

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. 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. 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, Czechia, 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 academic literature (Australia, Belgium, and Greece). In some countries, evictions data at national level are not

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readily available and must be aggregated from a range of regional sources, resulting in gaps in 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 for EU countries has been calculated by the OECD based on the European Union Labour Force Statistics (EU LFS) and OECD tenure data (see indicator HM1.3). For other countries, the number of tenant households was obtained through Housing and Population Surveys (Australia, Canada (Ontario), the Netherlands and the United Kingdom (England)), academic literature (Belgium (Flanders and Wallonia) and Greece), social housing providers (New Zealand), and NGOs (United States).

Data on evictions reported in this indicator are available for the post-pandemic years (2022 or 2023) in the following countries: Canada (Ontario and Québec), Finland, France (actual physical evictions), Italy, the Netherlands, Spain, Sweden, and the United Kingdom. The latest evictions data for most countries refer to an earlier year: 2012 for Belgium (Wallonia); 2013 for Australia, Austria and Greece; 2015 for Belgium (Flanders) (actual physical evictions); 2016 for Belgium (Flanders) (Initiated eviction procedures); 2017 for New Zealand; 2018 for France (court eviction orders), Germany, Poland, Portugal, and the United States; 2019 for Czechia and France (initiated eviction procedures); 2020 for Denmark and Latvia. As discussed below, the timing is relevant, because many jurisdictions introduced eviction moratoria during the pandemic (which have since been phased out), which affected the number of evictions (see Table HC3.3.3). Countries for which the latest available data refer to 2014 or earlier are not included in the Figures in this indicator. Data from earlier years are reported in Table HC3.3.1A in the Excel file.

There are a range of 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 likely understates 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 characteristics and regulations). 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.

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 2.4 million formal eviction procedures were initiated in the latest year for which data are available. At the same time, more than 1 million households ultimately received eviction notices ordering them to vacate their dwelling. These data may be an underestimate: along with other limitations discussed later in this indicator, data on evictions 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.

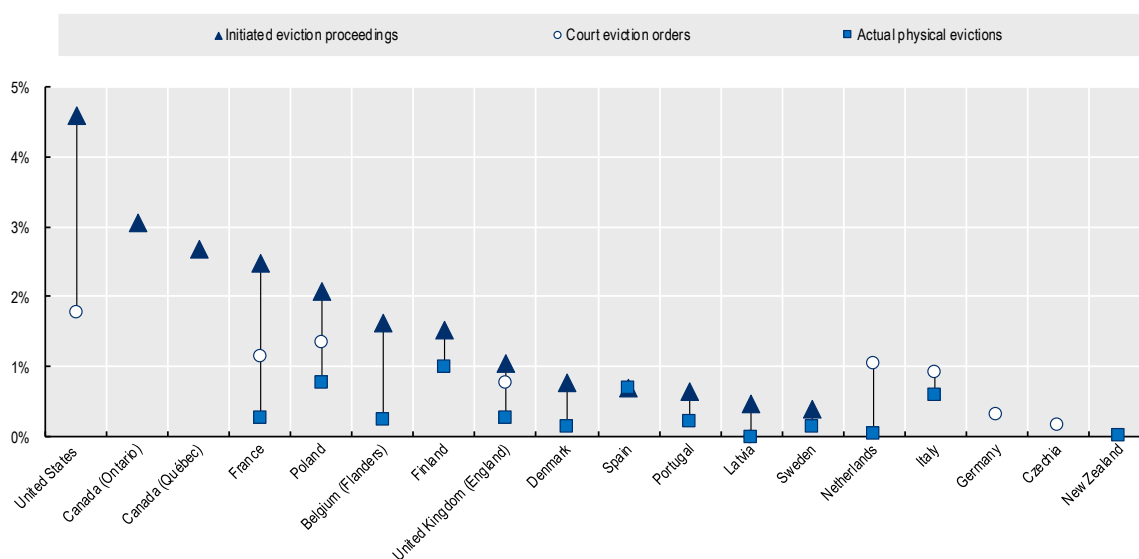
Figure HC3.3.1 shows the number of initiated tenant eviction procedures, court eviction orders and actual evictions of tenants as a share of all rental households for countries with data available from

2015 onward. The highest rate of initiated evictions (step 1) is found in the United States, where about 4.6 % of rental households faced eviction procedures in 2018. In the Canadian province of Ontario, the eviction process initiation rate was 3.1% in 2022. On the other hand, many European countries recorded fewer initiated eviction proceedings, ranging between 1 and 2.5% in Belgium (Flanders), Finland, France, Greece, Poland, and the United Kingdom (England). At the other end of the spectrum, rates of initiated eviction proceedings were below 1% in Denmark, Latvia, Portugal, 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 in the OECD, with 1.8% of all tenant households receiving such notices in 2018. This means that about 39% 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 65% of all initiated eviction cases on average. Among European countries, Greece and Poland recorded the highest rate of eviction orders, with a rate of 1.5% and 1.3% respectively, while France, Italy, the Netherlands and the United Kingdom (England) had eviction order rates close to 1%. The lowest rates were recorded for the Czechia (0.2%), Germany (0.3%, even though the data include evictions from commercial, as well as residential, units).

