2000b, Smith 1996). The existing research is, however, inconclusive about where these displaced residents end up. Previous studies on Brussels showed that disadvantaged groups of residents move out of gentrified neighborhoods but tend to relocate in neighborhoods of the same disadvantaged profile close to the neighborhoods they left (Van Crieelingen 2006). Other studies reach the opposite conclusion, however, by finding that dwellers of gentrified neighborhoods tend to resist moving out of their 'new and improved neighborhoods' (Freeman 2005). So, they do not move as frequently as suggested by other scholars. Moreover, the amount of gentrified or gentrifying neighborhoods is rather small compared to the overall number of neighborhoods within a city. Therefore, this explanation is unable to provide the full picture.

(3) The third explanation is the *mass demolition of (social) housing and the uprooting of poor communities within disadvantaged neighborhoods* (Jacobs 1961, Gans 1962). One of the most famous examples of a mass clearance in Brussels has been the destruction of a popular neighborhood in the North quarter in the late 60ties to make place for an office park and two highways (Martens 2005). Thousands of residents were evicted from their home for the realization of the Manhattan plan. Observers tend to agree that this governmental decision did not turn out well since the North quarter became a monofunctional and unsafe neighborhood. A more recent example is the clearance of the Midi neighborhood in the 1990s and early 2000s. Many inhabitants were forced to leave the neighborhood because of the arrival of the new HST-line. Homeowners were expropriated and renters were left without assistance (Van Crieelingen 2008; 2010). Nowadays policy makers try to turn back the clock by reviving these neighborhoods as a mixed-use neighborhood. However, such dramatic urban interventions are rare these days because policy makers and urban developers have learned from past mistakes. Therefore, the numbers of people being evicted the last decade by slum clearance in Brussels are negligible.

(4) A fourth important mechanism is *movement because of the lack of affordable housing* (Dorling 2014). The last decade, Brussels is coping with a severe housing crisis and a lack of affordable housing. Access to housing for many Brussels residents is difficult. Since 1990, the evolution of wages is not up to par with the progression of housing prices (Dessouroux et al 2016). The state traditionally subsidizes home ownership thereby discriminating renters, but also pushing the housing prices up (European action coalition for the right to housing and to the city 2016). In addition, the number of residential units does not follow the demand. The number of residential units has not risen as fast as the number of households between 2001 and 2017. Furthermore, there are many vacant

buildings within Brussels. This means that rental prices are high, much higher than outside of the city. Nevertheless, a majority of Brussels' residents rent their house (61%) and are, accordingly, extremely vulnerable for changes in the housing market⁶. In this regard, the absence of any rent regulation by the state pushes the rent prices up. When rents rise, residents search for cheaper housing accommodation elsewhere. They move because they can no longer afford to pay their rent. For example, 60% of the Brussels residents – the middle classes and the poor taken together - have access to only 8% of the housing market under the assumption that they spend 25% of their budget on housing (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017). If households spend 30% of their budget to housing, 30% of the poorest households have only access to 1% of the housing market. We can therefore establish that most poor residents will have to spend more of their budget on housing than the prescribed 30% of their income. For instance, a single person with an income out of welfare spends 70% of his budget on rent in Brussels, which makes her highly vulnerable for eviction if she has to deal with unexpected costs (Ibid.).

To make matters worse, there is a *severe social housing shortage* in Brussels. The demand for social housing (84921⁷) far exceeds the number of social housing units available in the Brussels region (36117) (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2019). This means that only 43% of the households who apply for housing receive a social housing unit after a 10-year waiting period. The waiting list for social houses (48804 families) increases incessantly every year, while the number of social housing units has only augmented over a period of 15 years with 879 housing units since 2000 (Brussels Instituut voor Statistiek en Analyse 2015). In 2014, there was even a slight decrease of 129 social housing units (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017). This shows that the Brussels government – although they have some measures in place⁸ – are not proactively stimulating the construction of new social housing projects. Due to a lack of affordable (social) housing, poor residents are the first to be forced to renting on the private market. Or they become homeless. Based on a count from Lastrada where they counted 3386 homeless persons in November 2016, we see that the number of homeless people has doubled between 2008 and 2016 (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017, p. 57). Affordability issues thus have a *clear effect* on why poor residents move. This is especially the case in the central neighborhoods of Brussels – also called the 'poor crescent' - where there is a concentration of older houses that are often in a bad

