Self-initiated moves during the formal eviction process: Findings from Swedish Register Data

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Abstract
A large body of research has demonstrated that evictions affect already vulnerable groups and are linked to a number of adverse outcomes. However, prior findings largely rely on enforced evictions processed through the legal system and it has been suggested that such an approach might underestimate the number of evictions. Using comprehensive Swedish individual-level register data from 2009 to 2012, this study extends prior literature by focusing on self-initiated moves that occur during a formal eviction process but before an enforced removal. Results from explorative statistical analyses indicate that self-initiated moves during the formal eviction process are four times more common compared with enforced evictions. Although self-initiated moves typically affect the same disadvantaged groups as those facing enforced removals, those who self-initiated their move were younger. Households with children were also found to be more common in that group compared with those faced with enforced removals. Implications for research, policy, and practice are discussed.

Keywords
administrative data, displacement, evictions, housing, longitudinal

INTRODUCTION

Every year, millions of people around the world are evicted or otherwise forced to leave their homes (UN, 2014). In Sweden, the context of this study, ~2000–3000 evictions are executed each year. The majority are caused by rent arrears (Kronofogden, 2020; von Otter et al., 2017). Considering that housing is a fundamental need, evictions are a major interference in an individual’s life and potentially a traumatic experience. There is ample research showing that evictions are associated with a number of social, economic, and health-related disadvantages (Berg & Brännström, 2018; Crane & Warnes, 2000; Desmond, 2016; Desmond & Kimbro, 2015; Desmond & Shollenberger, 2015; Fowler et al., 2015; Kenna et al., 2016; Rojas & Stenberg, 2016; Tsai & Huang, 2019; Vásquez-Vera et al., 2017; von Otter et al., 2017). Accordingly, having a home seems to be an important factor in avoiding social exclusion. By such background, evictions have been termed as a significant public health problem (Tsai & Huang, 2019).

A housing eviction is a process by which a landlord forces a tenant to move out of a property (Gold, 2016). It constitutes an involuntary displacement where an individual is forced to leave his/her home (Desmond & Shollenberger, 2015). Evictions from rental housing are
usually initiated at the landlord's request by the landlord ending a tenancy agreement (i.e., a tenant receives a notice to quit). Formal evictions are subsequently processed through the legal system through which a landlord seeks to regain possession of leased premises by terminating a tenant’s right to occupy. The formal process ends with the execution, where legal authorities forcibly remove the tenant and their belongings out of the property (Brennan, 2020).

Most previous research relies on the formal evictions registered in official statistics. These estimates are considered to be an underestimation of the actual rate of evictions since there are evictions that do not leave an eviction record either because they occur outside the legal system or because they do not go through the whole judicial process (Desmond, 2012; Desmond & Shollenberger, 2015; Hartman & Robinson, 2003). Moreover, these evictions are often complex to trace and measure as most of them occur in the shadow and are hidden in the statistics (Desmond & Gershenson, 2017). Recent research from the US drawing on national survey data indicated a significant prevalence of evictions over and above formal evictions (Desmond & Shollenberger, 2015; Gromis & Desmond, 2021).

In Sweden, an eviction record is issued in official statistics when the Enforcement Authority executes an eviction (i.e., the removal is enforced). In this context, other types of evictions that occur outside the legal system, such as evictions from temporary contracts and the secondary housing market administered by the local social authorities, or those that occur without going through the whole formal eviction process are not captured. In light of this, it is reasonable to believe that the official statistics on formal evictions in Sweden (and elsewhere) underestimate the true extent of evictions (cf. Kjellbom, 2014; Nilsson & Flyghed, 2004; Stenberg, Kjellbom, et al., 2011; von Otter et al., 2017).

Prior research has demonstrated that between 2009 and 2012, ~94% of the formally initiated evictions never took place as a final enforced removal. The “leaky funnel” metaphor has been used to describe this process where individuals tend to disappear as the legal stages of the eviction process proceed (von Otter et al., 2017). Knowledge regarding how many of these individuals end up leaving their homes without an enforced removal and what characterizes them is underdeveloped. Prior work has hypothesized that some tenants may manage to pay off their rent arrears and regain their lease, while others, to avoid the negative stigmatization of an eviction record, involuntarily leave their home before an enforced removal and will thus have a better chance of obtaining a new lease (von Otter et al., 2017). However, the lack of accessible and high-quality data has led to a poor understanding of evictions beyond the enforced ones.

Using a unique database, where national register data from the Swedish Enforcement Authority on the eviction process have been linked to other social and health registers, the present study seeks to address this research gap. Through the theoretical lens of displacement and principles of social justice, the aim of this study is to increase the understanding of the individuals who disappear or “leak” as the stages of the formal eviction process proceed. This is achieved by estimating the prevalence of self-initiated moves during the formal eviction process and by describing the individual-level sociodemographic, socioeconomic, and mental health characteristics of the group. Guided by previous research in the Swedish context on characteristics indicating different aspects of social exclusion concerning those subjected to a formal eviction process, as well as those faced with an enforced eviction (von Otter et al., 2017), various variables indicating similar characteristics were selected. These traits can be regarded as risk factors that have the effect of increasing vulnerability to self-initiated moves during the formal eviction process in the face of trigger factors. This is of great importance for policymakers and professionals involved with preventive work for them to obtain a more realistic awareness of the actual extent of evictions as well as the characteristics of those who are subjected to them. Without this knowledge, it is difficult to address them through preventive policies and interventions that are meant to stem the problem.

This article continues with a presentation of the theoretical framework and a description of the Swedish context, with a focus on evictions from rental housing caused by rent arrears, which constitute the predominant majority of the cases. This is followed by an account of data and methods. Thereafter the results are presented. The article concludes with a summary and implications for research, policy, and practice.

