

RESEARCH ON EVICTIONS

Presentation of results and possible lines of action

Barcelona, 19 March 2013

Sponsored by:



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- 1 - A **major drama** is developing
- 2 - The **statistical data** does not reveal **in depth** the experiences of the victims
- 3 - **No clear and efficient way to solve the problem is apparent**
- 4 - We are awaiting the **imminent** announcement of **new legislation** on evictions.

- 1 - **Understand in depth the feelings** of victims during the eviction process
- 2 - Produce the **knowledge and tools** to help **prevent and better manage the process of eviction**
- 3 - Produce **knowledge** to help **decision makers** - including legislators.

1 - Qualitative research:

- Eight retrospective cases studied in depth
- Cases chosen with assistance from Càritas



2 - The aim is to discover the 'how and why' of the phenomenon: identifying patterns (in context and process) and relationships. Research questions:

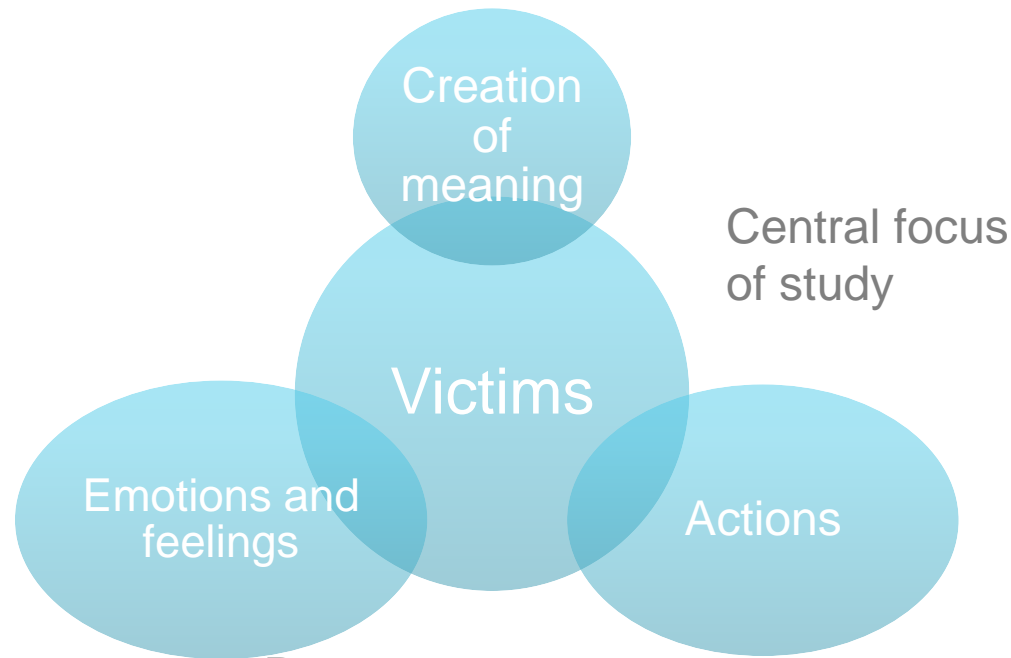
- How does the eviction process unfold in detail?
- How do victims of the process think, act, and feel?
- How are critical events in the process explained and developed?
- How do the various stakeholders intervene in the process?

3 - Quantification is not sought for the moment. A massive survey will follow later.

- 1- Literature review and summary of the main theories regarding feelings and meaning creation (20-page document)
- 2 - Construction of a **meta-framework** in order to position the study
- 3 - Data collection through in-depth and recorded interviews
- 4 - Interview guide and tools developed from the theoretical review and other similar empirical studies
- 5 - **Interview tools:**
 - Emotion map
 - Feelings map
 - Time graph (in A3) for each interviewee
 - Questionnaire on post-traumatic stress
 - Questionnaire on responses to obstacles
 - Questionnaire on creation of meaning
 - Questionnaire on final impact of process
- 6 - Data processing to include processing and relational analysis
- 7 - Construction of patterns, relationships, and frameworks.



Contextual elements



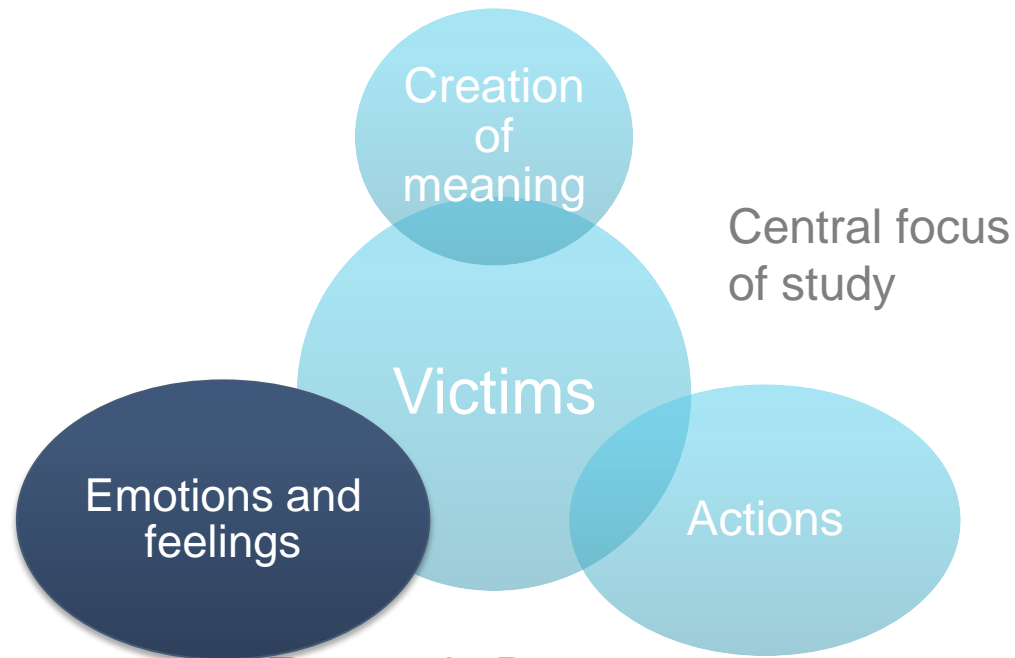
Process stages



- A. Emotions, feelings and emotional events
- B. Overview of the process and difficulties
- C. Difficulties in depth
- D. Environment of victims
- E. Final impact of the process on victims

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Etapas de Proceso



A.1 - Common emotions during eviction process (EMOTION MAP)

A.2 - PROCESS EVENTS associated with emotional episodes: GROUPED BY ORIGIN

A.3 - Common feelings during eviction process (FEELING MAP).



