

HC3.3. EVICTIONS

Definitions and methodology

This indicator presents available data on the number of evictions across OECD countries. For the scope of this indicator, evictions refer to the process of the involuntary removal of people from rental dwellings, involving a judicial process in courts or other litigating bodies, such as landlord and tenant boards or rental housing tribunals. While this indicator refers to evictions from rental dwellings (in either the private rental and/or social housing sector), evictions can also affect households in owner-occupied housing, especially households that fall behind on their mortgage payments. Often, evictions may imply negative personal and social consequences across a wide range of dimensions. For instance, evictions may increase the risk of homelessness (Kenna et al., 2016) and suicide (Rojas & Stenberg, 2016).

The eviction process varies widely across – and in some cases, within – countries, and not all initiated eviction procedures ultimately result in the removal of tenants from their home. Despite differences across countries, the eviction procedure can be roughly classified into three subsequent steps (see e.g. Kenna et al., 2016): step 1) the landlord initiates the formal eviction process by filing an application to evict a tenant (which may lead to the litigating bodies, e.g. courts or tribunals, summoning both parties to court), step 2) the litigating body formally orders possession of the rental dwelling and issues an eviction notice or declines the initial eviction request, and step 3) the tenant household is physically evicted from the dwelling through the execution of the court order by a court bailiff or officials with similar authorities (potentially with a warrant and executive force).

Only cases that reach the third step of the process, and therefore only those in which a bailiff is assigned to physically remove a household from a dwelling, are classified as an actual eviction. Importantly, this usually under-counts the number of households leaving their dwelling over the course of an eviction process. In particular, households may leave voluntarily either upon information on the initiation of an eviction procedure or upon receiving an eviction order from a court or landlord and tenant board. In Finland for example, for about 43% of all scheduled physical repossession, bailiffs find a dwelling already vacated by the household (Valtakunnanvoudinvirasto, 2021). On the other hand, households may be able to avoid removal from their dwelling at any stage before the physical eviction, for instance, by paying their rent arrears. Further limitations to the data are discussed below.

Figures on the different stages of eviction procedures are obtained from a wide variety of sources, such as official bailiff and court statistics (Canada, the Czech Republic, Denmark, Finland, Latvia, Spain, Sweden and the United Kingdom (England)), national statistical institutes (Italy and Poland), housing providers (the Netherlands and New Zealand), publicised responses to parliamentary requests for information (Germany), statistics provided by housing rights associations (Austria and France) and the academic literature (Australia, Belgium and Greece). In some countries, evictions data at national level are not readily available and must be aggregated from a range of regional sources that may lack entire national coverage (e.g. as done by the Eviction Lab in the United States). HC3.3.1 in the Annex provides a detailed overview of these sources.

For the purpose of this indicator, initiated tenant eviction procedures (applications or court summons) (step 1), court eviction orders (step 2) and actual evictions of tenants (step 3) are presented as a share of all tenant households. Importantly, any household can face multiple eviction procedures in a given year, thus the presented numbers should be interpreted as the rate of initiated eviction procedures,

court eviction orders and actual evictions among all households in rental tenures. The number of tenant households is obtained from official national or supra-national sources, such as Eurostat (Austria, Denmark, Finland, France, Germany, Italy, Poland, Spain and Sweden), Housing and Population Surveys (Australia, Canada (Ontario), the Netherlands and the United Kingdom (England)), as well as other sources (Belgium (Flanders & Wallonia), New Zealand and the United States).

There are a range of possible limitations relating to the collected statistics on eviction procedures, which are discussed in detail at the end of this document. Importantly, some sources only report figures on eviction proceedings for households in social or public housing, which may underestimate the total rate of evictions for a given country, as tenants in social housing tend to be better protected against rent increases, for example through rents tied to household income level (see, for instance, indicator PH6.1 and PH4.3 on private and social rental housing regulations and characteristics). Nevertheless, for countries in which eviction data are only available for social or public housing, the share of eviction proceedings is calculated based solely on the number of households in these tenures.

Evictions data from 2020, which are available for a handful of countries and cover at least part of the COVID-19 pandemic, add an additional layer of complexity to cross-country comparison. This is largely due to the existence, extent and duration of eviction bans that were introduced in many countries at the outset of the pandemic, and (in many cases) extended into 2021). Evictions data for 2020 are thus presented separately in this indicator.