⁶ In comparison to only 34% in Wallonia and 29% in Flanders and ca. 50% in the larger cities of the country

⁷ This is the sum of the number of social housing units that is rented out (36117) and the number of families on the waiting list (48804)

⁸ The Brussels region obliges real estate developers to develop 15% of social houses in their residential park, but they can waive this right if they pay the planning permission charges (Dessouroux et al 2016). In practice, this means that the building of social housing almost never happens

condition and which are offered on the private market (De Lannoy and Kesteloot 1990).

On top of that, Brussels has a relatively high share of poor population, which increases the affordability crisis. One third of the Brussels residents live below the at-risk-of-poverty threshold (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017, p. 17) (compared to only 10% in Flanders and 21 % in Wallonia) and 5,7% of the adult population receives a living wage (leefloon) (compared to only 2,2% for Belgium) (Observatorium 2018, p. 23). This number is increasing in the last decade. Furthermore, one out of every four children live in a household with no income from employment (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017, p. 28). Brussels' residents also have more problems paying their debts back. We see that 10% of the Brussels residents with a consumer credit are in debt (compared to 8% in Wallonia and 4% in Flanders) (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017, p. 29). Furthermore, 2,1% have problems with mortgage payments (compared to 1% in Flanders and 2,4% in Wallonia). This does not even consider that access to ownership of a house in Brussels is more difficult as the property prices are higher than in Flanders and Wallonia (Observatorium voor Gezondheid en Welzijn van Brussel-Hoofdstad 2017, p. 58).

A severe consequence of not being able to afford one's home anymore is *eviction*. Eviction is thus a manifestation of the mechanisms mentioned above. Eviction is the phenomenon that shows at the same time the severity of the housing affordability crisis in Brussels as well as the forces of gentrification induced displacement at work among the poorest families in Brussels. It is through eviction that these mechanisms of dislocation and displacement because of housing affordability become visible. The lack of affordable housing whereby the state has withdrawn to provide sustainable housing policies and the high housing prices are thus contributing structural risks factor to evictions. As eviction itself is largely an invisible and hidden phenomenon, this will be the subject of this research project, just because it points to so many different housing issues in Brussels.

6. The eviction procedure in Belgium. Concepts, institutional actors, and process

Eviction can be conceptualized as the involuntary move of people leaving their homes. A realistic perspective on the phenomenon must thus consider the full range of different ways that tenants are forced to move out (Hartman and Robinson 2003). In the legal process itself, tenants may decide to move out and give up the battle at many different

stages of the process. It could be experienced as too intimidating or too expensive by tenants. It is also often the case that many tenants do not have lawyers, but landlords do (Hartman and Robinson 2003). Most tenants coming to court are voiceless, being unrepresented and unassisted before, during and after her court appearance. The mostly poor, black women that come to rent court in Baltimore, for instance, make few attempts to make claims (Bezdek 1992). The women that do attempt to press their right are not heard. Tenants are not only silenced by dynamics in and around the court room, but they also do not share a culture of claiming themselves. (Bezdek 1992, p. 536). In addition, many tenants vacate their premises before the actual eviction is taking place and the bailiff is at their doorstep. For instance, tenants could be harassed by the owner, landlords can call in fire and building code inspections, or utility shut-offs forces tenants to leave (Hartman and Robinson 2003). So, tenants can be forced to move out through the legal system or 'illegally' in an informal way.

Eviction types in Brussels

There are three types of evictions in Brussels. Firstly, *the administrative evictions* ordered by the mayor of the municipality. Residents are being obliged to relocate when a shelter is deemed inhabitable by the housing inspection because of unhealthy and/or unsafe living arrangements. This does not occur as regularly in the BCR (Observatorium 2019, p. 34). Most of the time it renters themselves ask the housing inspection to visit in Brussels. But the housing inspection acknowledges that sometimes people are being asked to leave their premises that have not asked for it themselves. Often, the inspection is tipped off by the police, municipalities, peace courts or housing inspectors on the harrowing housing situation people live in and declares an 'immediate prohibition to rent out'. These are the worst cases the inspection sees. The people involved, often sans-papiers, have nowhere to go. However, the inspection has no legal means to force people to leave, it is only the mayor of that municipality that can decide to evict. So, in practice many people stay living in horrible circumstances. In principle, the mayor needs to help with relocation, but this is often not enough and there is as such no guarantee of relocation.

