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Loss of Homes and Evictions across Europe: a comparative legal and policy examination

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The housing system, and more in particular the mortgage system, is generally seen as one of the main culprits for the global financial crisis (GFC) that hit the world economy so hard after 2007. It is also in the housing sector where the consequences of the GFC became visible in perhaps its crudest form. Throughout Europe, hundred thousands of people (exact numbers are hard to grasp because of definitional problems and limited data availability) were forced to leave their home. This resulted in a range of social and economic problems and sometimes even led to homelessness.

The eviction problems, and the social movements in which they sometimes resulted, have caught the attention of housing researchers (e.g. Cano et al. 2013; De Weerd and Garcia 2016). Probably, the most comprehensive study on the topic was published in 2016. This publication was the result of a large research project that was financed by the European Commission (Kenna et al. 2016). The book ‘Loss of Homes and Evictions across Europe’ is a follow-up to this 2016 publication. Whereas the latter publication takes an international comparative perspective, the book reviewed here contains country-based chapters. In 11 separate chapters, the post-GFC eviction context and situation is described in the following EU countries: Belgium, France, Germany, Hungary, Ireland, Italy, the Netherlands, Poland, Slovenia, Spain and the UK.

Each country chapter is written by one or more scholars from the country concerned and has between 20 and 30 pages. All chapters follow a similar structure. They start by outlining the policy and legal background related to evictions. Of these two backgrounds, particularly the legal one is well developed, which reflects the legal orientation of most of the contributors to the book. In the second part of the chapters, the empirical and social dimensions of evictions are scrutinized. How many evictions actually took place? What is the profile of the evicted people? What are the risk factors leading to evictions? How are evictions linked to homelessness? The substance of this part quite strongly differs between countries, depending on the available data and research. In the last part of the

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country chapters, the responses to evictions are discussed. What are best practice models for preventing, tackling and reacting to evictions? There is no clear answer to this question. Responses vary between countries in terms of timing, extent and generosity of the measures taken. Indeed, even though all countries respect fundamental housing rights (UN, Council of Europe), the translation of these rights into actual policies and legal procedures clearly depends on the specific national contexts.

All country chapters have a high information density and contain a wealth of information on national eviction-related aspects. Much of this information has not been published before and will be very useful for the research community. However, the dense and descriptive character of the text, as well as the large number of footnotes, also somewhat diminishes the readability of the book and gives it a report like character.

The subtitle of the book is 'A Comparative Legal and Policy Examination'. Indeed, the findings from the 11 EU countries are summarized and compared in the introduction to the book. This happens in a rather descriptive and juxtapositional way, without using a proper comparative framework. Consequently, for scholars that are mainly interested in international comparative and theoretical aspects (what drives the differences between countries with regard to evictions?), the book may be less pertinent (unless they want to use its rich empirical material as a starting point for their own work).

To sum up, I think that 'Loss of Homes and Evictions across Europe' is very valuable reference book for housing scholars that are interested in eviction aspects. Now that the Corona crisis threatens to result in a new eviction crisis, it is very important to take notice of the rich empirical insights that this book has to offer.

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