Theoretical framework

Evictions can be understood within the framework of displacement where the absence of consent or will to move is the determining factor (Desmond & Shollenberger, 2015; Ramiller, 2022). Involuntary displacement occurs when individuals are forced to leave their homes because it is unaffordable, hazardous, or impossible to live there (Hartman et al., 1982). But the term displacement has important dimensions other than the physical one of moving. The interplay with various factors will eventually determine to what extent individuals perceive their
move as voluntary and desired or involuntary. By this context, evictions (of any type) can be referred to as a type of involuntary displacement brought about by a landlord-initiated change in the conditions of occupancy of an individual’s home. To self-initiate a move after missing a rent payment for fear of an enforced eviction can be seen as an act of a tenant without any actual choice (Desmond, 2012).

An involuntary displacement means the individual loses his/her home and is a serious disruptive life event. It is not only a physical loss related to the spatial setting, but also a loss related to the social, economic, and symbolic resources (Newman & Owen, 1982). A home is important for human well-being, health, a sense of belonging, and attachment (Brown & Perkins, 1992). For children it is of particular significance as a stable safe home and place attachment are fundamental for a healthy development (Chawla, 1992; O’Mahony, 2007). Besides, home is related to rituals and daily routines, which provide space for social relationships and it is where citizenship starts (Paulsen, 2019; Somerville, 1998).

Against this background, housing is considered to be a social right, recognized in numerous human rights instruments (e.g., UN, 1948, 1966).

The right to evict a tenant from rental housing is based on civil rights, in this case, the landlord’s right to own property and the tenant’s social right to housing. The lease is a manifestation of this. An eviction from rental housing for non-payment of rent is the result of a conflict arising from the breach of the legal contract. The consequence of such an occurrence is a risk to the tenant’s social rights. Society’s acceptance of this sanction can be understood as essentially built on the firmly rooted norms of “agreements must be kept” and payment morality, which presumes upholding the financial system. To balance the contradictory rights, the consequences for the evicted individuals are, in most welfare states, compensated by various social comprehensive and inclusionary policies (Stenberg, van Doorn, & Gerull, 2011).

The risk of being involuntarily displaced is not randomly distributed across population subgroups. It is shaped by social and economic mechanisms, which operate on structural, systemic, relational, and individual levels. Structural factors (e.g., poverty and a low supply of affordable housing) interact with relational factors (e.g., the power imbalance between tenant and landlord), and individual vulnerabilities (e.g., low educational attainment, social or health-related problems, or weak social support networks) in shaping the risk (Kenna et al., 2016). Thus, the vulnerability to involuntary displacement varies according to characteristics that define the individual’s position in the stratification system (Lee & Evans, 2020). These factors are furthermore mediated by systemic factors, such as the functioning of the legal and social welfare systems (Kenna et al., 2016).

Prior research has consistently shown eviction is more likely for the poor, the marginalized, and the disadvantaged (Crane & Warnes, 2000; Desmond, 2012; Kenna et al., 2016; Tsai & Huang, 2019). A previous Swedish study examined the characteristics of those subjected to a formal eviction process, as well as those faced with an enforced eviction. An identified strong correlate was lower socioeconomic status such as low educational attainment, unemployment, low income, and social assistance recipiency, all factors indicating a more unstable income situation than the general population. Sociodemographic characteristics such as a lower mean age, being a man, belonging to a single household, being foreign-born, predominantly with a Middle Eastern background, as well as having mental health problems were also more common in the studied groups compared with the general population (von Otter et al., 2017).

Few, if any, studies have investigated self-initiated moves during the formal eviction process. However, some studies have explored self-initiated moves after being served a notice to quit that occur without a formal eviction process. The bulk of the definitional work studies on self-initiated moves have focused on the US context, mainly using reason-to-move data from the American Housing Survey, which captures a wide range of involuntary displacements. These studies have indicated a significantly higher rate of self-initiated moves that occur outside the legal system, for example, informal evictions, than the rate of formal evictions (Desmond & Shollenberger, 2015; Gromis & Desmond, 2021). Previous research on self-initiated moves in the Swedish context is lacking and there is no knowledge of the prevalence or what characterizes those who are subjected to them.

The Swedish context

The Swedish welfare state model has been characterized by a universal welfare policy combined with income-related benefits (Korpi & Palme, 1998), where housing has traditionally been a core value. With extensive housing policies and highly regulated non-profit municipal housing companies, with responsibility for supplying housing to the general public, the housing shortage was essentially eliminated by the early 1970s (Grundström & Molina, 2016; Holmqvist & Turner, 2014). The rental system has been characterized as integrated, where the profit rental sector has been forced to adjust rental levels to the non-profit rental sector, which is considered to lead to below-market rent levels and lower the rental level as a whole (Kemeny, 1995). This has enabled low-
income groups to acquire reasonable housing on the regular housing market. Along with this, Sweden has not developed a social housing sector, that is, long-term housing to which access is means-tested (Bengtsson et al., 2013).

However, in recent decades, Sweden has seen extensive changes to its housing policy, with a deregulation of the housing market, and a greater increase of cooperatively owned dwellings compared with the rental sector. Since 2011, legislation forced municipal housing companies to compete on the same market terms as private rental companies. Therefore, they have requirements for financial profitability equated with any other housing company on the market. The changes have led to decreased possibilities for municipal housing companies to provide housing for vulnerable groups (Grundström & Molina, 2016; Holmqvist & Turner, 2014).