The study is based on 17 initial emotions - of which **7 emotions** (40%) are highlighted during the process (the most common emotions are shown in blue).

EMOTION MAP – Eviction process



- 1 - Letters from bank (anger)
- 2 - Banks press for payments (shock, surprise, anger)
- 3 - Threats with short deadlines (fear, terror, anger, crying)**
- 4 - Increased payments (anger)
- 5 - Serious payment problems (shock)
- 6 - Re-mortgage (joy)
- 7 - Abusive clauses (disgust, contempt)**
- 8 - Interviews with manager (amazement, disgust, laughter)**

Most intense emotions shown in blue



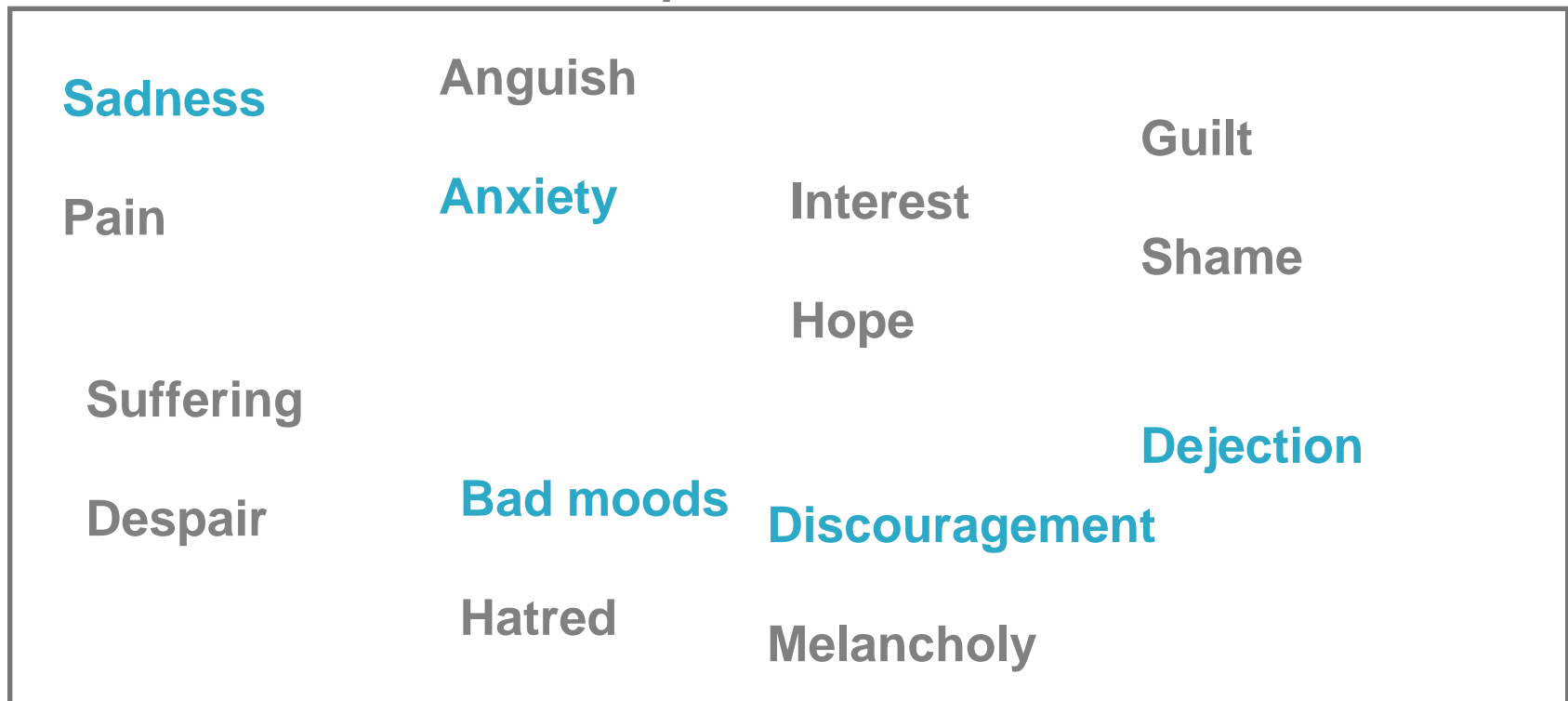
- 1 - Summons from court (surprise, anger, crying)
- 2 - Letter of default (fear, panic, disgust, contempt)
- 3 - Foreclosure (anger)
- 4 - Handing in keys (grief, anger, joy, relief)
- 5 - Negotiation for cancellation of debt (surprise, disgust, anger)
- 6 - Debt cancellation & rental agreement (crying, joy)
- 7 - Arrival in emergency housing (panic, perceived danger, fear).