Secondly, *the judicial evictions* whereby the initiative of the eviction lies with the owner of the house – private land lords, social housing authorities or banks - who ask the justice of peace to evict the house owner or renter, mostly because of mortgage or rent payment arrears. Judicial evictions are regulated by the judicial code, articles 1344ter to 1344sexies and are the same for the entire country. There are several steps to be followed in the judicial eviction procedure. First, the owner needs to file a request for an eviction in the peace court. This can be in two forms, through a request (verzoekschrift),

which costs between 40 and 100 euro, or through a citation (dagvaardiging), which costs 200 to 350 euro (Observatorium 2019). Our research indicates that a request is the most popular option, not in the least because it is the cheaper option. It, however, has the disadvantage that many renters are not aware that they are threatened by eviction. When they, for instance, did not receive the letter addressed to them. With the citation, renters see a bailiff that provides them with the necessary information. As a result of the popularity of the request, many renters are not present on the judicial session, which means they cannot defend themselves and has the disadvantage that they only become aware of the judgement of eviction after the judgement has been pronounced. In addition, since the existence of the Potpourri I- law the judge must provide justice to the person present in court, which disadvantages the absent renter (Observatorium 2019, p. 33). Second, when a judgment of eviction is pronounced by the peace judge, the bailiff – of which there are circa. 85 for the arrondissement Brussels-Halle-Vilvoorde - notifies the judgement to the renter. The bailiff plans the eviction and alerts the renter at least 5 days before the planned eviction. If the renter does not vacate the premises, the actual forced eviction is taking place. It is obliged that the bailiff, the police and the employees from the municipal entrepot are present. In 1998 the federal law “humanization of evictions” came into existence to protect vulnerable renters. In practice, this means the judge needs to reconcile both parties. The law also includes three protections. 1) The OCMCs need to be systematically informed of the eviction. Our research indicates, however, that most OCMWs lack the time and means to always follow up on these and be present during an eviction. 2) There need to be at least one month between the notification of the judgment and the execution of the judgment, 3) During the actual eviction, the possessions of the evicted person are put on the public road. A private firm of movers comes in and packs up the stuff in boxes and put these boxes on the road. The municipality will store them for 6 months. The costs of these are for the renter (Observatorium 2019). Then there is also the judicial eviction of ‘bewoning zonder recht of titel’. Persons who occupy a building without a rental agreement, squatters, can, since the anti-squatter law of 11 October 2017, be evicted from their homes rather quickly. The owner can file a complaint in criminal court which can lead to an immediate order of eviction, together with a fine and imprisonment. Or the owner can start a procedure in the peace court. The eviction can then take place 8 days after the eviction judgement. It makes these already vulnerable population even more vulnerable by criminalizing them (Observatorium 2019, p. 34).

Thirdly, the “*illegal*” evictions whereby the landlord evict the renter physically from his or her home without informing the authorities. This can take on many forms: sans-papiers and squatters that are evicted from their temporary squats, or poor families from their house or apartment. The owner can harass the renter by increasing rent prices, shut off the water and gas, or change the lock. Or worse, physically threaten the renters to leave. These practices of illegal evictions are certainly present in the BCR, but further research

will estimate how often it occurs. Because it happens in the shadows, the estimations we make will be hard to confirm and will probably be a gross underestimation of the phenomenon.