Nearly one-third of the Swedish population lives in rented apartments in multi-dwelling buildings (Statistics Sweden, 2022a). The housing market is at present characterized by low mobility and a shortage of low-income rental apartments. This has led to a rising dependence on subletting, secondary market rental contracts where social services supply apartments, and rising homelessness rates. Consequently, higher demands heighten the threshold for entering and re-entering the regular housing market (Olsson & Nordfeldt, 2008; von Otter et al., 2017). This has resulted in an increasing exclusion of disadvantaged households and spatial inequalities (Boverket, 2021; Finansdepartementet, 2022; Knutagård, 2018).

In Sweden, the landlord has the right to terminate the lease, if a tenant is more than a week behind with the rent. The eviction process then begins with the tenant being served with a notice to quit by the landlord. This starts a three-week-long “regaining period,” during which the tenant can regain his/her protected tenancy by repaying the rent that is in arrears (SFS Jordabalk [Land Code], 1970:994). In most cases concerning late rent payments, the formal eviction process starts with the landlord applying to the Enforcement Authority for an order to evict, so-called summary proceedings, which is needed to take legal action. If the tenant does not contest the landlord’s claim, the Enforcement Authority will issue an enforcement ruling according to summary proceeding regulation. The ruling obliges the tenant to move out and enables enforcement of the eviction. However, if the tenant does contest the claim, a district court will review the legality of the eviction and decide whether or not there are legal grounds for the claim (SFS Lag om betalningsföreläggande och handräckning [Act on payment orders and handouts], 1990:746).

When an eviction ruling is issued, the formal eviction process proceeds with the landlord’s application for enforcement to the executive department of the Enforcement Authority. The process is finished with the execution, where the tenant will be forcibly removed by the Enforcement Authority (SFS Utsökningsbalken [The Enforcement Code], 1981:774). The formal eviction process thus starts with the landlord’s application for summary proceedings and ends with an execution, for example, enforced removal of the tenant. If an eviction is executed, it will result in an eviction record in official registers. However, this formal process can be disrupted before it is finished if the tenant self-initiates a move or regains the lease (Olshed, 2021). Figure 1 demonstrates the different stages of the formal eviction process.

The legal eviction process follows the same basic outline in most European countries but the duration differs across countries. Sweden is distinguished by the relatively short period of time it takes to lose tenancy (Djankov et al., 2003; von Otter et al., 2017) (for a more comprehensive description of the formal eviction process in Sweden, see von Otter et al., 2017).

The social services providing prevention assistance to citizens who are threatened with eviction is a way of fulfilling the government’s goal of limiting homelessness. The municipal social welfare board must always be informed if the grounds for forfeiting a tenancy are late rental payments (SFS Jordabalk [Land Code], 1970:994). There is no legal way for the social services to stop evictions other than by helping tenants repay their rent arrears. After the regaining period, the social services are only entitled to assist in negotiations with the landlord (Olshed, 2021).

DATA AND METHODS

Data material and study population

This study took advantage of comprehensive national register data from the Dynamics of Evictions in Sweden (DEVS) database, which is based on data from the Swedish Enforcement Authority. The database contains all juridical processes in summary proceedings, from application to ruling, between January 2009 and August 2012, and all stages in the eviction process, from application to executed eviction, between January 2009 and March 2012. The database includes information concerning ~120,000 cases of summary proceedings of which 113,000 are unique cases, 28,000 applications for eviction, and 8000 executed evictions. It is restricted to individuals registered as residents in Sweden, which is defined by having a personal identity number (i.e., a number
assigned to all individuals at birth or at the time of immigration). The database also includes a 10% random sample of the Swedish adult population (over the age of 16) in December 2008 as a point of reference, excluding those found in the eviction data \( n = 770,000 \). In addition, information about the household members is added. The database contains a total of 3,200,000 individuals.

Data from the Enforcement Authority are linked to individual-level data from several Swedish authorities’ national administrative registers for the years 1990–2014.

Table 1 summarizes the combined data from national registers used in the study. The personal identity numbers, which are linked to the data, are replaced with random reference numbers in the database to make it anonymized. The data were accessed through Statistics Sweden’s microdata online access system (MONA by acronym). There was no access to information that could identify individuals in the data.

The population in this study includes all individuals being served with an application for summary proceedings between 2009 and 2011 \( n = 62,618 \). Since individuals may have been served with several applications, only the first registered application for each individual was included in the analyses. This group was compared with the reference population, which consisted of the 10% random sample of the general Swedish population \( n = 752,204 \). Since the reference population consisted of individuals who were 16 and over in 2008, it was refined to reduce bias when compared with the rest of the sample. The year 2009 was used as the reference year in the analyses and since leaseholders must be at least 18, individuals who had either passed away, emigrated, or were under 18 in 2009 were omitted from the reference population \( n = 11,628, 1.5% \). In the final step, individuals were omitted from the group served with an application for summary proceedings \( n = 1841, 2.9% \) and the reference population \( n = 13,318, 1.8% \) due to missing values for any of the variables indicating characteristics. In total, 788,035 individuals were included in the final analyses, 60,777 served with an application for summary proceedings, and 727,258 from the reference population.

**Analytical strategy**

The prevalence of self-initiated moves during the formal eviction process was estimated by analyzing patterns of mobility. In the first step, mobility was analyzed within the group served with an application for summary proceedings. Individuals who had no registered enforced eviction were further analyzed by identifying any change of address. If a change of address was identified between the registration year of the application for summary proceedings and the preceding or the following year, the individuals were defined as having self-initiated a move during the formal eviction process. If no change of address was identified, they were defined as individuals who had regained their lease. Figure 1 demonstrates the groups as the three pathways of the formal eviction process.