En azul los mencionados como más intensos

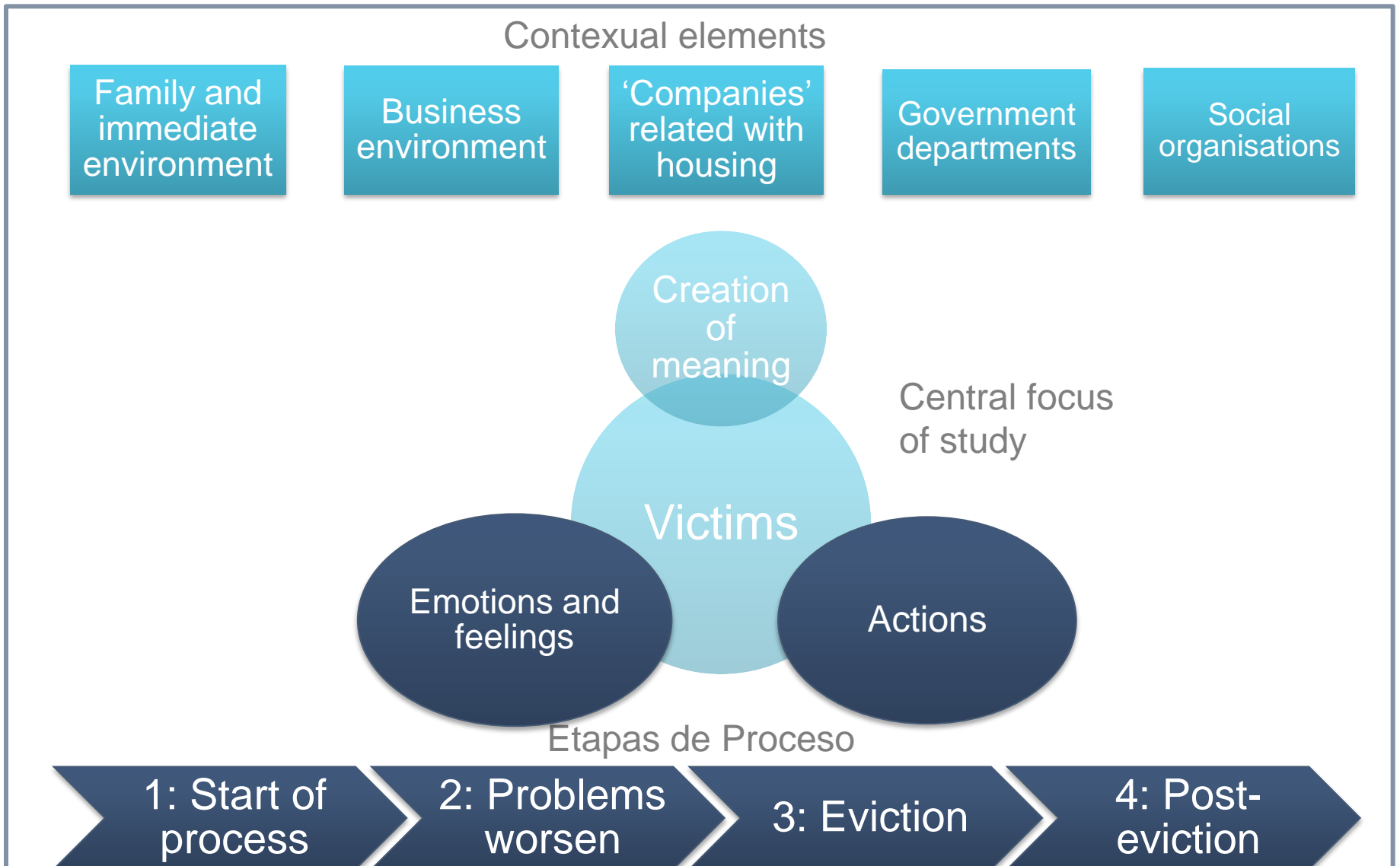


The study is based on 23 initial feelings and **15 feelings (54%)**, are highlighted in the process (most repeated shown in blue)

FEELINGS MAP – Eviction process



- A. Emotions, feelings and emotional events
- B. Overview of the process and difficulties**
- C. The difficulties in depth
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B.1 - Emotions and emotional events (TIMELINES)

B.2 - LIST of CRITICAL EMOTIONAL EVENTS CLASSIFIED as: triggers, aggravating and paralyzing

B.3 - DYNAMICS for overcoming obstacles (the case of paralyzing events)

B.4 - Common feelings during the eviction process (LOCATION in the PROCESS)

B.5 - OTHER PATTERNS in the process



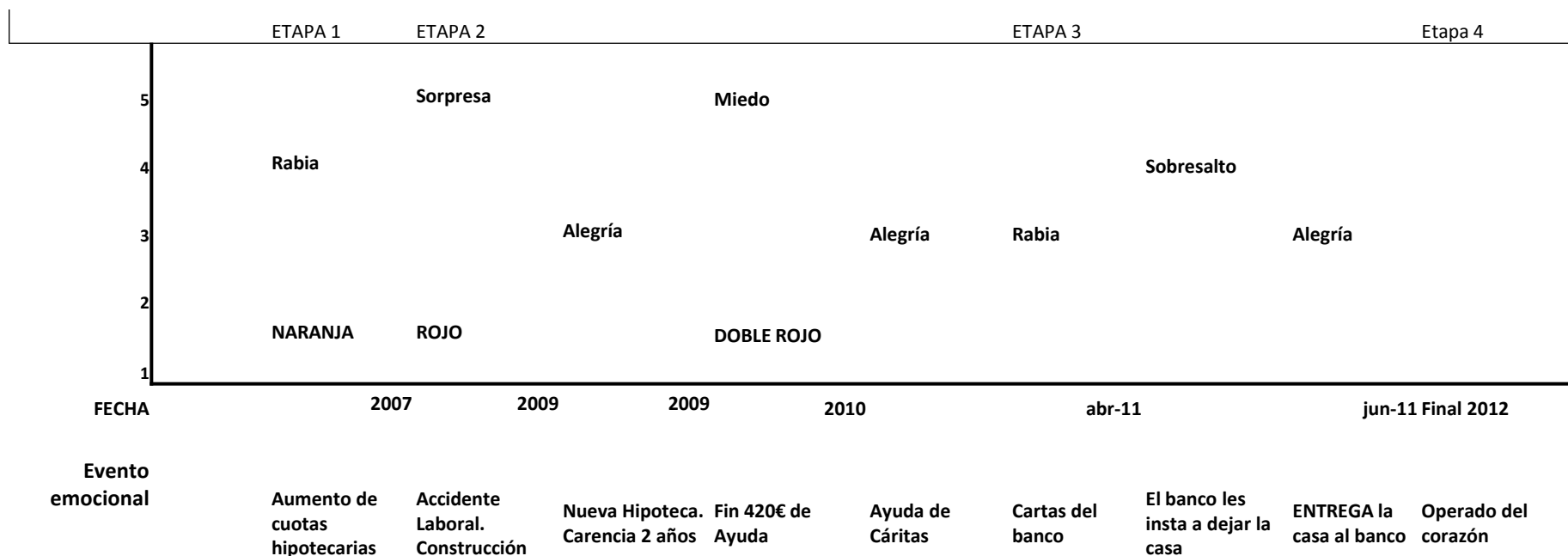
Emotional rollercoaster:

- People feel surprised and unprepared
- Alternating emotions (although mostly negative)
- Intense emotions (especially negative emotions)

The **analogy of a rollercoaster** can be even more revealing if we imagine a rollercoaster built in a **dark space**. The intensity of the experience is multiplied by the unknown and the unexpected.



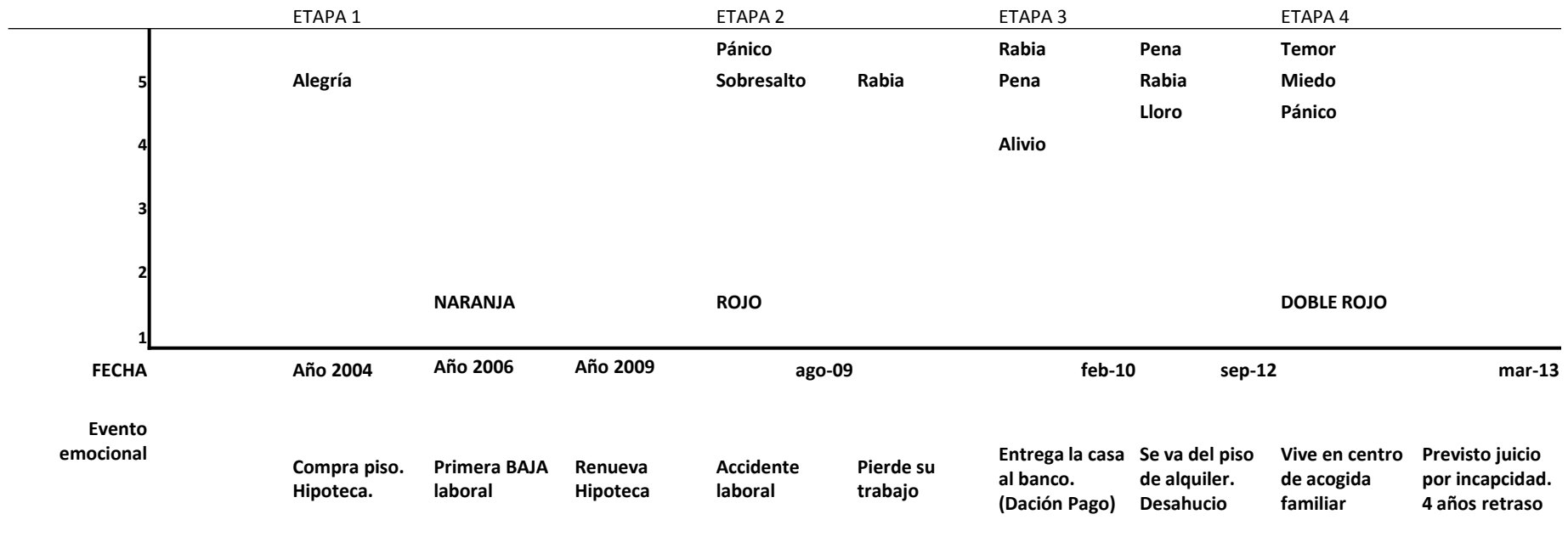
AM SINTESIS EVENTOS EMOCIONALES - MONTAÑA RUSA EMOCIONAL



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EVENTOS EMOCIONALES - MONTAÑA RUSA EMOCIONAL

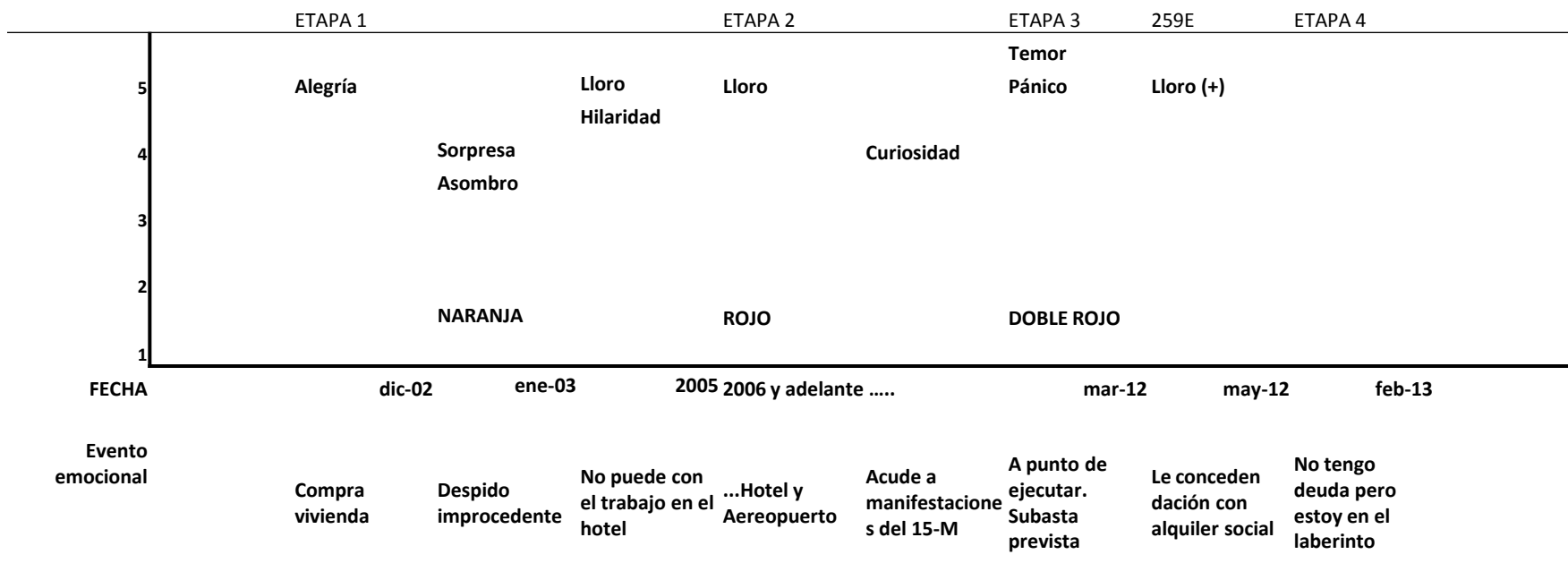
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EVENTOS EMOCIONALES - MONTAÑA RUSA EMOCIONAL