Key findings

Evictions are a widespread phenomenon across the OECD, though rates vary considerably across countries

Evictions from rental dwellings are a widespread phenomenon across the OECD, where at least 3 million formal eviction procedures were initiated in the latest available year before the Covid-19 pandemic. At the same time, more than 1.2 million households ultimately received eviction notices that order them to vacate their dwellings. In many cases, these data may be an underestimate: along with other limitations discussed later in this indicator, evictions data are not systematically reported for all rental tenures, some data sources only partially cover the national territory, informal and/or illegal evictions are excluded from this indicator, and data on both initiations and evictions are not always available for each country.

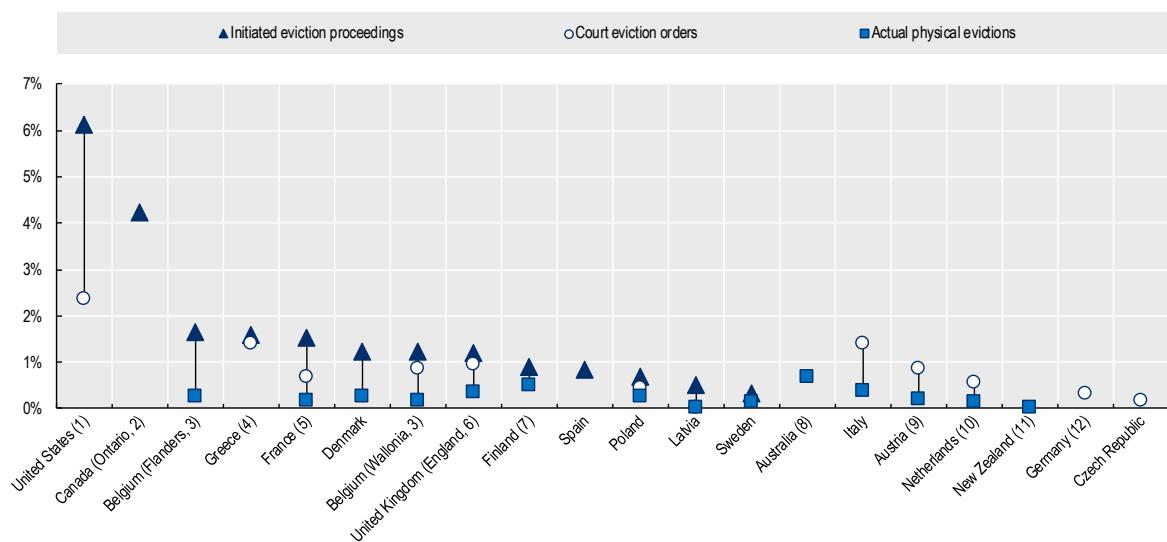
The highest rate of initiated evictions (step 1) is found in the United States, where about 6.1% of rental households faced eviction procedures in 2016, as shown in Figure HC3.3.1, while in the Canadian province of Ontario the eviction process initiation rate was 4.2% in 2019. On the other hand, many European countries recorded far fewer initiated eviction proceedings, ranging between 1 and 2% in Belgium (Flanders and Wallonia), France, Greece and England. While no sufficient data on the other stages of the eviction process exist for the other parts of the United Kingdom, the share of households subject to initiated eviction procedures in 2019 is slightly higher than in England alone (1.3% in the United Kingdom, 1.2% in England). At the other end of the spectrum, rates of initiated eviction proceedings were below 1% in Finland, Latvia, Poland, Spain and Sweden.

The number of issued eviction orders (step 2) is generally much lower than initiated eviction proceedings (step 1) in OECD countries. The United States recorded the highest rate of eviction orders across the OECD, with 2.3% of all tenant households receiving such notices in 2016. This means that about 38% of all initiated eviction proceedings ultimately lead to eviction orders in the U.S., which is nonetheless the lowest transition rate from initiated proceedings to eviction orders in the OECD, which occurs for about 64% of all initiated eviction cases on average. Nevertheless, with the exception of Greece and Italy, with a rate of 1.2% and 1.4% respectively, no European country had an eviction order rate above 1%, even though Austria, France and the United Kingdom (England) were fairly close to this

level. Belgium (Wallonia) records an eviction order rate of 0.9%, yet this refers exclusively to social housing units. The lowest rates were recorded for the Czech Republic (0.2%), Germany (0.3%, even though it includes evictions from commercial units) and Poland (0.4%).