Focus: The right to housing

The right to housing is a human right described in Art 25 of the Universal Declaration of Human Rights. The council of Europe's social charter have been ratified by 18 EU members and the United Nations international pact on social and cultural economic rights have been endorsed by all EU member states (Feantsa 2013). The revised European Social Charter and the European Convention for the Protection of Human Rights and related case law explicitly address (Art. 16, 30 and 31 of the ECHR) protections in relation to eviction. The protection of individuals threatened by eviction must be guaranteed by law, including consultation with relevant parties in order to find an alternative. Even in instances where eviction is justified, the authorities are obliged to take all necessary measures to relocate or to assist evicted persons financially. Evictions from accommodation centers must be avoided if they push the individuals concerned towards extreme circumstances that are contrary to respect for human dignity (Feantsa 2017). Each member state makes an own interpretation of these fundamental human rights. Evictions are regulated but the constitutions and laws of each European country individually.

The right to housing is subscribed in the Belgian constitution. Article 23 of the Belgian constitution specifies that "everybody has the right to a decent life. Thereto the law and decrees guarantee – considering duties, the economic, social and cultural rights – (...) 3) right to a decent home (...)" Housing policies are decided upon on the regional level (Verstraete & Dedeker 2015).

*Art 3 of the Housing Code of the **Brussels Capital Region**: "Everybody has the right to dignified housing. Thereto the stipulations below guarantee the accessibility of to a house that has minimum standards with respect to security, health and equipment."*

*Art 3 of the **Flemish** Housing Code: "Everybody has the right to dignified housing. Thereto the provision of an adapted dwelling of good quality, in a decent environment, against an affordable price and with housing security, should be promoted."*

*Art. 2 of the **Walloon** Housing Code: The region and the other public authorities, all within their competences, realise decent housing as a place to live, to emancipate and the blossoming of the individuals and the families.*

7. Who is being evicted by whom? Individual risk factors for being evicted

There are few studies that research the risk factors for being evicted. One of them is the FEANTSA study (2017). It describes different risks factors related to eviction for households in EU member states. Financial instability such as unemployment, over-

indebtedness, and low income are important individual risk factors. Furthermore, divorce and household breakdown also contribute to a sudden loss in income. At the same time, individuals with complex needs such as substance abusers and people with mental disabilities are also at higher risk of eviction.

Stenberg, Kareholt & Carroll (1995) did a Swedish longitudinal study that studied the risk of eviction in the 1980s. He found that the risk for a new eviction threat can be explained by a combination of both social circumstances and personal problems. The risk of a new threat declines across time, while divorce, the presence of children and the involvement in crime increased the risk of an eviction threat. An earlier study of Stenberg demonstrated that several factors increased the risk of actually being evicted after the threat of an eviction in 1982. Low income, a criminal record, being refused help from the welfare authorities and being an immigrant (Stenberg 1990).

What is then the profile of the persons being evicted? Who is being evicted by whom? Within the EU, single men account for the highest share of households being evicted (Feantsa 2017). At the same time, we also see single parents, especially single mothers, being overrepresented, while households consisting of two parents with children are underrepresented (Feantsa 2017, p. 76-77). Furthermore, there is a significantly higher proportion of evictions among tenants than among property owners (Kenna et al 2016). The European research thus found that men, migrants, and people between 25 and 45 are at higher risk of being evicted within the European Union.

In contrast, studies done in the US find that it is mostly women who are victims of eviction. 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 (2012), for instance, found that in Milwaukee black women get disproportionately evicted from their homes. In another study executed in Washington state, they established that evictions are disproportionately impacting people of color, particularly adults who are black. About 1 out of 6 black adults were named in an eviction filing in the period between 2013 to 2017⁹. The same study also showed that eviction flows follow racial mobility patterns, which means that more evictions take place in the most racially diverse areas. Leon and Iveniuk (2020) confirm these findings highlighting that in Toronto neighborhoods with a higher rate of self-identified black population has higher eviction rates. On the contrary, neighborhoods where a higher percentage of renters live in social housing, the evictions rates are significantly decreased.

In addition, poor people also run a higher risk at eviction. Phinney et al. (2007) have documented that based on a study with single mothers on welfare, 20% of them have

⁹ <https://evictions.study/maps.html>

experienced an eviction and one sixth has been homeless in the period between 1997 and 2003. Risks of these housing problems were much higher within specific subgroups: 50% of those with criminal convictions, 38.8% of high school dropouts, 34.4% of hard drug users, and 30.4% of those exposed to domestic violence had experienced at least 1 of the 2 housing insecurity problems assessed.