AL



- 1 - Increased mortgage payments
- 2 - Announcement of job redundancies
- 3 - First time off work for illness
- 4 - Reduced business sales
- 5 - Divorce with economic impact
- 6 - Loss of job**

Situar un semáforo con el color naranja aquí

Shown in blue as it is also an aggravating event.



- 1- **PROBLEM:** No early diagnosis
- 2- **REASON:** victims are unaware of the problem and do not receive help or information at the time
- 3- **RESULT:** victims accept the situation and no early remedial action is taken
- 4- **CONCLUSION:** Loss of a first chance to react
- 5- **RECOMMENDATION:** Give information and assistance to victims from the start of the process

Situar un semáforo con el color naranja aquí



- 1 - Accident at work
- 2 - Serious illness (depression)
- 3 - Loss of job
- 4 - Victim of a loan shark
- 5 - No right to benefits (i.e. self-employed)
- 6 - No job security

Situar un semáforo con el color rojo aquí



- 1- **PROBLEM**: suddenly becomes too big and out of control
- 2- **REASON**: problem is unexpected and mortgage payments become impossible to meet
- 3- **RESULTS**: a period of great instability begins and some reactions are initiated without clear objectives
- 4- **CONCLUSION**: valuable time is lost at a critical moment
- 5- **RECOMMENDATION**: Immediately seek help and begin a set of negotiations and guided actions.

Situar un semáforo con el color rojo aquí



1 - Inability to pay

2 - Bank harassment (pressure and above all deadlines)

3 - Court letters (above all notification of auction dates)

4 - Accumulation of illnesses (depression)

5 - Impossibility of finding work

6 - No fixed address

Situar un
semáforo con
doble color
rojo aquí



Usual process in a controlled situation is to move from one state to another:



Probable process when we encounter a major obstacle in the implementation phase:



Process suffered by victims when faced by paralysing events:



Depression is normally associated with collapse and is another **major obstacle in the process** for many victims

People **research and ask for help too late in the process**

joy		guilt	
triumph		shame	acceptance
surprise (a)	despair	spite	tranquility
worry	frustration	bad mood	
	anxiety	penalty	dejection
anxiety(b)	anguish	melancholy	
suffering	suffering	hatred	swindle
			deception

1: Start of process

2: Problems worsen

3: Eviction

4: Post-eviction



1 - **Throughout the process:** the Sword of Damocles hangs overhead :

- Uncertain unemployment benefits
- Uncertain mortgage payment totals and conditions

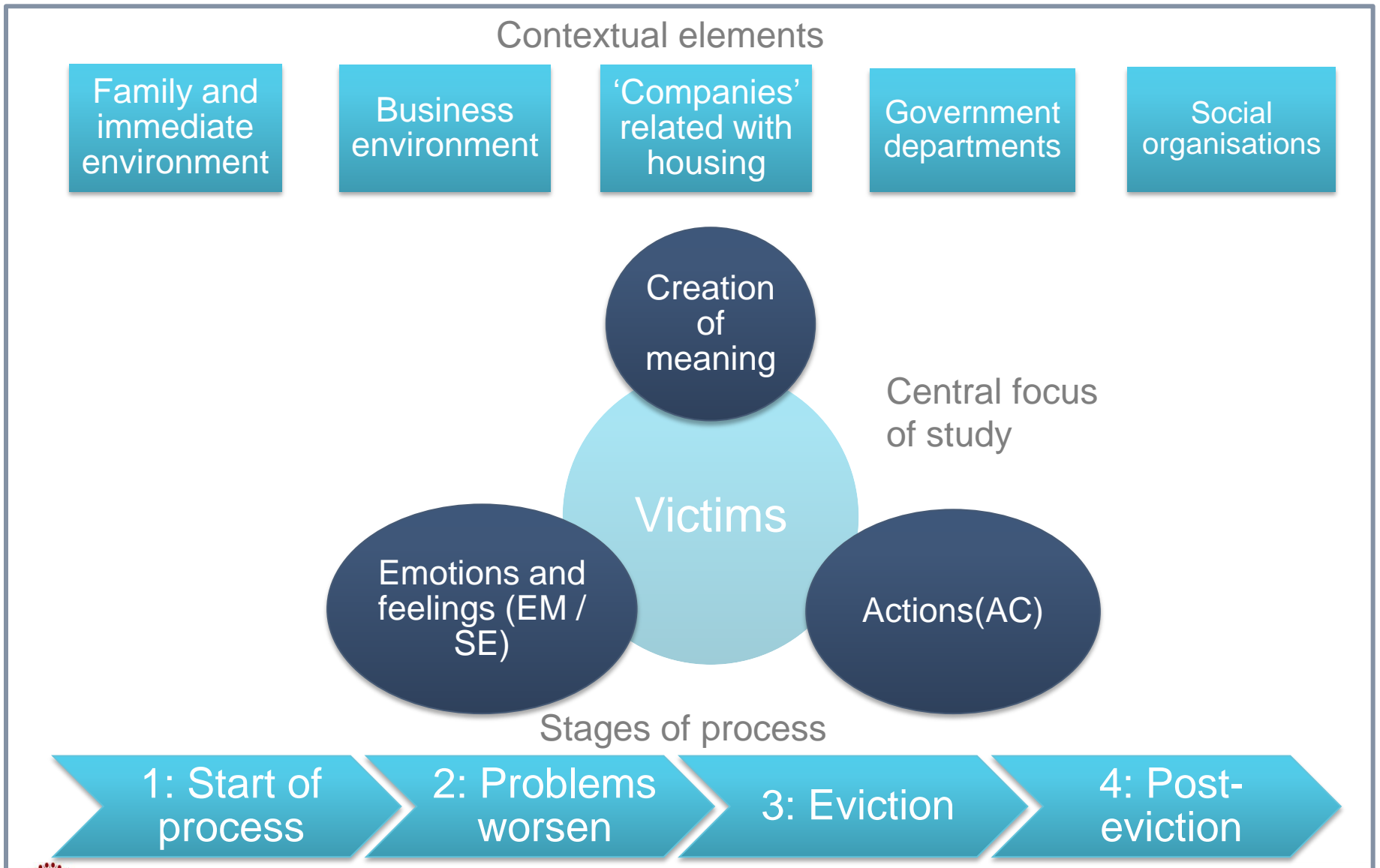
2 - **Duality at the end of the process:**