Figure HC3.3.1 Incidence of Eviction procedures prior to the COVID-19 pandemic

Number of initiated tenant eviction proceedings (step 1), court eviction orders (step 2) and actual physical evictions of tenants (step 3) as a share of all rental households, pre-COVID period (2019 or latest year available)^{1,2,3,4,5,6,7,8,9,10,11,12,13,14}



Note:

1. For the United States, no sufficient data is available for several countries as well as some entire states (Alaska, Arkansas, North Dakota, South Dakota), amounting to about 12 to 15% of all renter occupied households. Along with the available eviction data, Eviction Lab provides estimates on the number of renter occupied households for jurisdictions for which data is accessible.
2. There is no sufficient nation-wide data on evictions in Canada and data sources differ by province. For example, in contrast to Ontario, Quebec had a slightly lower rate of initiated eviction procedures in 2017 (3.4%).
3. Data for the Belgian regions differ significantly and can thus not be added up. For Flanders, initiated eviction proceedings refer to all rental tenures, while the number of actual, physical evictions only refer to social rentals. For Wallonia, data refer exclusively to social housing.
4. The numbers of Greece are estimates, based on a representative survey of Greek civil courts.
5. Actual physical evictions in France only cover those evicted with police force.
6. In the United Kingdom, data on all eviction process steps, as well as sufficient information on the number of renter occupied households is only available for England. The number of initiated eviction procedures and renter occupied households are nevertheless available for the whole United Kingdom. With 1.3%, the United Kingdom wide rate of initiated procedures is slightly higher than in England alone.
7. Eviction data in Finland may contain a very small amount of evictions following mortgage foreclosures for homeowners. Due to the negligible amount of these, the denominator of eviction rate is the number of renter occupied households only.
8. Evictions data in Australia refer only to public housing under direct State Housing Authority exclusively, excluding the Northern Territory (which makes up 1.5% of all households in public housing). Eviction cases may also include voluntary moves after the reception of eviction notices, without the use of a Bailiff.
9. Actual physical evictions in Austria also include mortgage foreclosures for homeowners. The eviction orders only cover social and private rental units.
10. For the Netherlands, all data refer exclusively to social housing.
11. For New Zealand, evictions data refer exclusively to public housing provided by Housing New Zealand.
12. German data also contain commercial rentals. Due to a lack of data the denominator nevertheless only concerns renter occupied households.
13. Data for Canada (Ontario), Denmark, Finland, France, Italy, Spain, Sweden and the United Kingdom (England) refer to 2019. Data for the Netherlands and Poland refer to 2018. Data for New Zealand refer to 2017. Data for Belgium (Flanders), Germany and the United States refer to 2016. Data for Australia, Austria and Greece refer to 2013. Data for Belgium (Wallonia) refer to 2012.
14. Table HC3.3.1 in the Annex presents information on each source, the reference year and development over time.

Source: *Eviction procedures*: Aedes vereniging van woningcorporaties; Bundesarbeitsgemeinschaft Wohnungslosenhilfe; Consejo General del Poder Judicial; Danmarks Domstole; Deutsche Bundesregierung; Eviction Lab; Fondation Abbé Pierre; Główny Urząd Statystyczny; Housing New Zealand; Kronofogdemyndigheten; Ministry of Justice United Kingdom; Ministerstvo spravedlnosti České republiky; Sapounakis & Katapidi (2017); Social Justice Tribunals Ontario - Landlord and Tenant Board; Tiesu administrācija; Ufficio centrale di statistica; Valtakunnanvoudinvirasto; Verstraete et al. (2018); Wiesel et al. (2014). *Number of rental households*: OECD calculations based on European Union Statistics on Income and Living Conditions (EU SILC) survey 2020; Australian Institute of Health and Welfare; Eviction Lab; Housing New Zealand; Office for National Statistics; Rijksoverheid; Service de lutte contre la pauvreté, la précarité et l'exclusion sociale; Statistics Canada; Steunpunt Wonen.