Mobility was also analyzed within the reference population, where the year 2009 was used as the reference year, thus giving the observation time 2008–2010. The extent of mobility in the group served with an application for summary proceedings was then compared with the proportion of individuals who changed addresses within the reference population. A greater degree of mobility among those served with an application for summary proceedings, compared with those in the reference population, was assumed to support the assumption that they self-initiated a move in response to being served with an application for summary proceedings.

Even though knowledge about individuals who self-initiate a move during the formal eviction process is limited, previous research has provided knowledge about the characteristics of those subjected to a formal eviction process, as well as those faced with an enforced eviction.
(von Otter et al., 2017). Guided by this, operationalizing variables such as various sociodemographic, socioeconomic, and mental health-related factors were selected for the second analysis. Table 1 summarizes the operationalizations of the variables used. Values of means and proportions of the variables were estimated for individuals who self-initiated a move and the three comparison groups; the group who regained their lease, those faced with an enforced removal, and the reference population. Stata version/SE 17.0 was used for all analyses. The prtesti-command was utilized for categorical data, and the ttesti-command for continuous data, to determine whether the differences between those who self-initiated a move and the other groups were statistically significant ($p < 0.05$).

**RESULTS**

Table 2 demonstrates the mobility within the group served with an application for summary proceedings and the reference population. Among those served with an application for summary proceedings, 55% did not move, that is, they regained their lease. Those who moved before an eviction was enforced, that is, those who self-initiated a move, constituted 36% of the sample, and 9% faced an enforced removal. The ratio of self-initiated moves—enforced removals was thus 4:1, that is, four self-initiated moves for every enforced removal.

In total, 45% of the individuals served with an application for summary proceedings moved in comparison to 16% in the reference population (Table 2). The differences in mobility across groups are significant even after accounting for those faced with an enforced removal. This supports the notion that a significant proportion of individuals served with an application for summary proceedings, who self-initiated a move during the formal eviction process, did so involuntarily.

The following section describes the characteristics of those who self-initiated a move. Table 3 reports the means and shares of the measured variables for those who self-initiated a move and the comparison groups; the group who regained their lease, those faced with an enforced removal, and the reference population.

Individuals who self-initiated a move distinguished themselves by being significantly younger in comparison with all the other groups. Their mean age of 35 years was 14 years younger than the reference population, and 4 years younger compared with those faced with an enforced removal. The age difference was also notable in comparison with the group that regained their lease, where those who self-initiated a move were 7 years younger. The result reflected substantial differences in age structures between the groups. More than one-third of those who self-initiated a move were under 25 and 60% were under 35.

Men were overrepresented among those who were served with an application for summary proceedings and also tended to leave their homes to a greater extent after the application rather than regain their lease. The proportion of men who self-initiated a move was slightly higher compared with the group who regained their lease.

It was more common among those served with an application for summary proceedings to belong to a single household compared with the reference population. The proportion of single households among those who self-initiated a move was lower compared with those faced with an enforced removal, but equal to the group who regained their lease. Households with a married or cohabiting couple without children were slightly less common among those who self-initiated a move in comparison with those who regained their lease, but higher compared with those faced with an enforced removal. The proportion of households with children was equal between those who self-initiated a move and those who regained their lease, but significantly higher in these two groups compared with those faced with an enforced removal. Notably, more than one-third of those who self-initiated a move belonged to households with at least one child under 18 living at home.

Individuals born outside Sweden were overrepresented among those served with an application for summary proceedings in comparison with the reference population. The result demonstrated that the share of foreign-born individuals who self-initiated a move was slightly lower compared with those faced with an enforced removal, but the difference between the groups was not statistically significant. In the group that regained their lease, the proportion of foreign-born individuals was the highest. A Middle Eastern background was slightly more common among those who self-initiated a move compared with both the reference population and those faced with an enforced removal, but less common in comparison with the group who regained their lease.

The group served with an application for summary proceedings had a significantly lower level of education compared with the reference population. Individuals who self-initiated a move had to some extent a lower level of education than those who regained their lease while those faced with an enforced removal had the lowest level of education. Exactly 34% of those who self-initiated a move had only completed their compulsory education (a maximum 9 years) and every other person had upper secondary education as their highest level of education.
TABLE 1  List of national registers and variables used in the study.

<table>
<thead>
<tr>
<th>National register</th>
<th>Variables</th>
<th>Categories</th>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Swedish Enforcement Authority's summary proceedings register</td>
<td>Registration date application for summary proceedings</td>
<td>Year/Month/Day</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Application for execution of eviction</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td>The Swedish Enforcement Authority's enforcement register</td>
<td>Registration date application for execution</td>
<td>Year/Month/Day</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Application for execution of eviction</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Execution of eviction</td>
<td>Yes/No</td>
<td></td>
</tr>
<tr>
<td>Statistics Sweden’s geography and domestic residential mobility database</td>
<td>Latitude</td>
<td>Latitude coordinates of the individual's residential address</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Longitude</td>
<td>Longitude coordinates of the individual's residential address</td>
<td></td>
</tr>
<tr>
<td>Sociodemographic factors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statistics Sweden’s register of the Total Population</td>
<td>Gender</td>
<td>Male/Female</td>
<td>Sweden</td>
</tr>
<tr>
<td></td>
<td>Age</td>
<td></td>
<td>Norway, Denmark, Finland, Iceland</td>
</tr>
<tr>
<td></td>
<td>Country/Region of birth</td>
<td></td>
<td>Other Nordic</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EU25, other Western Europe, Australia, Canada, New Zealand, United States</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EU25, other Western Europe, Australia, Canada, New Zealand, United States</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Former Soviet Union European part, Romania, Bulgaria, Balkan except for Greece</td>
</tr>
<tr>
<td></td>
<td>Middle East</td>
<td></td>
<td>All countries in the Middle East area</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
<td>Sub-Saharan Africa, Latin America, Asia except for the Middle East</td>
</tr>
<tr>
<td>Socioeconomic factors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statistics Sweden’s longitudinal integration database for health insurance and labor market studies</td>
<td>Family type</td>
<td>Married/cohab., no children</td>
<td>Married/registered partnership/cohabiting with no child under 18 living at home</td>
</tr>
<tr>
<td></td>
<td>Married/cohab., with at least one child</td>
<td></td>
<td>Married/registered partnership/cohabiting parents with at least one child under 18 living at home</td>
</tr>
<tr>
<td></td>
<td>Single-parent household, with at least one child</td>
<td></td>
<td>Single parents with at least one child under 18 living at home</td>
</tr>
<tr>
<td></td>
<td>Single household, no children</td>
<td></td>
<td>Single households, with no children/cohabiting adults with no children together</td>
</tr>
<tr>
<td></td>
<td>Level of education</td>
<td>Compulsory</td>
<td>Highest level of education completed</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9 years</td>
<td>(Continues)</td>
</tr>
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</table>
completed. The corresponding figures among the reference population were 23% and 45%, respectively. A total of 13% of those who self-initiated a move had completed tertiary education, which was around half of the corresponding figure in the reference population, where 31% completed tertiary education.