- Feeling of liberation with cancellation of debt and rental agreement
- Dramatic situation unfolds in poorly closed cases

3 - **What is most needed** by victims during all the process is a **JOB** ('it would change everything')



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C.1 - Some PATTERNS for the creation of meaning and actions by victims

C.2 - PATTERNS on the TIMEBOMB and COLLAPSE

C.3 - PATTERNS FOR DOUBLE COLLAPSE and the impossibility of putting the pieces back in place (post-traumatic stress)

C.4 - Some THOUGHTS that bring us closer to the experience.



1- Inability to make an early diagnosis (CM):

- No experience
- No help or information
- Therefore, no appropriate early action

2 - As emotional episodes worsen so the probability of taking bad decisions increases:

- Anger with boss who proposes voluntary redundancy

Dysfunction in 2: EM-FE // CM // AC

3 - In a situation of collapse and growing pressure some begin to consider suicide

Dysfunction in 3: EM-FE // CM // AC

4 - People seek help too late (**Cáritas, Mortgage Victims Group, etc.**) but this remains a **turning point**:

- People feel encouraged, are able to make sense of events, and feel reactivated.

Recovery in 4: **EM-FE -- CM -- AC**

5 - Nevertheless, **at the end of the process**, people **find no sense** in the process (**CR**):

“I see no sense in everything we’ve been through.”

6 - **BLOCKING PATTERN** during the final process: inability to carry out activities or hobbies (**AC**)



1 - **TIMEBOMB PATTERN:** As pressure increases an explosion can occur at any moment:

EN

EM-FE

//

CM

//

AC

a.1) Physical problems

b.1) Inability to reason

c.1) Poor decisions

a.2) Mental problems

c.2) Inability to act

2 - If any of these points explodes then the victim usually **COLLAPSES:**

EN

EM-SE

//

CR

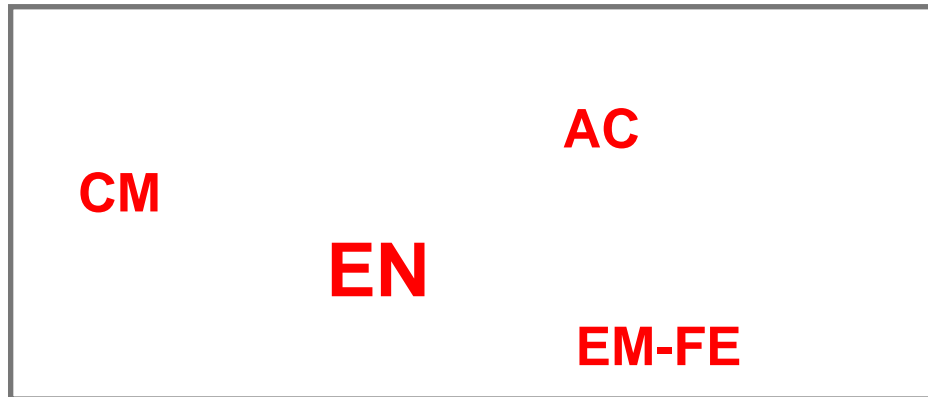
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AC

- Victims cannot understand events and have no tools
- Victims normally become depressed

1- DOUBLE COLLAPSE PATTERN (LOOKING AWAY):

- Continuing collapse
- High level of post-traumatic stress
- Isolation



2- Inability to recover without specialist help (specific and abstract).

3 - DOUBLE COLLAPSE PATTERN (LOOKING AWAY)

Summary of conditions related to double collapse:

- Catastrophic vision of world
- High level of post-traumatic stress
- Joblessness
- No fixed address
- Mental block / inability to concentrate
- Lengthy episode of instability
- Increasing health problems
- Complex family history
- Conventional assistance ineffective



Case 2:

- “Life is a trap”
- “Let them do what they want – I don’t care”
- “There is no hope”

Case 6:

- “To live is to suffer”
- “Why are we alive”
- “I only live for my children”
- “I have lost all patience and hope ... the world is going down the pan”

Case 7:

- “I don’t have a stable life”
- “Everything can go to hell”
- “You fell so alone and trapped”

Case 7:

- “I never imagined I would be fired”
- “You aren’t valued for who you are”
- “The temporary work I am offered is awful”
- “This is all so crazy”

Case 5:

- “The atmosphere was terrible”
- “There was a time when I was constantly arguing with my boss”

Case 8:

- “They saw me coming and deceived me”
- “They laughed and told me to go”
- “Speculators take advantage of the situation”

Case 6:

- “I'm in my own home... but everything is a problem”
- “When they told me I have to go to a homeless shelter I felt like I was going to jail.”
- “We will never fit in ... the centre is not prepared for children.”
- “My son used to get good grades, now he has failed eight subjects.”