There are no data for actual physical evictions (step 3) in North American countries. Australia has the largest share of all tenant households that were formally evicted in the latest year, with 0.7%, yet these data exclusively refer to public housing under direct State Housing Authority. Austria, Finland, France and Italy fall between 0.5 and 0.3% of actual physical evictions in rental housing. In France however, the data only cover evictions carried out with police force; as such, the actual number of evictions is estimated to be 2 to 3 times higher (Fondation Abbé Pierre, 2021). At the other end of the spectrum, New Zealand records a physical eviction rate of less than 0.1% of tenant households. Across the OECD, approximately every third initiated eviction procedure results in the households ultimately being physically removed from their home. Furthermore, Figure HM1.1.2 (Panel B) also distinguishes vacancy rates in urban and rural areas, for countries where the information is available. Data show higher vacancy rates in rural than in urban areas in most countries, except Greece.

Prior to the COVID-19 pandemic, the number of initiated evictions had fallen over the previous decade, though actual physical evictions had been on the decline in many countries

Prior to the COVID-19 pandemic, the number of initiated eviction procedures has fallen in 9 countries or territories relative to 2010 (out of 13 for which corresponding data are available). Nevertheless, since 2015, about half of countries with available data report an increase in initiated eviction processes. At the same time, the number of issued eviction orders has decreased in almost all countries since 2015, with the exception of France and the United States. In terms of actual physical evictions, nearly all countries report a decline since 2010 – with the exception of Finland, France and Sweden, which record a slight increase in the recent years.

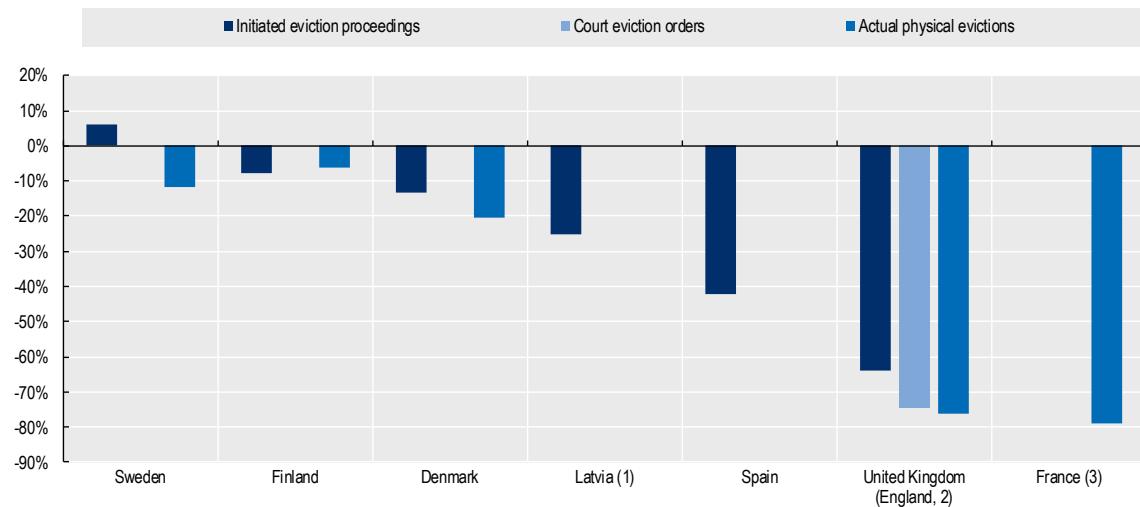
At the onset of the COVID-19 pandemic, many countries introduced eviction bans, which resulted in drastically lower eviction rates

With the onset of the Covid-19 pandemic as declared by the WHO on 11 March 2020, many countries across the OECD implemented eviction moratoria that temporarily stopped people from being evicted from their homes (Table HC3.3.3) (see also OECD, 2021). These measures had profound effects on the number of eviction proceedings, eviction orders, and actual evictions carried out in 2020. For example, in the United Kingdom (England), where evictions were temporarily banned, the number of initiated evictions fell by about 64%. Other countries with similar bans, such as Spain (-42%) and Finland (-8%), also saw these numbers fall more or less substantially. Even without explicit eviction bans, the numbers fell in Latvia (-25%) and Denmark (-13%). Only in Sweden did the number of eviction proceeding rise over the year 2020 (+6%).

The reduced number of eviction applications led to a decline in the number of actual evictions in many countries. In France, for example, the number of evictions carried out with police force dropped by 79%, while the United Kingdom saw 76% less evictions in 2020. Even in Sweden, where the number of eviction applications increased, the number of evictions carried out fell by 12%.