As far as we know, research on owners who evict is sporadic. Desmond (2012) is one of the only authors who discusses ownership in his book and some academic literature on 'marchands de sommeil' does it as well (Salembier 2018). Our research will try to also give an indication of the owners, the persons who evict. Owners can be large companies or just owning one extra property. Our preliminary research indicates that in Brussels most owners are individuals instead of large companies. According to the bailiff we spoke, effective evictions where bailiffs are involved seem to be more ordered by companies than individuals. Owners themselves are not always rich and can also be rather precarious – especially in poor neighborhoods – needing the rent to survive themselves. They make a business out of profiting from poor tenants (Desmond 2012). This is something we will explore more in our qualitative research.

To conclude, we see that in the Western world poor ethnic minorities in the age group of 25-45 are at higher risk of being evicted. In terms of gender, the literature is inconclusive and it seems to differ between Europe and the USA. Overall, single (parent)households are overrepresented. The few things we know about Brussels are from the Observatory's report and our interviewees. They highlight that rent arrears are the main reason for eviction in Brussels as a result of the renters' financial difficulties. They also point to the fact that several among these precarious renters have psychosocial problems (Observatorium 2019, p 70-71). Our qualitative study will identify and confirm the individual risk factors for eviction within the BCR. The different factors mentioned will be investigated in-depth in our research for Brussels. In addition, our quantitative research will demonstrate who is being evicted in the Brussels Capital Region.

8. The outcome of evictions. Does eviction lead to homelessness?

Economic, psychological and social impact of a forced move cannot be underestimated

(Hartman and Robinson 2003). It leads among others to higher housing costs, mental health impacts, and overall high dissatisfaction rates. Qualitative studies show that evictions lead to stress and anxiety affecting people's sleep and work (Desmond 2016). It not only impacts individuals, but destabilizes entire neighborhoods where tenants are being removed from their social support networks (Velasquez-Vera et al. 2017).

Sometimes eviction can lead to outright homelessness (Hartman and Robinson 2003). Burt (2001), for instance, found that in the USA two out of five people being homeless came to be that way because of involuntary displacement. In Europe we see that while a large majority is able to find new housing after eviction, about one fourth of the evicted persons remain homeless (Feantsa 2017). Benjaminsen et al (2015) found that 21% of homeless people in Denmark saw eviction as a determining factor of their situation. 25% of the homeless people in Sweden, 7% in Greece, 54% in Slovenia regarded eviction as a causal factor (Socialstyrelsen 2012, Klimaka 2008, Dekleva and Razpotnik 2007). The Denmark study found also that one year after eviction 18% were not on the housing registry, meaning they were still in an unstable living situation (living with friends or family) or homeless. In Finland, one fourth of evicted faced homelessness, among which were 78% men and 22% women (Erkkilä, and Stenius-Ayoade 2009).

Crane and Warnes (2000) argue in this case that eviction can be a contributory cause for extended homelessness. In a study with 45 single homeless people of 55 years and over, they identified six risk factors for eviction and subsequent homelessness. Although eviction is common, only a small proportion of those evicted become homeless. The six risk factors they identified are: 1) a change from a regular to a poor payment record, 2) the inheritance of a tenancy or mortgage at later age, 3) neighbors' report of disturbed behavior, 4) defective housing benefit or other social security applications, 5) living alone and the absence of a care-giver or confidant, especially when compounded by the recent loss of a co-resident supporter, 6) a previous episode of homelessness. For the majority in the study, eviction followed a protracted failure to meet their financial obligations or to keep their property in good condition, and for many, mental health problems or exceptionally low competence in basic domestic skills were contributory factors.

Overall, we find that evictions have serious financial, psychological and material consequences for the people involved that continue to resonate in the years following the eviction. Our qualitative research will add insights into the outcome of evictions within Brussels providing a richer picture of people's housing trajectories and biographies.

Addendum

How are different countries and regions dealing with

evictions in Covid-19 times of crisis?