Economic hardship strongly characterized the group served with an application for summary proceedings. The proportion of individuals who self-initiated a move and who were of an active age, 20–65, and who had no labor income, was ~37%, compared with 16% in the reference population. Having no labor income was more common among those who regained their lease and those faced with an enforced removal, where the corresponding figures were 41% and 49%, respectively. A total of 53% of those who self-initiated a move had received means-tested social assistance at some point during the preceding years, which was significantly higher compared with the reference population, where the corresponding figure was around 9%. This was also more common among those who self-initiated a move in comparison with the group who regained their lease but less common in comparison with those faced with an enforced removal where 60% had received means-tested social assistance. Those who self-initiated a move also had significantly lower mean disposable household income in comparison with

### TABLE 2  Mobility. Frequencies and proportions.

<table>
<thead>
<tr>
<th>Served with an application for summary proceedings(^a) (n = 60,777)</th>
<th>Reference population(^b) (n = 727,258)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not move</td>
<td>Moved</td>
</tr>
<tr>
<td>Regained lease</td>
<td>Moved</td>
</tr>
<tr>
<td>33,588</td>
<td>22,034</td>
</tr>
<tr>
<td>Proportions</td>
<td>0.55</td>
</tr>
<tr>
<td>Did not move</td>
<td>Moved</td>
</tr>
<tr>
<td>116,361</td>
<td>610,897</td>
</tr>
<tr>
<td>Proportions</td>
<td>0.84</td>
</tr>
</tbody>
</table>

\(^a\)Refers to the registration year of the first registration of the application for summary proceedings 2009–2011.

\(^b\)Refers to the reference year 2009, observation time 2008–2010.
### Table 3: Descriptive statistics. Proportions and means (standard deviations).

<table>
<thead>
<tr>
<th>Variables</th>
<th>Self-initiated move¹</th>
<th>Regained lease²</th>
<th>Enforced removal³</th>
<th>Reference population⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographic factors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>35.3 (13.4)</td>
<td>42.3 (14.6)***</td>
<td>39.6 (14.0)***</td>
<td>49.0 (19.0)***</td>
</tr>
<tr>
<td>Men</td>
<td>0.56</td>
<td>0.55***</td>
<td>0.66***</td>
<td>0.49***</td>
</tr>
<tr>
<td>Women</td>
<td>0.44</td>
<td>0.45***</td>
<td>0.34***</td>
<td>0.51***</td>
</tr>
<tr>
<td>Family type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/cohab., no children</td>
<td>0.07</td>
<td>0.08***</td>
<td>0.05***</td>
<td>0.31***</td>
</tr>
<tr>
<td>Married/cohab., with at least one child</td>
<td>0.18</td>
<td>0.18</td>
<td>0.10***</td>
<td>0.25***</td>
</tr>
<tr>
<td>Single-parent households, with at least one child</td>
<td>0.16</td>
<td>0.16</td>
<td>0.11***</td>
<td>0.04***</td>
</tr>
<tr>
<td>Single household, no children</td>
<td>0.59</td>
<td>0.58*</td>
<td>0.77***</td>
<td>0.40***</td>
</tr>
<tr>
<td>Country/region of birth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sweden</td>
<td>0.72</td>
<td>0.63***</td>
<td>0.71</td>
<td>0.85***</td>
</tr>
<tr>
<td>Other Nordic</td>
<td>0.01</td>
<td>0.02***</td>
<td>0.02***</td>
<td>0.01</td>
</tr>
<tr>
<td>Other West</td>
<td>0.03</td>
<td>0.05***</td>
<td>0.04***</td>
<td>0.03</td>
</tr>
<tr>
<td>Other Europe</td>
<td>0.04</td>
<td>0.06***</td>
<td>0.04***</td>
<td>0.03***</td>
</tr>
<tr>
<td>Middle East</td>
<td>0.08</td>
<td>0.10***</td>
<td>0.07*</td>
<td>0.01***</td>
</tr>
<tr>
<td>Other</td>
<td>0.12</td>
<td>0.15***</td>
<td>0.13*</td>
<td>0.06***</td>
</tr>
<tr>
<td>Socioeconomic factors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compulsory</td>
<td>0.34</td>
<td>0.31***</td>
<td>0.38***</td>
<td>0.23***</td>
</tr>
<tr>
<td>Upper secondary</td>
<td>0.50</td>
<td>0.50</td>
<td>0.50</td>
<td>0.45***</td>
</tr>
<tr>
<td>Tertiary</td>
<td>0.13</td>
<td>0.15***</td>
<td>0.10***</td>
<td>0.31***</td>
</tr>
<tr>
<td>Missing</td>
<td>0.03</td>
<td>0.04***</td>
<td>0.03</td>
<td>0.02***</td>
</tr>
<tr>
<td>No labor income</td>
<td>0.37</td>
<td>0.41***</td>
<td>0.49***</td>
<td>0.16***</td>
</tr>
<tr>
<td>Social assistance</td>
<td>0.53</td>
<td>0.49***</td>
<td>0.60***</td>
<td>0.09***</td>
</tr>
<tr>
<td>Disposable household income</td>
<td>200,201 (2085.7)***</td>
<td>200,384 (2315.2)***</td>
<td>161,810 (1586.9)***</td>
<td>377,236 (2432.6)***</td>
</tr>
<tr>
<td>Mental health-related factors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescriptions of drugs,</td>
<td>0.32</td>
<td>0.34***</td>
<td>0.36***</td>
<td>0.18***</td>
</tr>
<tr>
<td>psycho-pharmaceuticals and/or</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>hospital stays, psychiatric diagnosis</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: ***/**/ indicate the mean differences and differences in proportions between 1 and (2, 3, 4) are statistically significant at 0.1%/0.5%/5% level.