Figure HC3.3.2 Evictions procedures during the Covid-19 pandemic

Number of initiated tenant eviction proceedings (step 1), court eviction orders (step 2) and actual physical evictions of tenants (step 3), 2020 relative to previous year^{1,2,3}



Note:

1. For Latvia, previous year refers to 2018.
2. See HC3.3.1 (note 6).
3. See HC3.3.1 (note 5).

Source: Consejo General del Poder Judicial; Danmarks Domstole; Fondation Abbé Pierre; Kronofogdemyndigheten; Ministry of Justice United Kingdom; Tiesu administrācija; Valtakunnanvoudinvirasto

Table HC3.3.3 Restrictions on evictions introduced in response to the COVID-19 pandemic

Country	Type of support	Description of support	Applicability	Level of government
Australia	Moratorium on evictions	The National Cabinet (Commonwealth and State Governments) agreed to a moratorium on evictions over the next six months for residential tenancies in financial distress who are unable to meet their commitments due to the impact of COVID-19.	Six of the eight states extended their moratorium beyond the initial six months. These are New South Wales, Victoria, Western Australia, South Australia, Tasmania and the Australian Capital Territory.	Regional/state
Austria	Forbearance for rent arrears and moratorium on evictions	Temporary relief to renters, including forbearance of rent arrears for tenants who had lost a job as well as a moratorium on evictions.	The applicants need to register.	Regional/Local
Belgium	Temporary ban on evictions	The temporary ban on the execution of all judicial decisions in which an eviction is ordered is related to evictions arising from housing rental disputes that were pronounced by the justice of the peace - or in appeal.	Targets tenants	Regional/state
Canada	Temporary ban on evictions	A temporary ban on evictions was introduced in most provinces and one territory.	Tenancy Acts vary significantly by province/territory. In Ontario, for example, disputes go to a tribunal board. In Alberta, disputes are dealt with through a non-court service organization	Local
Colombia	Temporary suspension of evictions	Suspension of eviction actions. During the period between April 15 and June 30, 2020, the order or execution of any eviction action ordered by judicial or administrative authority is suspended.	..	National/federal
Czech Republic	Moratorium on evictions and rent arrears	Temporary moratorium on evictions. Extension for rental payments during the pandemic.	Targets tenants	National/federal
Germany	Moratorium on evictions	The landlords' right to terminate a lease on the ground of non-payment was restricted for a limited period of time. The restriction only applied to cases in which the non-payment is due to the effects of the COVID-19 pandemic.	The regulation was limited to rent and lease arrears that were due in the period from April 1, 2020 to June 30, 2020. Only if the tenant has not paid the arrears after June 30, 2022, the landlord is permitted to terminate the lease due to these arrears. The aim of the regulation was to prevent residential tenants from losing their homes and tenants or leaseholders of commercial premises and land from losing the basis of their employment as a result of temporary loss of income due to the COVID-19 pandemic.	Joint (share across levels of government)
Italy	Moratorium on evictions	The measure applies to the following cases: 1. evictions due to rent arrears; 2. evictions relating to foreclosed properties inhabited by the executed debtor and his family members; 3. evictions involving the debtor's main residence.
New Zealand	Adjustment to regulations about rental breaks and rents increase	Temporary changes were made to the RTA to sustain tenancies to the greatest extent possible and to protect tenants from becoming homeless during the COVID outbreak. Landlords had restricted grounds for terminating tenancies and were prevented from increasing rents for a period of time.		

		These temporary provisions have now expired.		
Portugal	Moratorium on evictions and rent arrears	<p>During the state of emergency, evictions and foreclosures have been suspended and landlords may not demand any additional compensation in case the tenants pay the rent later. Furthermore, households whose income decreased by 20% and whose rent represented more than 35% of said income, were granted a moratorium in rent payments.</p> <p>The payments could be delayed during the state of emergency and the next month. Total value in debt should later be paid in monthly instalments (as low as 1/12 of the total debt), starting the second month after the end of the state of emergency.</p>	..	National
United States	Multifamily Mortgage Forbearance (including eviction ban)	<p>The law for property owners of multifamily rental properties and their tenants provides:</p> <ul style="list-style-type: none"> - a forbearance program established for multifamily rental properties with federally-backed mortgage loans - the prohibition of eviction due to non-payment of rent for tenants in multifamily properties receiving forbearance under this programme - Property owners are prohibited from charging late fees or other penalties for non-payment of rent during the period of forbearance and must provide a 30-day notice to vacate prior to eviction. 	Targets tenants	National/federal

Note: Additional emergency support for tenants is reported in indicator PH6.1.