Case 7:

- “It must be agony to be evicted and still have the debt hanging over you.”

Case 2:

- “When I was evicted I went crazy – it took four policemen to drag me out.”



Case 3:

- “I started to worry about the bank in 2007. In 2009 we saw that the banks help nobody”
- “I don’t care if I don’t pay the bank – but I try to pay other people”

Case 5:

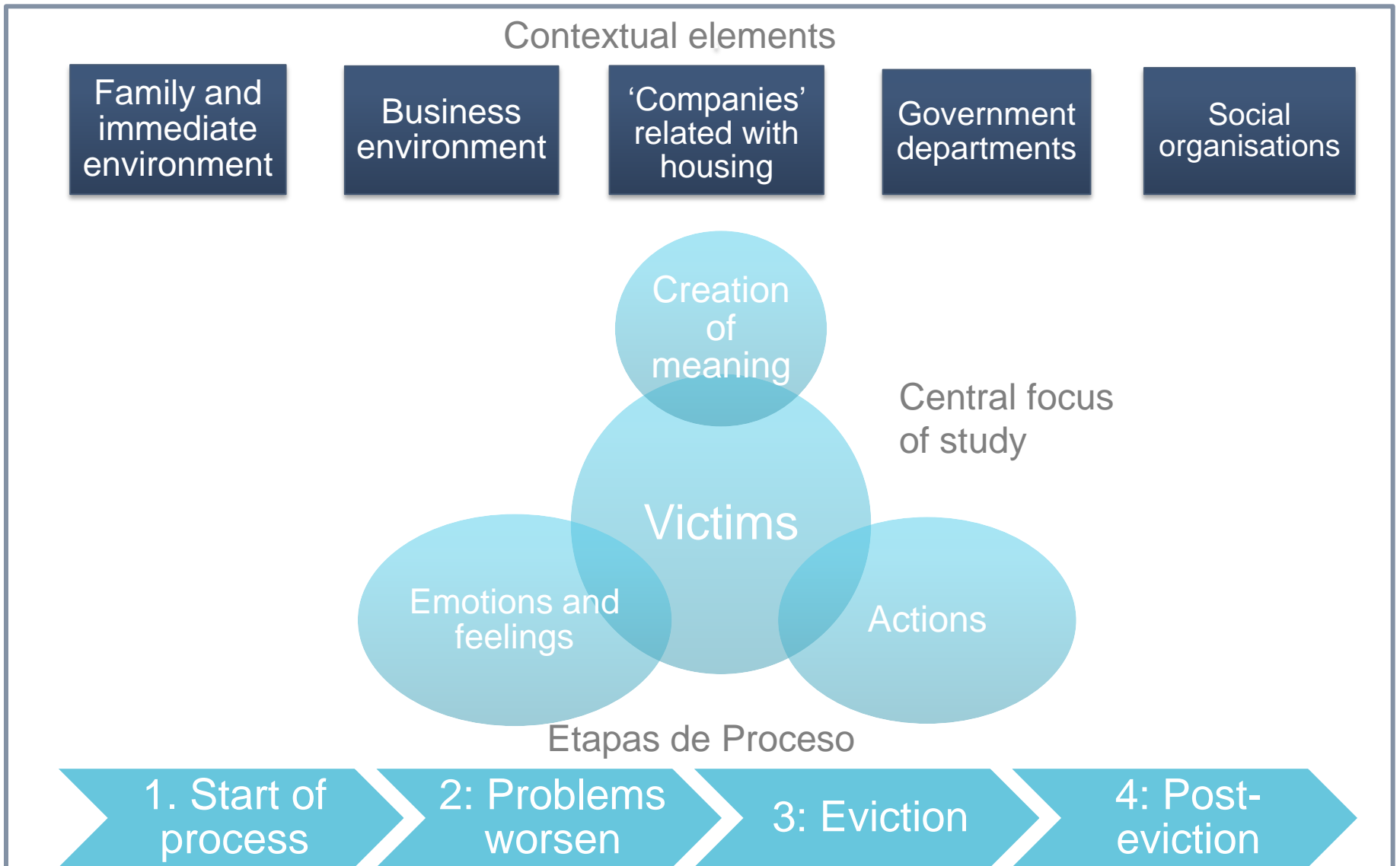
- “First they throw you out of your home, and then they ask how you are feeling - they are schizophrenics”
- “Bank managers are also guilty”
- “Bankers committed suicide in 1929, but today ordinary people commit suicide”

Case 8:

- “In a relationship with a bank there are no ethics”
- “They couldn't care less, even if something happens to the children.”



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**D.1 - PATTERN of those who help, disturb, and harm victims.
As well as those who act as Dr. Jekyll and then Mr. Hyde**

D.2 - DOUBLE PATTERN of SYSTEM FAILURE (market failures and government failures)

D.3 - PATTERN of EFFICIENT voluntary collaboration and social economy



1- Cáritas

2- Mortgage victims group (PAH in Spanish)

3- Red Cross

4- The family (sometimes)

Although help is usually late in arriving.



- 1 - Court system
- 2 - Work (Spanish job centre - INEM)
- 3 - Health authorities
- 4 - Local government administration
- 5 - Public companies and organisations (training, start-up services, etc.)
- 6 - Utilities (electricity, telephone, etc.)