Belgium

A moratory on evictions is a regional competence. As a result, we see three different time frames in which evictions are forbidden. Brussels is the most lenient of the three regions. The secretary of state, Nawal Ben Hamou, has suspended all housing evictions from the start of the lockdown – the middle of March – until the end of August. Renters cannot be evicted from their homes, even though they are in the possession of a judgement of eviction. Ben Hamou explains the measure like this “In view of the rapid spread of the coronavirus epidemic, it is imperative, in order to protect the health of the inhabitants of Brussels, that people in danger of being evicted from their homes do not find a structural housing solution or simply end up on the street.¹⁰”. In order to prevent evictions in the future, additional measures are taken. Three measures have been adopted for social renters who are having difficulties paying their rents because of the crisis. 1) they receive a certain social reduction of their rent, 2) they can opt to spread the payment of their rents, 3) the rent can be reduced for renters who have seen their income decrease by 20%¹¹. For renters on the private market, the Brussels government foresees a one-time rent-bonus of 214,68 euro for renters who have seen their income reduced by the corona crisis¹².

Within Flanders, evictions cannot be executed until 17/07/2020. Social renters having difficulties paying their rent due to the crisis need to contact the agency for a recalculation of their rent. There are no measures being taken for the private rental market. There is mediation foreseen if a conflict arises between renter and home owner due to the corona crisis¹³.

In Wallonia, evictions are suspended from the 19/03/2020 until 03/05/2020¹⁴. Furthermore, the Walloon Government has instructed the SWCS (Société Wallonne de credit social) to launch an interest-free loan for tenants in order to pay their rent during this difficult period. This is an instalment loan at 0% (Annual Percentage Rate of Charge of 0%) granted to Walloon tenants financially impacted by the current crisis. The loan is intended to cover a maximum of 6 months' rent and will have to be repaid in a maximum of 36 months¹⁵.

¹⁰ <https://www.bruzz.be/samenleving/brussel-verbiedt-tijdelijk-huisuitzettingen-2020-03-17>

¹¹ https://moneytalk.knack.be/geld-en-beurs/wonen/moratorium-op-uthuiszettingen-in-brussel-verlengd-tot-en-met-3-mei/article-news-1584179.html?cookie_check=1588593633

¹² <https://huisvesting.brussels/nieuws/coronavirus-een-ondersteuningsbonus-voor-huurders-met-een-bescheiden-inkomen-die-inkomensverlies-ondervinden>

¹³ <https://www.vlaanderen.be/vlaamse-maatregelen-tijdens-de-coronacrisis/vlaamse-coronamaatregelen-rond-wonen-en-energie>

¹⁴ <https://www.laprovince.be/541780/article/2020-04-02/coronavirus-la-wallonie-prolonge-linterdiction-dexpulsions>

¹⁵ <https://www.swcs.be/pre-a-taux-zero-pour-aider-les-locataires-en-difficulte-2/>

Across Belgium, mortgage payments for homeowners are delayed for six months if you have received income loss due to the corona crisis until 31/10/2020. But the interests will be charged in the end¹⁶.

In Europe and across the world

Also, in the rest of Europe, we see a ban on eviction occurring during the Covid-19 crisis. Within France, no evictions are allowed for renters until July¹⁷. In public housing in Paris, there will be no expulsions until April 2021¹⁸. In Germany, there will be a rent moratory for a period of two years for renters in difficulties. Renters will not be evicted from April 1st to September 30th 2020 for failure to pay rents¹⁹. In the Netherlands, there is a moratory on housing evictions during the corona crisis²⁰. In Spain, mortgage payments are suspended and evictions are forbidden. In Barcelona, social renters in public housing do not have to pay rent until the end of June 2020. In London, in the UK, there was a three-month ban on evictions²¹. This covers only new evictions, not evictions already into the judicial system. Furthermore, the government is temporarily making the housing benefit system more generous to help people struggling to meet rent payments, by increasing it to cover 30% of the market average rent in each area. In the USA, the HUD is suspending evictions and foreclosures for people living on its properties amid the coronavirus pandemic. In NYC, there was an eviction moratory until the end of June 2020. Recently, the center for disease control has ordered a national ban on eviction until the end of the year²².