Source: 2021 OECD Questionnaire on Affordable and Social Housing (QuASH)

Data and comparability issues

Data sources on evictions are subject to significant limitations. The availability of data for the different stages of an eviction process varies widely across countries. While only a few countries report data on all three stages (France, Italy, Belgium (Wallonia), Poland and the United Kingdom (England)), most countries only provide statistics on one or two stages of the eviction process. While this indicator groups the available data, there are still differences within each stage. For example, while for Canada, Sweden, the United States and others, data on eviction applications (or filings) is available, Denmark reports the number of eviction cases finished in court (with no notion on whether eviction orders have been granted) and France reports summons to court for eviction proceedings. Due to these differences in reported data, there may be instances where eviction procedures are ended after the initial filing, but before court summons or proceedings.

For some countries, data are only available for a limited number of jurisdictions (Belgium, Canada, the United Kingdom and the United States); further, the legislative process to evict a tenant may differ across jurisdictions within a given country making it hard to present comprehensive and harmonised national data. In Belgium, while information on eviction processes is available for both Flanders and Wallonia, the numbers cannot be added together as they refer to different sectors. For Flanders, initiated eviction proceedings refer to all rental tenures, while the number of actual, physical evictions only refer to social rentals. For Wallonia, data refer exclusively to social housing.

In the United States, data is missing for several countries as well as some entire states (Alaska, Arkansas, North Dakota, South Dakota). Overall, this sums to about 12 to 15% of renter occupied households for which there is no available information on eviction proceedings. In order to calculate eviction rates with an appropriate denominator, Eviction Lab provides estimates on the number of renter occupied households in jurisdictions with accessible data by combining Census figures with demographic estimates on Census tract level (Eviction Lab, 2018). Some data, such as for example for Greece, are based on estimates provided by a representative sample of cases from civil courts (Sapounakis & Katapidi, 2017).

In addition, in some countries or jurisdictions, eviction statistics may only be available for the social housing sector (Australia, Belgium (Wallonia), the Netherlands and New Zealand), which tends to provide better protections for tenants against rent increases. In France, actual physical evictions are only reported if they involve police force, which is likely to significantly underestimate the actual number of evictions (Fondation Abbé Pierre, 2021). The comparability of the data is also compromised by different tenures covered. This is the case in Austria, where eviction orders cover only rental tenures, but actual evictions include mortgage foreclosures for homeowners as well. Eviction orders in Germany also include commercial evictions. Due to a lack of data on the number of commercial rentals, the denominator nevertheless only concerns renter occupied households.

A further complication is that the number of actual evictions may underestimate the number of people who leave their dwelling over the course of the eviction proceedings, before the physical eviction occurs as a result of the court order. Some tenants may not be aware that eviction orders or notices do not necessarily need to result in formal evictions, leading them to leave their dwelling prematurely (Kenna et al., 2016). At the same time, households might live in unregulated rentals, which may expose them to illegal evictions without due process (Spencer et. al, 2020) or they are subject to forced eviction without the provision of, and access to, appropriate forms of legal or other protection (UN-HABITAT and OHCHR, 2014). Finally, such “informal” or “illegal” evictions, which are not processed by a court, but may involve a property owner changing the locks or removing a tenant household by force, are thus not covered in the data presented in this indicator.

While this indicator refers to evictions of households from rental dwellings, homeowners can also face eviction procedures following default on the mortgage payments. This process, referred to as mortgage

foreclosures, is typically initiated by banks that previously issued mortgage loans to new homeowners. As with evictions from rental housing, foreclosures have a clear link to homelessness (Faber, 2019). The foreclosure procedure varies across jurisdictions, but is typically structured in several stages, which may include a notice of payment default, the sale of the property, and the actual physical eviction of the occupants (also referred to as successful foreclosure). Future OECD work could include an indicator on mortgage foreclosures.

Sources and further reading

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