Figure HC3.3.1 Eviction procedures

Number of initiated tenant eviction procedures, court eviction orders and actual evictions of tenants as a share of all rental households (2023 or latest year available)^{1,2,3,4,5,6,7,8,9,10,11,}



Notes:

1. For the United States, comprehensive data are not available for several counties as well as some states (Alaska, Arkansas, North Dakota, South Dakota), which account for about 12-15% 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 are available.
2. There is no comprehensive nation-wide data on evictions in Canada; data sources differ by province.
3. Data for Belgium differ significantly across regions and thus cannot be aggregated. For Flanders, initiated eviction proceedings refer to all rental tenures, while the number of actual, physical evictions only refer to social rentals.
4. Actual physical evictions in France only cover evictions carried out with police force.
5. In the United Kingdom, comprehensive information on the number of renter-occupied households is only available for England.
6. Eviction data in Finland may contain a very small number of evictions following mortgage foreclosures for homeowners. This share is expected to be negligible; as such, the denominator of the eviction rate is the number of renter-occupied households only.
7. For the Netherlands, data refer exclusively to social housing.
8. For New Zealand, evictions data refer exclusively to public housing provided by Housing New Zealand.
9. German data also contain commercial rentals. Due to data constraints, the denominator nevertheless only concerns renter-occupied households.

10. Data refer to 2023, except for Canada (Ontario and Québec), France (actual physical evictions), Italy and the Netherlands (2022); Denmark and Latvia (2020); France (initiated eviction procedures) and Czechia (2019); France (court eviction orders), Germany, Poland, Portugal and United States (2018); New Zealand (2017); Belgium (Flanders) (initiated eviction procedures (2016); Belgium (Flanders) (actual physical evictions) (2015).

11. The number of rental households refer to the same year as the reported eviction procedure, with the exception of Finland, Spain and Sweden where the number of renter households refer to 2022; Canada (Ontario) where the number of renter households refer to 2021.

Source:

Eviction procedures: Aedes vereniging van woningcorporaties; 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; Social Justice Tribunals Ontario - Landlord and Tenant Board; Tiesu administrācija; Ufficio centrale di statistica; Valtakunnanvoudinvirasto; Verstraete et al. (2018).

Number of rental households: OECD calculations based on European Union Labour Statistics (EU LFS) survey and OECD tenure data (HM1.3); 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. Finland has the largest share of all tenant households that were formally evicted in the latest year, at a rate of 1%. Italy, Spain, and Poland recorded between 0.6% and 0.8% of actual physical evictions in rental housing. All other countries with available data recorded an actual eviction rate between 0.1% and 0.3%. In France (0.3%), 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). New Zealand records a physical eviction rate of less than 0.1% of tenant households.

Prior to the COVID-19 pandemic, the number of initiated evictions and physical evictions had fallen over the previous decade.

Between 2010 and 2019, the number of initiated eviction procedures had fallen in 9 out of 11 countries or regions with available data. The number of issued eviction orders decreased in almost all countries or regions since 2010, with the exception of France. In terms of actual physical evictions, nearly all countries reported a decline between 2010 and 2019 – except for France and the UK (England) which recorded a slight increase (see Annex table HC3.3.1A).

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 jurisdictions 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% relative to the previous year. Other countries with similar bans, such as Spain (-42%) and Finland (-8%), also saw these numbers fall more or less substantially. 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 51%, while the United Kingdom saw 76% fewer evictions in 2020. Even in Sweden, where the number of eviction applications increased, the number of evictions carried out fell by 12%.

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)

A rebound of evictions after COVID-19 housing-related relief measures were ended?