In general, it remains to be seen what the effects will be of the corona-crisis upon renters and homeowners. Observers expect an economic crisis with increased poverty and unemployment numbers on the rise. Therefore, we could expect a wave of evictions. The effects of the corona-crisis on evictions is something we will pay specific attention to in the remainder of our research.

Resisting evictions across Europe. Resistance networks

¹⁶ <https://www.test-aankoop.be/geld/lenen/nieuws/uitstel-afbetaling-woonkrediet>

¹⁷ https://immobilier.lefigaro.fr/article/covid-19-la-treuve-hivernale-des-expulsions-est-a-nouveau-reportee_c2917cc6-9028-11ea-b3e5-a5eefbd8d46b/

¹⁸ https://immobilier.lefigaro.fr/article/a-paris-pas-d-expulsion-possible-dans-les-hlm-avant-avril-2021_5670a114-969c-11ea-843d-b65a18b816b2/

¹⁹ <https://www.thelocal.de/20200322/german-government-promises-relief-for-renters-amid-coronavirus-crisis>

²⁰ <https://www.ad.nl/wonen/kabinet-geen-huisuitzettingen-tijdens-coronacrisis~a589fea0/?referrer=https://www.google.com/>

²¹ <https://www.bbc.com/news/uk-politics-52108344>

²² <https://gothamist.com/news/cdc-extends-eviction-moratorium-tenants-who-cant-pay-rent-end-2020>

London

Eviction resistance network. (<https://evictionresistance.squat.net>)

Paris

Droit au logement association (<https://www.droitaulogement.org>)

Berlin

Stop evictions berlin. (<http://berlin.zwangsräumungsverhindern.org>)

Barcelona

The platform for people affected by mortgages (<https://afectadosporlahipoteca.com>), erected by Ada Colau, the mayor of Barcelona.

Amsterdam

Bond precaire woonvormen

Brussels

Greve des loyers (grevedesloyers.be)

Habitat et Participation

Front anti-expulsions, anti-uithuissettingen front.

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Appendix. List of experts interviewed

	Name	Function
1	Jana Verstraete	Researcher Sint-Lucas
2	Jose Garcia	President of renter's union
3	Werner Van Mieghem	BBROW
4	Sarah Luyten	BBROW
5	Nicolas Bernard	Professor Université Saint-Louis
6	Thierry Billiet	Team leader Inspection services Brussels Capital Region
7	Jean-Hwan Tasset	Peace Judge Molenbeek-Saint-Jean
8	Jean Spinette	President CPAS Saint-Gilles / Alderman Saint-Gilles
9	Veronique Van Der Planke	Researcher and Lawyer
10	Marion Englert	Economist, Observatorium voor gezondheid en welzijn
11	Laurence Noel	Sociologist, Observatorium voor gezondheid en welzijn
12	Anne Deprez	Researcher, IWEPS
13	Diederik Vermeir	Researcher, University of Antwerp
14	Geert De Pauw	President of le Conseil consultatif de logement of Molenbeek
15	Sylvie Vanmaele	Sam-Tes, knowledge center for bailiffs
16	Karen De Windt	Sam-Tes, knowledge center for bailiffs
17	Quentin Debray	President of l'union francophone des huissiers de justice and bailiff
18	Martine Mosselmans	Peace judge Laken
19	Annemie Robijns	Peace judge Jette
20	Bouchra Jaber	Bonnevie Molenbeek
21	Martine Kreemers	Head clerk peace court Etterbeek
22	Anne Bauwelinckx	BBROW
23	Vincent Bertouille	Peace Judge Forest
24	Frank De Brabanter	Head Clerk peace court Brussels canton 4
25	Carine Lalieux	President of CPAS of Brussels
26	Nathalie Vande Velde	CPAS St-Gilles
27	Géry de Walque	Peace Judge Woluwe-Saint-Pierre
28	Nathalie Phillipart	Service Mediation Locale Molenbeek
29	Kathelyne Bryse	Peace Judge Saint-Gilles
30	Avi Schneebalg	Peace Judge Brussels Canton 2
31	Christelle Lisombo	Housing coordinator CPAS Brussels