¹Refers to the reference year 2009.

²EU25, other Western Europe, Australia, Canada, New Zealand, United States.

³Former Soviet Union European part, Romania, Bulgaria, and Balkan except Greece.

⁴Sub-Saharan Africa, Latin America, and Asia except for the Middle East.

⁵Highest level of education completed.

⁶Of active age, between 20 and 65.

⁷Any means-tested social assistance received at some point during the 5 years preceding the reference year.

⁸SEK.

⁹Any prescriptions and/or any hospital stays at some point during the 4 years preceding the reference year.
the reference population’s mean income. The mean income was around SEK 200,000 for both those who self-initiated a move and the group who regained their lease, while the mean income for the reference population was approximately SEK 377,000, which is nearly twice as much. The mean disposable income for those who self-initiated a move and those who regained their lease was approximately SEK 40,000 higher in comparison with those faced with an enforced removal.

Finally, the result indicated a high level of mental health-related problems among those who self-initiated a move. Around 32% of those who self-initiated a move had at least one prescription for psychopharmaceutical drugs and/or had at least one stay in hospital due to a psychiatric diagnosis during the preceding years. The corresponding figure for the reference population was ~18%. For those who self-initiated a move, the proportion was slightly lower in comparison with the group who regained their lease and, also for those faced with an enforced removal, where the figure was the highest, 36%.

**DISCUSSION**

Through the lens of displacement and principles of social justice, the present study set out to increase the understanding of the individuals who disappeared or “leaked” as the stages of the formal eviction process proceeded. This was achieved by identifying those who had been served with an application for summary proceedings and left their home before the eviction was executed by the Enforcement Authority. This was the first study ever to examine self-initiated moves during the formal eviction process using linked administrative population-based data in a longitudinal design. More specifically, the study attempted to answer research questions concerning the extent to which they leave their homes before an eviction is executed and describe the individual-level characteristics of the group. The estimation of prevalence was made by studying the mobility of the group. Analyses of characteristics were made by comparing measures of variables indicating different aspects of social exclusion between individuals who self-initiated a move and the reference population, as well as individuals faced with an enforced removal and those who regained their lease.

The result showed that among those served with an application for summary proceedings, self-initiated moves during the formal eviction process are four times more common compared with enforced removals. Thus, those who self-initiate a move during the formal eviction process constitute a much larger group than those facing an enforced removal. Up until now, this has been unknown and it implies that the eviction problem is of a much larger magnitude than what has been suggested by previous research, a significant proportion of the individuals who disappear during the formal eviction process are in fact evicted.

Individuals who self-initiate a move during the formal eviction process can be distinguished from the other comparison groups in several respects, foremost by being significantly younger. Generally, younger people are more mobile until they are in their 30s compared with the rest of the population (Statistiska Centralbyrån, 2022b), but this should only to a limited extent explain the significant differences in mean age between the group of individuals who self-initiated a move and those who regained their lease. The age structure probably affected the measures of the other variables in the study.

Households with children were found to be more common among those who self-initiated a move during the formal eviction process compared with those faced with an enforced removal. This is especially noteworthy as it indicates that the total estimate of evicted households with children in the country is substantially higher than was known before. It is important to highlight that the estimate in this study only captures the number of households with children, and not all the household members, or the children. The emphasis placed by the social services on preventive measures against eviction and homelessness, specifically targeting households with children, is perhaps more visible in the lower rate of families exposed to enforced evictions than those who self-initiate a move during the formal eviction process. Children are most vulnerable to evictions and other forms of housing instability as home have a special meaning for them (Chawla, 1992; O’Mahony, 2007), which underlines the importance of this result.