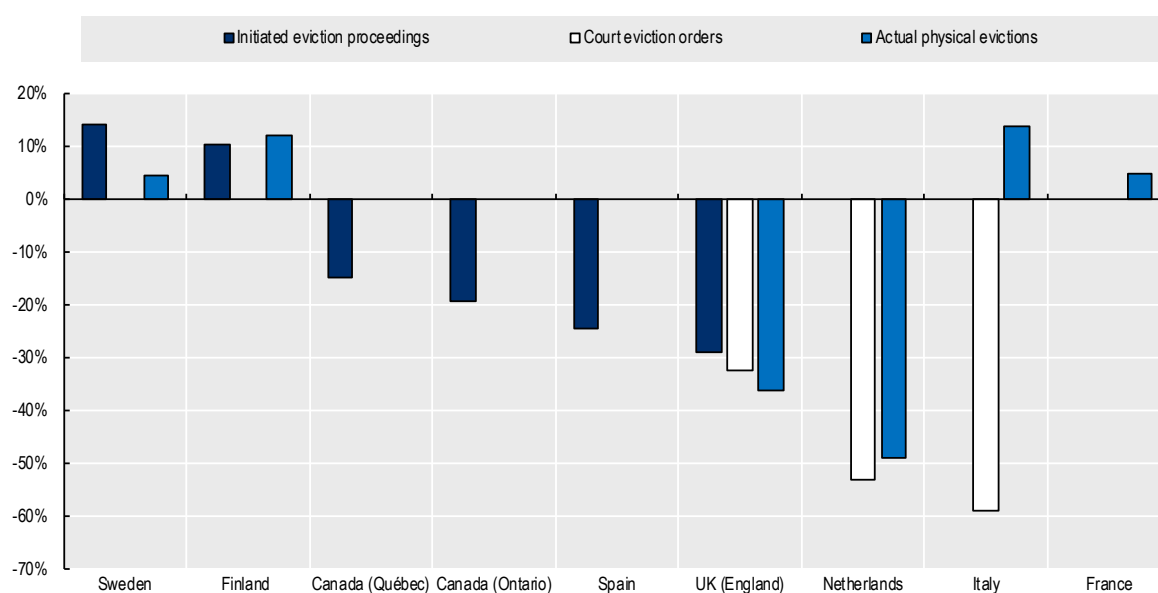
As housing-related relief measures introduced during the COVID-19 pandemic have been phased out, there are concerns about a surge in evictions due to a potential “rebound effect”, where evictions that were previously prevented by eviction bans may now take place, in addition to a return to pre-pandemic eviction intensity. However, limited data availability make it difficult to determine whether this rebound effect has occurred (see Figure HC3.3.2). In 2022, the rate of initiated eviction proceedings, court issued orders and actual physical evictions were lower than pre-pandemic levels in some countries, while it had increased in others:

- Across OECD countries with available data, the number of initiated eviction proceedings were lower than pre-pandemic levels by a margin of 15% or more in Canada (Québec and Ontario), Spain, and the United Kingdom (England). In Finland and Sweden, the number of initiated eviction proceedings increased by roughly 10% and 14% respectively relative to 2019.
- In Italy, the Netherlands, and the United Kingdom (England), the number of court eviction orders were 59%, 53% and 33% respectively lower than pre-pandemic levels.
- The number of actual physical evictions increased relative to pre-pandemic levels by 14% in Italy, 5% in France, 12% in Finland and 5% in Sweden. However, in the United Kingdom (England) and the Netherlands, actual physical evictions were roughly 35% and 49% lower than pre-pandemic levels.

Evictions data for 2023 are only available for a handful of countries (Finland, Spain, Sweden, and the United Kingdom (England)). Only in Finland and Sweden, however, is the number of initiated and actual evictions higher in 2023 than the pre-pandemic levels in 2019.

Figure HC3.3.2 Evictions procedures relative to pre-pandemic levels

Percent change of initiated tenant eviction procedures, court eviction orders and actual evictions of tenants, 2019 to 2022 ^{1,2,3}



Note: 1. Eviction data in Finland may contain a very small number of evictions following mortgage foreclosures for homeowners. The number of mortgage foreclosures is expected to be negligible; as such, the denominator of the eviction rate is the number of renter-occupied households only.

2. There is no comprehensive nationwide data on evictions in Canada; data sources differ by province.
3. In the United Kingdom, data on the number of renter-occupied households are only available for England.
4. For the Netherlands, data refer exclusively to social housing.
5. Actual physical evictions in France only cover those evicted with police force.

Source: Aedes vereniging van woningcorporaties; Consejo General del Poder Judicial; Fondation Abbé Pierre; Kronofogdemyndigheten; Ministry of Justice United Kingdom; Ontario Landlord and Tenant Board; Ufficio centrale di statistica; Québec Tribunal administratif du logement; Valtakunnanvoudinvirasto

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 provide statistics on just one or two stages of the eviction process. While this indicator groups the available data, there are still differences within each stage. For example, data on eviction applications (or filings) are available for Canada, Sweden, the United States and others; 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). Moreover, within a country, the legislative process to evict a tenant may differ across jurisdictions, 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 aggregated 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 are missing for several counties as well as some states (Alaska, Arkansas, North Dakota, South Dakota). Overall, this accounts for about 12-15% 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 available 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, eviction statistics in some countries or jurisdictions 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 not covered by 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. 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).

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