The **slowness and inefficiency** of these bodies creates a **major and time-wasting barrier for victims**



1 - **Usury** (Exploiting insecurity and helplessness):

- Loan sharks
- Banks sometimes

2 - **Hostile business environment** (Too insecure for victims):

- Temporary and insecure jobs (Not any job is okay!)
- Bad atmosphere in large companies

3 - **Families sometimes:**

- Lack of family support causes great disappointment
- Family comments can be harmful
- Families are unprepared to offer support:
 - Not for first level - emotional episodes
 - Definitely not for second level - double collapse



1.1 - From Dr. Jekyll:

- Red carpet treatment
- Everything is fine while payments are being made

1.2 - To Mr. Hyde:

- Increased pressure to pay (Call, interviews)
- Very short payment deadlines
- Abusive interest rates
- Poor advice
- Little or unclear information
- Humilating conditions imposed for cancelling debt

PATTERNS of bank schizophrenia:

- Offer apparent solutions (or alternatives) that are not really solutions at all
- "Why not owe the same amount or more after all those years of payments?"



1 - In each of the above groups we can find **exceptional cases** of actions made to help victims

2 - Sometimes depends on the **specific organization** (bank, government, business, etc.)

3 - **Usually**, it is the result of **individuals** who choose to act differently (bank managers, civil servants, company directors, etc.)



1 - **Market failures** can be seen:

- Abusive position of banks
- Hostile business environment

2 - Together with **an inefficient public administration**:

- Market failures are uncorrected
- No effective aid for victims of market failure

The case of evictions clearly shows a **double system failure**.



What is **failing** in the **business environment** and **government administrations**?

Beginnings of a response:

- Incentives (financial)
- Objectives (short-term)
- Collusion (between large firms and government)
- Overall disconnection between the objectives and the social good

Consequences:

- Growing inequality
- Destruction of middle class
- Creation of empty playing field

The PARADOX of ATTILA and THE GREEN SHOOTS



Why are only **social organisations** (Cáritas, mortgage victims group, etc.) **efficient** in helping the victims?

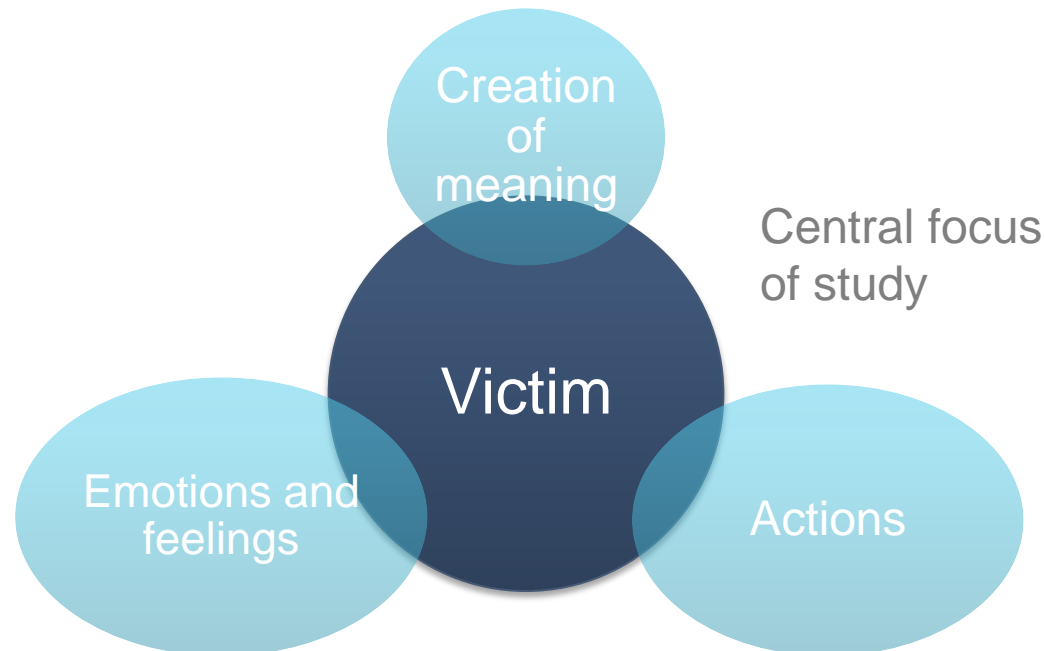
Beginnings of an answer:

- Motivated (vocation/ volunteers)
- Aims (medium to short term)
- Connection with a social objective



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Contextual elements



Stages of process



E.1- TEST of POST-TRAUMATIC STRESS

E.2- LIST of IMPACTS at end of eviction process



1 - All respondents suffer from **post-traumatic stress**

2 - **Three cases were extreme cases** that matched the pattern of a very pessimistic view of the world and severe collapse

3 - **Key impacts** detected in the **questionnaire**:

1 - **Reactions of fear and impotence**

2 - **Long term effects**

3 - **Negative impact on personal, social, and professional life**

4 - **Lasting fear in dreams and thoughts**

5 - **Problems sleeping**

6 - **Less time spent on other important activities**

7 - **Feelings of rupture or separation in relationships**

Major impacts at end of the process:

- 1 - Health problems
- 2 - Changed life priorities
- 3 - Physical appearance of victims changes
- 4 - Change in habits and routines
- 5 - Eating habits change
- 6 - Victims changed their circle of friends
- 7 - Victims feel frustrated
- 8 - Experience is alienating
- 9 - Decreased ability to respond to problems
- 10 – Collapse of world view

1 - The situation of **helplessness and being in a hostile environment** at various levels is very dramatic for the victims

2 - Firstly, we recommend making the **environmental conditions** more humane and the eviction process painless.

3 - Secondly, **intervention**, information, and assistance **should be available from the beginning**.

4 - A **new law** will help - but will not be the panacea in the current environment. **Cancellation of the debt and an affordable rental agreement** would appear to be the most dignified solution for extreme situations.

5 - A **secure job is the essential element that will eliminate this phenomenon**.



“No society can surely be flourishing and happy of which by far the greater part of the numbers are poor and miserable.” Adam Smith