Further, the result indicates that individuals who self-initiate a move during the formal eviction process constitute a disadvantaged group viewed in social as well as in economic and mental health-related terms and are in many aspects similar to those facing an enforced removal. The former is, as the latter, foremost strongly characterized by economic hardship. These findings are in line with previous research on those subjected to a formal eviction process, as well as those faced with an enforced eviction (Crane & Warnes, 2000; Desmond, 2012; Kenna et al., 2016; Tsai & Huang, 2019; von Otter et al., 2017). The result was expected as the vast majority of the applications for summary proceedings concern rent arrears. The variables indicating socioeconomic factors show a significantly lower level of income stability in
Men and single households are overrepresented among those who self-initiate a move during the formal eviction process. These findings are in line with previous Swedish and other European research on those subjected to a formal eviction process, as well as those faced with an enforced eviction (Kenna et al., 2016; van Laere et al., 2009; von Otter et al., 2017). The proportion of men was higher among those who moved compared with the group who regained their lease. This indicates that gender inequality in assessments made by the social services (Holmlund, 2009) might play a significant role. A higher level of available resources to solve a crisis in a household of couples is possibly the main explanation for the overrepresentation of single households.

That country/region of birth, ethnic background, or minority group membership are risk markers for being evicted has been well established in previous research (Crane & Warnes, 2000; Desmond, 2012; Kenna et al., 2016). The results for all three groups served with an application for summary proceedings showed that they were more commonly born outside Sweden. Middle Eastern background was predominant, but also other continents outside the Western world. This is also in line with previous research in the Swedish context (von Otter et al., 2017). However, the result suggests that native-born individuals are more likely to leave their homes after being served with an application for summary proceedings while foreign-born individuals are more likely to regain their lease. This implies that having a better knowledge of the legal process and the social welfare system, which can be assumed to be better among native-born citizens, may have a weaker effect on preventing evictions. The level of education was higher among those who regained their lease, which complicates the understanding of the role knowledge plays in the eviction process. The result may reflect the likelihood of receiving support from social services or social networks. On the other hand, the foreign-born group distinguishes itself by having a lower economic standard in general and is affected by the existence of discrimination concerning access to the labor market, which makes it economically vulnerable. The fact that foreign-born individuals more commonly are served with an application for summary proceedings but a decreasing share leave their home during the formal eviction process in comparison with the other two groups seems to remain complex to explain.

Finally, the result clearly indicates a higher level of mental health-related problems among those who self-initiate a move during the formal eviction process in comparison with the reference population. Consistent with previous research, this condition seems to lead to an increased risk of being subjected to a formal eviction process, as well as being faced with an enforced eviction (Kenna et al., 2016; Tsai & Huang, 2019; von Otter et al., 2017). This result may be affected by disconnection and poor collaboration between mental health providers and the social services (Tsai & Huang, 2019).

Through a lens of displacement and principles of social justice, self-initiated during the formal eviction process needs to be understood in a broader sense than just a physical move. Being served with an application for summary proceedings for non-payment of rent will, if it is legally grounded, result in the tenant being legally forced to either repay the rent that is in arrears or move before the eviction is executed, otherwise, he/she will be forcibly removed by the Enforcement Authority. This implies that a move in response to being served with an application for summary proceedings is involuntary, that is, an eviction.

The result indicates the outcome of being served with an application for summary proceedings is determined by tenants’ level of access to resources. Tenants with sufficient access to resources may have a greater ability to solve the crisis and either regain their lease or re-house before being forcibly removed. Other individuals may not have access to resources to move before and will be forcibly removed (Gromis & Desmond, 2021).

The tenants’ access to resources and thus his/her vulnerability to being evicted is determined by multidimensional factors operating at different levels (Kenna et al., 2016). A move before an eviction is enforced, will not result in an eviction record in official registers. Given the current situation with high demands and low supply of affordable housing, landlords have an increased opportunity to deselect tenants with a risk of non-payment problems. Consequently, there is less room for negotiation. This also leaves open the possibility for discrimination, which has been associated with eviction processes.
Third, there are limitations in the available data. The first analysis, is also considered an underestimation. Moreover, it does not cover all types of self-initiated moves during the formal eviction process as some of those served with an application for summary proceedings in 2011 might have been exposed to an enforced removal registered at the end of the year 2012. However, this risk is considered to be low.

**Strengths and limitations**

A major strength of the present study includes the use of large-scale national administrative registry data with low attrition. For the first time, this enabled an examination of what happens to those who disappear during the formal eviction process which is not faced with enforced removals, in an entire country. It also allowed an estimation of the prevalence of individuals who self-initiated a move within this group, along with a description of their characteristics.

This study has certain limitations. First, the study is not causal. The data do not reveal the reason why people did or did not move. The causal effect of being served with an application for summary proceedings is not analyzed. Second, the measure of the prevalence of self-initiated moves during the formal eviction process has some limitations. It is based on an assumption of involuntary displacement, that is, that the individuals who self-initiated a move during the formal eviction process before an eviction was enforced did so involuntarily. Furthermore, it does not cover all types of self-initiated moves after being served a notice to quit and should not be considered together with the rate of enforced evictions as the total eviction rate of the country. The data are limited to cases with the involvement of the Enforcement Authority. Nevertheless, the estimation is a figure which, when combined with other figures, will make up a whole, and more research is needed in this area. Nor did it capture all the evicted members of a household as the estimation was made by measuring the number of individuals served with an application for summary proceedings, that is, the leaseholder of the household who is usually one of the members. It means that the actual rate of individuals who self-initiated a move during the formal eviction process is higher than indicated by the result. Thus, the share of mobile individuals among those served with an application for summary proceedings, which was compared with the reference population in the first analysis, is also considered an underestimation. Third, there are limitations in the available data. The addresses at the time of the application were not available as these were updated at the time of the retrieval of the data in 2012. This leads to uncertainty regarding whether the address a tenant had the year before the application was issued, was their address at the time of the loss of their tenancy. Another weakness is that the available data contains information on cases from summary proceedings until August 2012 meaning that data on evictions executed toward the end of the year 2012 were not available. It entails a risk of over-coverage bias and low overestimation of the prevalence of self-initiated moves during the formal eviction process as some of those served with an application for summary proceedings until August 2012 might have been exposed to an enforced removal registered at the end of the year 2012. However, this risk is considered to be low.

Although the database provided unique possibilities for this study there may be factors that should be taken into account that are associated with self-initiated moves during the formal eviction process but were not included, such as the involvement of the social services. Data containing social assistance specifically for rent arrears are not available, and more detailed information on contacts with social services was out of the scope of this register-based study.

There is vast heterogeneity in eviction processes across countries. These divergent contexts result in limitations in generalizability (Nelson et al., 2021). This study focused on the Swedish context, and the Swedish legal and welfare systems and society, which limits the generalizability of the findings. However, the results as such are not only important for the Swedish context but could be informative for others. They can assist in identifying vulnerable populations and the circumstances in which they face greater risks. The required interventions will necessarily be specific to each country, legal and social welfare systems, and housing market.

**Implications**

The results of the present study imply that estimations relying on evictions registered in official statistics lead to an underestimation of the actual prevalence of evictions. There is a need to pay attention to and include estimates of the number of other types of involuntary displacements, not leaving an eviction record, to capture the actual extent of evictions. It also implies that individuals served with an application for summary proceedings, regardless of whether an eviction is enforced or not, are a highly disadvantaged group. Those with insufficient access to resources to regain their lease end up being evicted.

Those who self-initiate a move during the formal eviction process are more commonly single households, men,
and foreign-born individuals, predominantly with a background from the Middle East compared with the general population. The group suffers from high levels of economic hardship and mental health-related problems. This emphasizes the importance of combating the underlying disadvantages and inequalities faced by this group.

The group who self-initiates a move during the formal eviction process is distinguished from those facing an enforced removal by being significantly younger and more commonly belonging to households with children. As most of the applications for summary proceedings concerned rent arrears, it clearly implies that the housing benefits, which are based on income and housing costs, are inadequate for both of these groups. In 2007 the Swedish Parliament adopted a Vision Zero policy—no children should be evicted (Socialdepartementet, 2014). Noteworthy, the statistics show the number of evictions that concern children is higher today than in 2012 (Kronofogden, 2022). The findings of the present study imply the eviction problem concerning children is of a much larger magnitude than what is indicated by official statistics, and underline the importance of further research in this area in order to develop preventive policy actions and interventions beyond those focusing on enforced evictions which is the focus of the present strategy (Socialstyrelsen, 2022).

The majority of the evictions in this study were preceded by information to the social services. The relatively short period of time it takes to lose tenancy in Sweden, in comparison with other European countries (Kenna et al., 2016), means the social services need to act fast. However, this is not always possible due to the heavy workload. Thus, it is preferable to strengthen collaboration (Stenberg et al., 2020), including other authorities and service and health providers, as well as the landlords, in order to discover households at risk of eviction. This study provided a description of characteristics that can be regarded as risk factors that have the effect of increasing vulnerability to self-initiated moves during the formal eviction process, which is valuable for this work.

Eviction for non-payment of rent as a social problem reflects structural conditions leading to tenants having insufficient income to cover rent. The present shortage of adequate low-income rental apartments, which has led to a rising threshold to enter and re-enter the housing market, drives a vicious cycle of exclusion of the most vulnerable citizens. The solution to the eviction problem is not limited to individual-level preventive interventions focused on those at risk but also needs to address the structural determinants of non-payment leading to eviction.

The database used in this study provides a valuable empirical foundation for future research. A further development of the present study would be to test assumptions of probability regarding individual differences in susceptibility to self-initiated moves during the formal eviction process using multivariate predictive models and predictors including sociodemographic, socioeconomic, and mental health characteristics most closely associated with the probability. Multivariable analyses also allow for the determination of geographical factors that influence patterns in prevalence across the country, as well as controlling for confounding factors. It will enable policymakers to make decisions not only on how, but also where, to best address preventive interventions.

Another important area for further research on self-initiated moves during the formal eviction process would be to focus on individual-level outcomes. Consistent with previous research on evictions it can be hypothesized that those who self-initiate a move are a high-risk group of the future with escalating social exclusion. Further research is also needed to better understand how the social services affect the process of self-initiated moves during the formal eviction process.

CONCLUSION

The findings of the present study provide evidence that individuals who self-initiate a move during the formal eviction process constitute a much larger group than those faced with an enforced removal. Since the results also show that the individuals who self-initiate a move are at least as socially marginalized as those faced with an enforced removal, the eviction problem is of a much larger magnitude than what is suggested by previous research relying on evictions registered in official statistics. Early preventive interventions for groups at risk as well as preventive policy actions addressing structural determinants of non-payment of rent should bring a positive outcome and stem severe consequences. Prioritization of this should be of significant value considering the low mean age and the high proportion of households with children in the group who self-initiate a move during the formal eviction process. This study is an important step forward in generating estimates of the prevalence of evictions. Nonetheless, further research is needed to expand measurements in order to be able to give an estimate of the full prevalence, associated risk factors, and outcomes to find openings for interventions to help meet the needs.

FUNDING INFORMATION

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CONFLICT OF INTEREST STATEMENT

There is no conflict of interest.
DATA AVAILABILITY STATEMENT
The data used for this study is retrieved from the Swedish Enforcement Authority, Statistics Sweden and the Swedish National Board of Health and Welfare. Pursuant to Swedish protection laws, there are restrictions regarding the availability of register data for special research projects and data used in this study cannot be shared with other researchers.

ETHICS STATEMENT
The study was approved by the Stockholm Regional Ethics Committee (Reference Nr. 2014/24-31/5).

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REFERENCES


